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# **Bay District Schools Launches** the School Year with Outstanding **Beach School Achievements**

By Mark McQueen, Superintendent

As the new school year kicked off, Bay District Schools saw a wave of success, particularly across our beach schools. With an impressive turnout and seamless operations, the first day set the tone for what promises to be an incredible year of learning and growth. The beach schools (A. Gary Walsingham Academy, Breakfast Point Academy, Hutchison Beach Elementary School, J.R. Arnold High School, Patronis Elementary School, Surfside Middle School, and West Bay Elementary) stood out as beacons of excellence, showcasing the district's commitment to putting the 'A' back in Bay.

One of the highlights was the Boys on the Leadership Team (BOLT) from Hutchison Beach Elementary School, who played a pivotal role in welcoming the media and visitors to their campus.



These young leaders, dressed in jackets and ties provided by a St. Joe Foundation grant, exemplified the professionalism and leadership skills we aim to nurture in all our students. Their impressive demeanor on the first day set a high standard for the entire school community.

The start of the school

year also shone a spotlight on the invaluable community support that is a cornerstone of our success. Manuel & Thompson's generous sponsorship of free back-to-school coffee for all district employees, including two beach locations this year, was a powerful demonstration of this. This show of appreciation not only

energized our staff but also underscored the crucial role of community involvement in our schools, making each member of our community feel valued and integral to our

### **BAY DISTRICT** continued on page 24

# **PCB** Evades the Post-Surfside Condo Crisis

By Ed Offley

For tens of thousands of condo owners in the greater Panama City Beach area, the greatest threat this year has not been another major hurricane, but instead, a new state law aimed at mandating structural inspections and cash reserve funds to safeguard older condominiums.

Three years after the fatal collapse of the Champlain Towers South condominium in the Miami suburb of Surfside, owners of older condo units statewide in January came under the provisions of Senate Bill 4-D, which requires owners of all buildings over 30 years old to conduct a structural inspection by December 24, 2024, and to amend their annual budget assessments to ensure each property has sufficient cash reserves to repair or replace key structural elements such as the roof, load-bearing walls and other fixtures by the end of their useful lives.

### **PCB EVADES**

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### Community

### **BAY DISTRICT**

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Across all 42 campuses, including our outstanding beach schools, the numbers tell the story of a well-coordinated and successful launch. With 101 bus routes covering 6,600 miles, over 8,000 students were safely transported to begin their educational journey. The dedication of our staff was not just evident, but it was truly remarkable. More than 1,690 teachers welcomed students into classrooms, 149 food service staff served 2,720 breakfasts and 9,570 lunches, and 1,167 support staff ensured that everything ran smoothly. Their hard work and dedication are what make our schools great, and we are proud and appreciative of their efforts.

Our beach schools, in particular, are a source of pride. Patronis Elementary is known for its vibrant community involvement, while Breakfast Point Academy continues to push the boundaries of innovative education. A. Gary Walsingham is gearing up for another year with a new grade of students and our friends at West Bay Elementary are teaching students that





they were "meant for more" as they achieve new goals. Surfside Middle School and Arnold High School are also making significant strides, each contributing to the district's overall excellence. Hutchison Beach is





celebrating its new "A" grade status and focusing on character education and academic achievement. These schools are not just places of learning; they are community hubs where students, parents, and staff come together to achieve greatness.

The start of the school year is just the beginning. Bay District Schools is not resting on its laurels but is committed to continuous improvement and commu-



nity engagement. We encourage everyone to get involved with their neighborhood schools—whether through volunteering, mentoring, or participating in school events. The support of our community is not just desired, but it is essential in helping us maintain the high standards we set for ourselves. With this commitment to continuous improvement, we are confident in the direction of our schools and the success of our students.

This year promises to be one of our best yet, with the BDS Team of Teams, especially our beach schools, leading the charge. Together, we're achieving academic excellence and reinforcing the strong community bonds that make Bay District Schools a special place to learn and grow. The commitment

to putting the 'A' back in Bay is stronger than ever, and the success of our beach schools is a testament to what we can accomplish when we work together.



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### **Community**

### **PCB EVADES**

continued from page 1

The result has been a rash of news stories from south Florida of retirees living on fixed incomes suddenly confronted by special assessments on their condos that in some cases have surpassed \$100,000.

Janet Stone, an Ormond Beach retiree who purchased a \$400,000 condo three years ago, told NBC news last month she has been forced to go back to work to pay off a \$100,000 assessment that landed in her mailbox after inspectors found her 53-year-old building needed major structural renovations.

However, several experts in the PCB area condo market say local properties— and their individual owners -- have by and large escaped that trauma.

When the new law went into effect in January, there was a brief "rush to sell" of individual condos, said veteran Realtor Garrett Aune of Beachy Beach Real Estate. "But in the last several months," he added, "the run on units has slowed down, and condos are now holding their value very well." One marker – the average cost per square foot of a unit – declined only 3 percent in July from the same period in 2023.

Ben Alexander, a Counts Real Estate Group agent specializing in the PCB area condominium market, said it is still too early to know the overall impact of the new law on local properties, but added there appear to



be no signs of panic sales as documented in Miami-Dade County and other south Florida cities.

" I t seems over half of the

condos [in the PCB area] have gotten ahead of this and already raised their dues," Alexander said.

While current condo sales are somewhat lower than the spike that occurred in the immediate aftermath of the Covid-19 pandemic, sales levels compared with 2019 show a return to normal, he said.

Still, like the rest of the real estate market, condo owners and developers are struggling with two other issues, higher interest rates and surging property insurance costs.

"There are still buyers," Alexander said. "They are mostly [purchasing with] cash, looking for second homes or retirement. These folks are not concerned with interest rates."

In Panama City Beach and unincorporated Bay County, about 25 major condominium projects with a total of over 4,000 units fall under the new state law provision mandating structural inspections for properties 30 years old or older. They range in size from the Ambassa-

dor, with 50 units, to Edgewater Beach, with 456 units in three towers

Those older units comprise about one-fifth of the 20,109 condo units in the city and county, according to the Bay County Property Appraiser's office.

"The reality is it's not that bad," Aune said of current market conditions.

A review of recent condo sales at selected older properties by PCB Life confirmed their assertion that the local market remains calm. Of 50 recent condo sales at six older projects last month, eleven were at or even above the listing price, and all but a handful were sold for between 95 and 99 percent of the list price.

# Farewell to the High-rise Condo Tower

By Ed Offley

The half-century era ended so quietly that hardly anyone noticed.

When contractors broke ground on Tower III of the Calypso Beach Resort next to Pier Park in April 2018, the 22-story resort condominium seemed to be just the latest addition to the scores of high-rise rental projects that line the 22-mile Gulf beachfront from St. Andrews Park to Lake Powell.

Nevertheless, Tower III holds a distinctive place in Beach tourism history: It was the first high-rise condo to go up in a decade after Hurricane Katrina in 2005 and the 2008 Great Recession upended the area real estate market. And six years later, it stands as the last project of its size to have made the transition from blueprints to completion.

There are about 25 highrise condominium properties and scores of smaller mid-rise projects along the Front Beach Road corridor, with new developments breaking ground on almost a daily basis. But city and



county planners say they have not seen development order requests for a high-rise condominium in five years.

"Those days have come to an end," said Mel Leonard, PCB Planning Director. Factors creating "headwinds" against making such a project economically feasible range from interest rates and soaring insurance costs to changing public interest in vacation properties, he said.

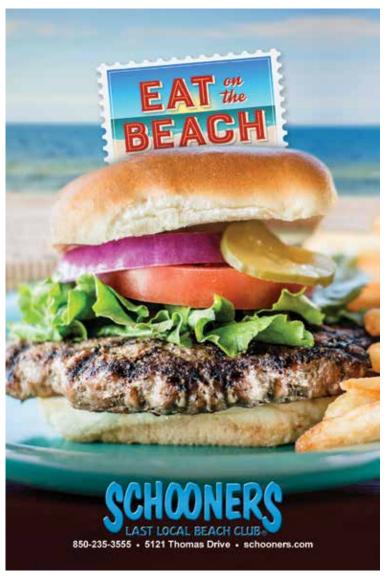
In addition, the city no longer grants waivers to its 15-story height limit that previously allowed high-rise developments to top out at 22 stories.

Bay County Planning Director Wayne Porter agreed. He noted that the last application

to the county for a Gulf beachfront high-rise was in early 2019, when developers applied for a development order for the proposed Palace Sands high-rise condo at 6100 Thomas Drive. The project was never begun, and the property is now a residential subdivision.

A different vacation housing concept has proliferated along the Gulf beachfront in the past decade: The out-sized beachfront rental with anywhere from five to nine bedrooms, multiple kitchens and space to accommodate anywhere from ten to 30 people in a deluxe three- to four-story house.

"If you go to rent a [high-rise] condo that sleeps eight, it will cost about \$3,000 to \$4,000 for a week, and you have to share the same strip of beach with 1,500 other people," Beach realtor Bill Thomas said in a 2019 interview. "For practically the same per-person per-night price, you have your own amenities, and a breakout view of the Gulf."





# **PCB Chamber Spotlight**



# Introducing: Copper Fox Strategic Marketing

Copper Fox Strategic Marketing was born as a college idea. It advanced month by month and year by year until it was a fully functioning public relations and marketing agency.

Foxes are swift, clever and adaptable in multiple scenarios. They are capable of communicating over forty unique sounds and are known to be keen listeners with impeccable hearing.

There is evidence of civilizations using copper as far back as 10,000 years. Copper was critical for cultures to advance from the Stone Age to the Bronze Age. It powers the world in countless ways and is the key element for providing electricity across the globe. Copper is essential for keeping the human body healthy. We rely on copper to make energy, connective tissue, and blood vessels. Brain development and nervous and

immune systems all require copper for activation.

Co-founder Ava Iversen started this fledgling business as an intern while studying public relations and marketing at Southern Methodist University. Helping her colleagues in the office with their tech support issues as a favor developed into the recipients of her kindness urging her to take on their social media accounts professionally. This led to her utilizing the skills she was developing at SMU to produce podcasts, write press releases, build websites, create newsletters, and strategize brand development for her clients.

Upon Ava's graduation, referrals came in quickly, and the road to expansion led to her mother, Crystal Iversen, coming in from retirement to officially co-found Copper Fox Strategic Marketing. Together, they can



handle all aspects of a business's public relations and marketing needs. From complete project packaging to a la carte services, they can help you achieve your professional dreams. It is often possible to utilize affiliate marketing and product placement to generate additional revenue for your business through Amazon Storefront, LTK, and Wantlocker. Copper Fox utilizes a personalized creativity session to explore the strengths you may not be aware of and create the playbook to reach your goals. This is the process of assessing which services best suit your needs.

Copper Fox benefits from



cross-generational Combining Gen Z with Gen X results in the perfect chemistry of modern thinking and technological savvy with patience, nuance, and instinct. The most compelling ingredient to rising to the challenge of entrepreneurship is the ability to stand on your personal morals. This agency considers integrity as its foundation. Treating other people the way you wish to be treated is paramount. Kindness, discretion, honesty, work ethic, and being on time by all parties are required for a successful col-

laboration.

We hope you will explore all of your marketing options. From your neighbor's nephew with a smartphone to the big box agencies. Copper Fox resides in the middle ground. We honor and respect that you choose the option that best aligns with your professional needs and values.

For more information, visit CopperFoxStrategicMarketing. com or connect with us on Facebook, Instagram, and LinkedIn at Copper Fox Strategic Marketing. Let's elevate your brand together!



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# **PCB Chamber Spotlight**



# Introducing: Panhandle Pet Waste Removal Keeping Our Community Clean, One Yard at a Time

Everyone loves their pets, but Cs": Convenience, Customer few enjoy dealing with the mess they leave behind. That's where Panhandle Pet Waste Removal steps in. We offer pet cleanup solutions for over 100 residential and commercial properties across Bay and Walton County.

I'm Montgomery Callaway, a proud resident of Panama City Beach for 17 years and a Florida State University graduate. Recognizing a growing need in our rapidly developing area, I saw the potential for a pet waste removal service here, similar to those thriving in major metro areas across the United States. As a pet owner myself, I understood the convenience and necessity of such a service. In our first year of business, we've achieved great success, yet many pet owners are still unaware of the services we provide.

At Panhandle Pet Waste Removal, we uphold the "Three

Service, and Cost. Our clients love the ease of maintaining a clean yard, our exceptional communication, and our affordable rates.

For residential customers, we offer flexible scheduling options, from twice-weekly visits to onetime cleanups, and everything in between. We discreetly enter your yard at the designated time, thoroughly clean all pet waste, and haul it off your property. Our auto-billing software ensures your pet waste issues are consistently out of sight and out

such as apartment complexes, condos, and HOAs, we maintain bag dispensers and trash receptacles, ensuring they are regularly refilled and emptied. We also install new stations at a discounted rate when you sign up for one of our maintenance

For commercial properties





plans. Additionally, we offer cleaning services for dog parks and other communal areas to help keep our community clean and waste-free.

Signing up is easy—visit our website at panhandlepetwaste. com to receive a 100% free quote. You can also call or text us at (850) 739-3376. We're excited to provide you and your pets with a clean, sanitary backyard to enjoy!





# Shop Talk: Halloween is Better by the Beach

By Lee Ann Leonard

This October, discover why Halloween is better by the beach!

Pier Park will again help locals and visitors in need by hosting its annual "Halloween Costume Drive." The Pier Park team will collect new and gently-used costumes at the Mall Management Office at 600 Pier Park Drive, Suite 125, Panama City Beach, FL 32413.

Halloween costume donors



can drop off items any weekday from October 1 to 25 between 8:30 a.m. and 5 p.m. They can donate costumes for adults and



children in all sizes. Starting October 28, guests can browse the donations to find their favorite scarewear while supplies last.

The costume bank will be open during that same window.

On Halloween, from 4 to 7 p.m., "boos and ghouls" can go store-to-store collecting treats in Pier Park's open-air, family-friendly environment. During "Boo by the Beach," they can also pose in front of the mall's Halloween-themed backdrop plus interact with colorful characters and a stilt-walking balloon artist. This year, enjoy scary store entrances as Pier

Park retailers compete to create the spookiest storefront.

Driving up the fear factor is the center's haunted attraction, Fear at The Pier! The 1,000-foot spooky maze dares explorers to escape animatronic monsters, mutants and maniacs.

To learn more about this and other October events, visit the Pier Park website's EVENTS page or call (850) 236-9962.

# Pirates of the High Seas & Renaissance Fest Brings Swashbuckling Adventures to PCB October 11-13



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Calling mateys, fair maidens and swashbucklers of all ages! The annual Pirates of the High Seas & Renaissance Fest sets sail in Panama City Beach on October 11-13, 2024. The three-day festival invites families to don their best pirate or renaissance garb and travel back in time with a free, three-day celebration featuring a bounty of pirate-themed fun and medieval merriment, with festivities including live entertainment, fireworks, parades, an enchanted marketplace, spectacular endeavors from Cirque Adventure,

"We are thrilled to welcome visitors, as well as our residents to this year's Pirates of the High Seas & Renaissance Fest," says Dan Rowe, president and CEO of Visit Panama City Beach. "With a spectacular lineup of pirate and medieval-themed entertainment for all ages, this annual event offers families a one-of-a-kind experience at the Real. Fun. Beach.

Celebrating the pirates who once sailed the Gulf of Mexico and raided the Emerald Coast, this unique festival reveals the story of Dominique Youx and his krewe of loyal buccaneers



who defended Panama City Beach from invaders seeking to seize the destination's jewels in the early 1800s. The Renaissance portion of the festival transports attendees back in time, where gentry and squires alike can experience a weekend of revelry and adventure in Panama City Beach. This year, Visit Panama City Beach is thrilled to introduce the new Knights at the

Beach Knight fighting tournament to the event lineup, adding an exciting and unique experience for all attendees.



To see the full schedule of events please visit www.visitpan-amacitybeach.com/pirates-of-the-high-seas.





# New Amberjack Season, PCB Fishing Rodeo & Football!

By Pam Anderson

The fall Amberjack season has changed from August only to September and October!

Get your gear ready and reservations made for some exciting Gulf fishing! Amberjack 'keepers' are 34" long so you need to have some serious muscle to bring in these beauties. Such fun! Charter boats and guide boats all along Grand Lagoon are gearing up for a great time! All that's missing is you! Capt. Anderson's Marina has 40 charter and guide boats available, and Treasure Island has quite a few too. Be sure to reserve early!

The PCB Fishing Rodeo is back October 5 through October 13. Make plans now to participate in this community-wide event that is organized this year by the Panama City Boatman's Association. There will be over 60 categories of fish as well as kid's and ladies' divisions. There will be daily prizes in addition to overall tournament winners' prizes. The kid's fishing clinic will be October 5 with a bounce house and more fun for all both



weekends. Sign up soon!

Capt. Anderson Marina's Event Center will host the opening Captains' Party on Oct. 4 and the Closing Ceremonies on Oct. 13 (and, of course, there will be fireworks).

For up-to-date information and entry categories go to www. pcbfishingrodeo.com/entry.

The Event Center dates are being filled quickly for this fall and winter's weddings and holiday events. If you haven't had a chance, be sure to check out the online video of this beautiful waterfront venue at https://captainandersonseventcenter.com . Personal showings are available



by appointment; just call (850) 234-3435 and request a private tour with Suzie or Chelsea.

Fisherman Walk's Sugar Shack with Hershey's Ice Cream, Kid's Play area, The Ship Store with great nautical gifts and trinkets as well as an array of fishing shirts and hats are open daily.

Capt. Max's Bar and Grill is open from 6 a.m. until 8 p.m. with breakfast, sandwiches, snacks and specials. With our Jamaican ladies, Ana and Kelsay in the kitchen, you can believe the food is fresh and tasty!

Football – College and NFL – will be the fall entertainment



at the Upper Deck Bar giving you an amazing view of Grand Lagoon while you sip your favorite beverage or have food served from the grill and watch the boats come in with their catches. College football games through the DirecTV Package and NFL Sunday Ticket will be available for viewing throughout the fall and winter games!

Capt. Max's Grill also offers 'Hook 'n Cook' if you want to bring your own fish.

When planning your fishing trip, remember Capt. Ander-

son's Marina... home of 3 large Head-boats, 30 private Charter Boats, 10 Guide Boats and 4 Dive Boats... and Shell Island/ Dolphin Cruises.

The Event Center, our stores, Capt. Max's and the Upper Deck Bar, charter and guide boats are open all throughout the winter.

Capt. Anderson's Marina...
Where the fish are always biting, and
the kids are always smiling www.
CaptAndersonsMarina.com.





# **Zachary Woodard and Lightz of Hope**

By Michelle Ruschman

One of the greatest forces for good can be a child looking out for other children. Zachary Woodard was such a child and LightZ of Hope is his legacy through his parents, Brent and Susan, along with their team. Through this program, children

who are hospitalized can receive fun lights that project color onto their walls and ceiling to create an atmosphere of fun and joy during a stay that might be hard and extended. The lights not only brighten their days, but also those of the staff and visitors as well. Zachary was born on May 20, 2003, at 4 lbs., unable to breathe on his own or swallow. At one-month-old, he went through surgery for a tracheotomy and g-tube. Shortly after, he was diagnosed with Myotubular Myopathy, a disease that causes the muscles to stop developing.







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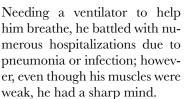
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Susan shares the day that Zachary planted the seed for their foundation. "Zachary was recovering from his spinal surgery when a dear friend came to visit us at the hospital and brought a strand of color-changing Christmas lights to decorate his room. Our friend, Monica, hung the lights around the bedrails, and every morning I would get up and turn the lights on. These very simple, inexpensive lights changed this sterile uninviting environment into an uplifting welcoming space. When Zachary woke up, he told me how much he liked his lights. That sweet face looked up at me and asked, 'Do you think we could do this for other kids?' I had the biggest smile on my face and responded, 'Buddy! I love that idea! Let's talk more about that when we get home.' Well, Zachary went to be with Jesus not long after that conversation—very quickly and very unexpectedly he went to his eternal home.

Driving home from the hospital that day without Zachary





was a total shock, but then it hit me. I said to my husband, Brent, 'I know what God wants us to do! Zachary told me! We are supposed to gift lights to other kids who are being hospitalized.' The idea for the foundation was born. After some collaboration with Zachary's friends and family, we landed on LightZ of Hope. The capital Z is for Zachary. Hope is for all the medically fragile kids and their families. We all need hope to visualize a pathway towards something better. Our pastor used to say, 'We all need hope to cope.' And we do!"

Susan and her family know that the greatest relief from caring for a child with severe illness or disability can come from a community that just lets you know you aren't walking it out alone. "Friends showed up at the hospital and prayed for us and with us. Sometimes, people did not know what to do, but they showed up. We call that the 'showing up ministry.' One of the ways we were supported was through meals and groceries. There was one lady in our small group who brought us a meal every week for months. There was another lady who

Continued on page 31



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# Golf Goals for the Average Joe

By Alan Watson, President, GOLF+ Dothan and PCB

Many remember that from 1999-2009 Tiger Woods won golf tournaments at a 34% clip. One out of every three tournaments he played in he won ... for ten years! Quite impressive. He has majors, repeat wins, and the second-best professional record of all time.

But for most of us golf isn't about winning majors or even competing at the highest level. Some of us don't compete on any level. So then what do we have to compare ourselves to? What goals or standards or statistics are we striving for?

I think the average golfer should have some goals. Everyone talks about shooting your age or making a hole in one, and those are great however to shoot your age you have be at the very least in your late sixties or beyond. And hole in ones seem to be more luck than skill from

what I've seen in forty-plus years of playing.

# What kind of goals can a normal golfer set and hope to achieve?

- Breaking 100 (while following the rules of golf)
- Breaking 90
- Breaking 80
- Breaking 70
- Making an eagle
- A round with no 3 putts
- To win a tournament

- A round with no double or triple bogeys
- Playing a famous course
- And so on...

Goals allow us to have something to strive for and something to measure ourselves against. We may never be able to beat the club champion at our course but we just might be able to knock a few other things off our golf bucket list.

Several years ago I decided to test my skills by playing tournament golf on the Golf Channel Am Tour. We were divided into handicap flights for each tournament by 4 points in each division. 0-4, 4-8, 8-12, 12-16, 16-20, and then beyond. I was just under an 8 at the time so I played in the second group. I wanted to improve and to win but I was at the back end of my flight. I started practicing my chipping and putting four days a week for nearly a year and I cut my handicap down to just under 4. The work was hard and the concentration and skill that I developed really shone through in my casual rounds and in my tournament rounds. I eventually



won a tournament in Pensacola Florida in a playoff. Without the practice, my goal of winning a tournament would not have happened. I am sure of that!

For me after forty-plus years on the links, I still have zero aces. That's right. Not a single hole in one after thousands and thousands of chances. I'm not exactly broken up over it but it would be nice, particularly since I'm in the golf business so I get asked about it several times a year. I did have six birdies in one round once so that's a goal now to have seven or more in a round. I've had an eagle so next is a double eagle. I have met par many times but never broken it so that remains another goal. Even after years of golf I still have goals for my game and I believe you should too! Fairways and Greens!

# Golf Game Getting Worse?



# Get A Grip.

Come see for yourself! Book an appointment for a fitting or drop by for a few fresh grips. Try on some shoes and peruse over 100 golf bags. Take a few putters for a spin on our custom putting green and hit the latest model clubs in our Foresight GC Quad bays with industry leading technology and data capture.

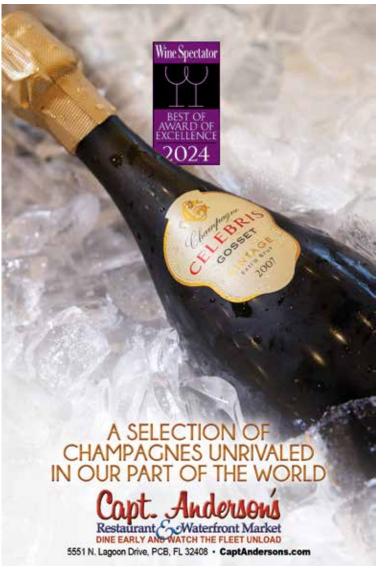


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# By Julie McConnell, UF/IFAS Extension

European honey bees are well known for their contributions to agriculture, but did you know that there are over 300 bees that are native to Florida? This article will talk about a handful of species that may be found in your northwest Florida landscape.

The first native bee we will look at is the leaf cutter bee. Leaf cutter bees have some unusual activity; they cut semicircles out of leaves which are then used to line their nests. This solitary bee will build multiple chambers within one leaf lined nest. Each chamber contains a pollen ball she creates from pollen, nectar, and saliva. She deposits an egg within the chamber, then seals it and creates another chamber

# Let's Get Growing with Julie: The Buzz on Native Bees

until the entire nest is full. As the eggs hatch, the larvae feed on the pollen ball left by the mother leaf cutter bee. The larva pupates in the nest, then emerges as an adult in the spring.

Some of the prettiest native bees with the most unfortunate name are metallic green sweat bees. These bees are iridescent green with banded abdomens and are very ornate. Like leaf cutter bees females create pollen balls for larvae to feed on which are inserted into nests. Sweat bees build tunneling nests underground. Although solitary in nature they may share an entrance hole to their nest with another female sweat bee.

One of the largest native bees are carpenter bees. Easily mistaken for bumble bees, the easiest way to tell the difference is to look for hair on the abdomen. Carpenter bees have shiny, bare abdomens while bumble bees are very hairy. Carpenter bees can be a pest since they excavate holes in wood to create nests, occasionally targeting untreated wood in fences or other structures. If you have this issue, paint untreated wood and consider offering alternative nesting sites for carpenter bees.

There are five species of bumble bees found in Florida. Bumble bees are large bees and can be distinguished from carpenter bees by the abundant hair on their bodies. Another key idea identification feature is the pollen basket (corbicula) on the hind leg used to collect pollen. Unlike the previously mentioned bees, bumble bees are social, working together using



a caste system in a colony. The first brood of bumble bees are workers who pitch in to help the queen with subsequent broods. By midsummer, the queen produces a brood of males just in time for mating.

To read more about bees and other pollinators native to Florida, visit "Attracting Native Bees to Your Florida Yard" https://edis.ifas.ufl.edu/publication/

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# SOFO Cinema: Showcasing Local Talent and Culture

The SOFO Cinema program, presented by the Sowal Foundation and sponsored by the St. Joe Company Foundation, is making waves along the Emerald Coast. This innovative initiative is designed to spotlight local filmmakers and their short films on a monthly basis at a variety of rotating venues. With its commitment to enriching the cultural landscape and offering unique opportunities to local talent, SOFO Cinema is quickly becoming a cherished community event.

"SOFO Cinema offers film-makers and film lovers an experience to view locally made short films," says Jessica Plowden Anderson, Executive Director of the Sowal Foundation. "We also bring in four feature-length films from artists outside of our local community, some of those films are on Netflix, Amazon Prime & other streaming services as well as award-winning films from film festivals."

The program's dual focus on local and external films creates a rich viewing experience that



highlights the creative talent residing along the Emerald Coast while also introducing audiences to acclaimed works from around the world. Each screening not only features local short films but also includes an opportunity for viewers to engage directly with the filmmakers through Q&A sessions. This dialogue provides a unique behind-thescenes look at the filmmaking

process and fosters a deeper appreciation for the art.

In addition to its monthly screenings, SOFO Cinema has launched a new grant opportunity to further support local filmmakers. The Sowal Foundation will award one \$2500 grant four times a year to a short film production. This grant aims to fund passion projects that will be showcased at future SOFO



Cinema nights. Filmmakers interested in applying can find more details and submit their applications on the Sowal Foundation's website at sowalfoundation.org.

The program is also on the lookout for new and exciting venues to host its screenings. If you're a business interested in participating, SOFO Cinema welcomes collaborations with

local establishments to broaden the reach and impact of this vibrant cultural initiative.

SOFO Cinema is more than just a film screening series; it's a celebration of local creativity and an invitation to engage with the broader film community. As it continues to grow, it promises to offer even more opportunities for filmmakers and film enthusiasts alike to connect and inspire.

# Bloom Where You're Planted Opens in September

Mark your calendar for the Meet the Artists event for Bloom Where You Are Planted on Saturday, September 21 at 2 p.m. Come to the library to meet Heddy Podnar, Kiara Jones, and Wendi Jackson in person, and have the opportunity to view the

exhibit and ask the artists about their creative process. Light refreshments will be provided. It is free and open to the public to attend.

Wendi Jackson's delicate, floral ceramic sculptures are located in the display case in the library lobby. Wendi Jackson has returned to making artwork after raising her family, and considers this moment her 'second bloom'. For the past year and a half, her primary medium has been hand-building in porcelain to create small batch, nature-in-



spired ceramics. Wendi loves the combination of science and art found within the process of working in ceramics. The themes of creation and nature's beauty thread throughout her pieces in all mediums.

Kiara Jones, owner of K. Soleil Artwork, created her series of paintings titled "Dancing Through the Seasons." It is on display in the Adult Services gallery space. Kiara has been creating works highlighting florals and ballet dancers from the Alvin Ailey Dance Company. The art pieces also depict how we may sometimes dance through our "seasons" (in life) alone and sometimes we dance through our "seasons" with oth-



ers. Kiara hopes these works

cause others to pause and reflect

on those who have come along

various journeys with them in

life. However, in seasons where

we journey alone – one can still

find ways to experience joy even

when life throws us challeng-

es. Flowers and nature are the

backdrop for her dancers.

Heddy Podnar works in mixed media creating wonderfully layered paintings. Her pieces are up in the Youth Services gallery space. She is a constant gardener, a mother, a teacher and an artist. Her work is bold, fun, and filled with funky flow-

Continued on next page





# **Choosing a Musical Instrument**

Choosing a musical instrument to learn can set the foundation for a lifelong passion for music. Whether you're a child, a teenager, or an adult, selecting an instrument involves a combination of personal preference, physical considerations, and practical aspects. Here's a guide to help you make the best decision.

# 1. Consider Your Musical Preferences

The first step in choosing an instrument is to think about the music you love. If you love the sound of classical music, you might consider the piano, violin, or cello. If jazz perhaps the saxophone, trumpet, or double bass would suit you. If you love rock or pop, the guitar, drums, or electric bass is the best fit. Your passion for a particular genre can greatly influence your motivation to practice and improve.

# 2. Assess Your Physical Attributes

Certain instruments require specific physical traits. For example, string instruments like the violin or guitar demand fine motor skills and dexterity in the fingers. If you have small hands, the piano may initially be challenging, but not impossible. Consulting with a music teacher can provide valuable insight into which instruments align well with your physical characteristics.

### 3. Think About Practicality

Practical considerations when choosing an instrument would include whether some instruments are more portable than others. For instance, a flute or clarinet is much easier to carry around than a piano or drum set. Additionally, consider the noise level of the instrument. If you live in an apartment or shared space, an electric guitar with headphones or an electronic keyboard might be a better choice than drums.

### 4. Consider the Learning Curve

Some instruments, like the drums, ukulele or piano, are relatively easy for beginners to start playing. A violin may take longer to sound pleasant and require more initial practice. If you're someone who enjoys quick progress, starting with an instrument that's easier to learn might keep you motivated.

# 5. Budget and Accessibility

Budget is another factor. Instruments vary in price, Some, like violins and cellos, have a high cost, especially for a quality instrument. Beginner models of most instruments are affordable, and renting an instrument is an option to consider. Additionally, think about the teacher and studio availability for lessons. Learning materials and finding a one-on-one specialized teacher can be rare, but Studio 237 has this available for you locally.

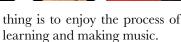
### **6. Try Before You Commit**

Whenever possible, try out different instruments before

making your decision. Try attending workshops or music camps to get hands-on experience with various instruments. This can give you a better sense of what feels right for you.

Choosing the right musical instrument to learn is a personal decision that should be guided by your musical tastes, physical abilities, practical considerations, and budget. By taking the time to explore these factors, you'll be more likely to find an instrument that resonates with you and keeps you engaged in your musical journey. Whether you end up playing the piano, guitar, violin, or any other instrument, the most important





As you visit our website studio237music.com, you'll find that we specialize in helping beginners receive foundational teaching experience in piano, drums, ukulele, classical, acoustic or electric guitar, bass guitar and voice lessons.

Call Ray at (850) 231-3199 or text at (850) 797-3546 to schedule a lesson or a visit to our Studio 237 located at 237 Dawson Road Santa Rosa Beach, Florida. You may also email us at studio237music@gmail. com with any other questions or requests.

### **BLOOM**

continued from previous page

ers. Heddy cultivates all the aspects of her life: friendships, family, rescue animals, and propagated plants. Her artwork allows her to be more aware of her surroundings and her roles in this world, as well as a lover



of nature and all living things.

The Bay County Public Library is located at 898 W. 11th Street, Panama City. For more information about the art exhibits and library programming, call (850) 522-2100 or visit www. nwrls.com.

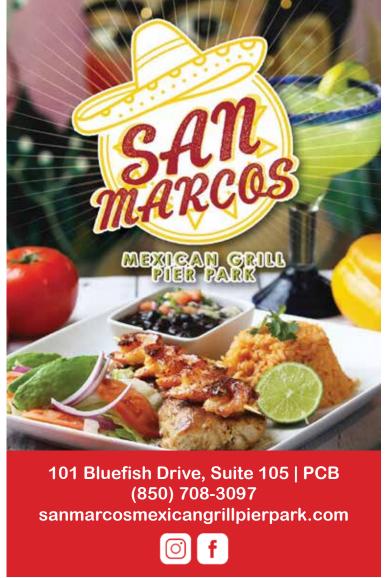




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# **Cocktails for a Cause Drawdown Event**

# Benefiting Girls Inc. of Bay County

Club 360 is excited to announce its upcoming special event, Cocktails for a Cause, a lively evening dedicated to supporting Girls Inc. of Bay County. The event will take place on Friday, September 27, 2024, from 6-10 p.m. at the Sapp House located at 224 E. 3rd Court, Panama City, Florida.

This vibrant drawdown party promises an unforgettable night of sophisticated Sommelier-Curated pairing of Fine Wine and Chef Phillippe's culinary creations, and exhilarating entertainment—all in the name of supporting a great cause. Attendees will have the chance to enjoy all the event has to offer, while also participating in the exciting ticket drawdown where one lucky winner will take home a grand prize of \$10,000.00.

Cocktails for a Cause is more than just an evening out; it's an opportunity to make a tangible difference in the lives of local girls. Proceeds from the event will directly benefit Girls Inc. of Bay County, a 501(c)(3) non-profit organization dedicated to inspiring all girls to be strong, smart, and bold. Girls Inc. provides valuable programs and resources aimed at empowering young women to achieve their full potential and navigate life's challenges with confidence.

"We are thrilled to host this special event in partnership with Girls Inc. of Bay County," said Claire Sherman, Event Chair at Club 360. "Our goal is to create a memorable experience for our guests while raising critical funds to support the incredible work that Girls Inc. of Bay County is doing in our community. We encourage everyone to come out, have fun, and contribute to a cause that truly makes a difference."

Tickets for Cocktails for a Cause are available at Tickets for Cocktails for a Cause Drawdown Party in Panama City from TicketLeap. All tickets include entry to the event, food and wine, and participation in the drawdown. Must be 21 years of age to participate and attend event.

For more information about the event, sponsorship opportunities, or to get involved, please contact Claire Sherman or Irene Field at club360bay@ gmail.com or visit www.club-360bay.org

# September Is National Library Card Sign Up Month:

# Roll Out To The Library

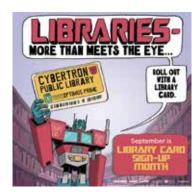
September is Library Card Sign-up Month, a time when the Northwest Regional Library System (NWRLS) joins libraries nationwide to remind everyone about the valuable resources available with a library card. This year, Optimus Prime from the TRANSFORMERS is Library Card Sign-up Month's

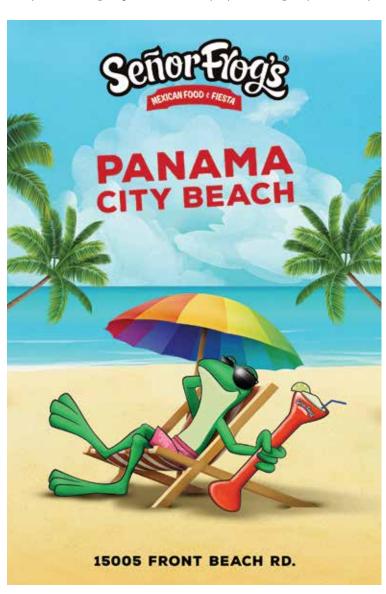
special ambassador, highlighting that there's more than just books at NWRLS. Whether you're upgrading your skills, scouting for knowledge and information, or connecting with other heroic readers, a library card is your key to an arsenal of resources. Spark your creativity by tinkering in your library's

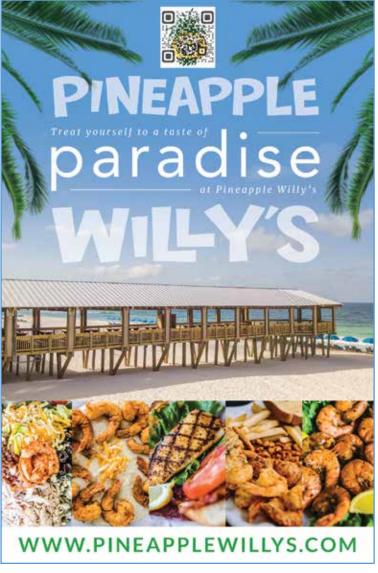
craft or LEGO programs. Mine the library's stacks for new stories and adventures! Fuel your mind borrowing up to 20 items at a time including books, e-books, audiobooks, cake pans, ukuleles, telescopes and more, all with your library card!

NWRLS Library cards are free to residents of Bay, Gulf,

and Liberty counties and are valid at any library in the system. A non-resident card may be purchased for \$20 per year. Bring a Photo ID and address verification to the library front desk to begin the process. A parent or guardian must sponsor their child's card up to the age of 16.







There's something for everyone at your local library. Signing up for a library card is the first step on the path to academic achievement and lifelong learning for students. Libraries build a foundation for children's future success starting from the earliest stages of development. The library offers books, classes, and events that instill a love of reading and encourages creativity and exploration. Early literacy classes prepare preschoolers for Kindergarten by exposing them to new vocabulary, expanding listening skills, and introducing positive social experiences. School age children's academic needs are supported with a wide selection of research materials and STEAM (Science, Technology, Engineering, Art, and Math) programming. To learn more about your library's resources and programs, please visit www.nwrls.com, follow on Facebook, or call 850-522-2100.







# ISO: PCB's Best Bloody Mary

Ву Јаск Ѕмітн

The origin of the Bloody Mary revolves around two of the world's greatest bars. The tale begins in the roaring twenties at the famous New York Bar in Paris (later known as Harry's New York Bar), one of Ernest Hemingway's favorite haunts. There, bartender Fernand 'Pete' Petiot is said to have conceived the first rudimentary version. After prohibition Petiot moved to the U.S. where he refined his invention at one of my favorite bars, the King Cole Bar, located in the St. Regis Hotel in New York. There, in 1934 it is said Pete enhanced his creation by adding a few dashes of salt, pepper and cayenne, along with Worcestershire Sauce and lemon juice, to the vodka and tomato juice, which he served shaken over crushed ice.

The story of how the cocktail got its name is as unclear as the libation itself, but my favorite version of history is that Pete named it so, after a patron remarked that it reminded him of his girlfriend Mary who was a dancer in a cabaret called a Bucket of Blood. No matter the history, today the Bloody Mary is one of America's most beloved cocktails... perhaps that is because we can drink it, guilt free, before noon!

Cheers to the Bloody Mary!

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### Capt. Anderson's Restaurant

5551 N Lagoon Drive, PCB | (850) 234-2225

captandersons.com

Is there anything more decadent than buttery Scallops? Their rich flavor makes an exceptional accompaniment to a Bloody Mary. They can also bring down the heat a little bit, especially if you have a heavy pour on the Tabasco! Try Capt. Anderson's super colossal Seared Sea Scallops with a traditional Bloody Mary!

### **Schooners**

5121 Gulf Drive, PCB | (850) 235-3555

schooners.com

You can never go wrong with the White Cheddar Cheese Curds Appetizer and a Bloody Mary! Cheese always makes an excellent accompaniment to tomato and its gooey nature contrasts nicely with the horseradish in the Bloody Mary. Enjoy it with a view at Schooners!



### The Wicked Wheel

10025 Hutchison Boulevard, PCB | (850) 588-7947 thewickedwheel.com

The Wicked Wheel serves up a wicked great Bloody Mary with their "Wicked Mary." This Bloody Mary comes with 3 ounces of copper distilled Tito's Vodka mixed with Whiskey Willy's Bloody Mary mix in a 20-ounce souvenir glass for you to take home. Garnished with greens & served ice cold.

# Rudy's Country Store and Bar-B-Q

14501 Panama City Beach Pkwy, PCB | (850) 588-1996 rudysbbg.com

The same original recipes that built Rudy's reputation in Leon Springs, Texas, are now available throughout the South. Come in and enjoy our famous Texas-style Bar-B-Q, beans, chili, corn on the cob and much more. Celebrate the next holiday Texas-style.







### The Pancakery

13800 Panama City Beach Pkwy, PCB (850) 588-5077

thepancakery.com

The Pancakery started in Destin and opened it's doors March 2011. After a huge success, The Pancakery expanded down the coast to a second location in Panama City Beach in 2017. Come check out what makes The Pancakery the Florida Panhandle's FAVORITE breakfast spot! Nothing says "good morning" like a bloody mary and a pancake. Hey, relax, you're at the beach.

### **Señor Frogs**

15005 Front Beach Road, PCB

senorfrogs.com/panama-city-beach

Come for the food, stay for the fun. Our fiesta taco salad is a party in your mouth with a crispy flour tortilla, beans, rice, lettuce, pico de gallo, guacamole, queso fresco, with chipotle dressing and your choice of chicken, shrimp, arrachera or carne asada. Or try our seafood gumbo with shrimp, scallops, crawfish, crab, andouille sausage, okra and steamed rice.





### San Marcos Mexican Grill Pier Park

101 Bluefish Drive, Suite 105, PCB | (850) 708-3097 www.sanmarcosmexicangrillpierpark.com

San Marcos Mexican Grill is a family-owned and -operated Mexican restaurant. The family is committed to serving authentic Mexican and Tex-Mex fare including handmade corn tortillas and homemade, tableside-prepared guacamole! Pair the delicious dishes with a range of margaritas, or a draft or bottled beer. You can even have your furry friends join you on the pet-friendly patio! Any day is a good day to chill at the grill.

### **Boon Docks**

14854 Bay View Circle, PCB | (850) 230-0005 boondocksfl.com

Located under the mighty oaks on the Intracoastal Waterway just 5 minutes from the beaches in West Bay, Boon Docks offers you a delicious array of local and regional seafood prepared in a variety of ways. We use a special blend of spices that gives our grilled items a taste like no other! Our unique breading recipe gives our fried seafood a special and original flavor. And we're always serving ice cold beer and the best Bloody Marys on the beach!



# Backstage Pass Returns to Marina Lawn With a Season of Stellar Performances

Backstage Pass returns to Historic Downtown Panama City for a six-concert series featuring bands from across the region starting Friday, September 13

Backstage Pass grew out of the Concerts in the Park series begun in 1986 by Florida First Federal and late community leader, Roger Schadd. From 1986 to 2008, free outdoor concerts featuring local bands were held every summer. In order to keep the series going during the recession, Backstage Pass began welcoming guests through the Backstage Door of the Marina Civic Center in 2009, and the first band was "On Call," led by the late Hulon Crayton. Tickets were \$5 and the community embraced it from the first downbeat. We are so grateful to con-



tinue this wonderful tradition—free to the public!

Bay Arts Alliance is grateful to HMX Productions for continuing this special tradition and keeping the event free.

The concerts will begin at 7 p.m. each night at the Marina Lawn, between Hotel Indigo and Harrison's Kitchen & Bar.

### This year's line-up is:

September 13 • MECO September 20 • Run Katie Run



September 27 • Still Standing: A Tribute to Elton John October 4 • John 'Papa' Gros October 11 • Deltaphonic October 18 • Dave Jordan and the NIA

Backstage Pass is free to the public and only requires bringing your own chair for seating.



Rain decisions will be made by 4:30 p.m. on the day of the concert and reschedule dates will be determined and announced should they be necessary.

The concerts are made pos-

sible by the following organizations: St. Joe Community Foundation, ReliantSouth Construction Group, Inc., Destination Panama City, and the City of Panama City.

# Things to Do: Funland

Funland is the oldest Arcade in Northwest Florida. This family-owned business opened in 1953 and has become a must-stop for three generations. Funland will transport you back to another time when things were more fun and less complicated. It's pretty much the same today with over 100 arcade games from kiddie rides to the latest video games for all ages.

This season brings the ar-

cade into the modern era along with many of your favorite games from the early years. Pay Stations Kiosks dispense or recharge credits on your own branded player RFID card. No more coins or ticket jamming! Happily, you can still find some of your old favorite flipper games and Roll-a-Win in a special section of the Arcade.

Funland is also the best place to bring the family for the best prices on the beach. Funland serves breakfast, lunch and dinner, seven days a week beginning at 7:30 a.m. Start your day with some fresh coffee, bacon and eggs, grits or enjoy a plate of biscuits and gravy.

Later in the day enjoy great food like a shrimp or chicken tender dinner, pizza, hot dogs or the best hamburger special on the beach. Don't forget that Funland has a great Dairy Bar,



serving all types of ice cream delights from cones to milkshakes and banana splits. Funland is also great for birthday parties.

Bring the kids and turn them



loose while you enjoy a large selection of adult beverages. Funland truly has something for everyone!

# Have the Experience of a Lifetime at Gulfworld

For over 20 years, Dolphin Discovery has contributed to the study and conservation of marine mammals, creating a bond of love of respect through the best interaction experience in unique habitats around the world. With 22 Dolphin Habitats, five Parks, one Aquarium, one Marina, ten Countries and one Continent in Dolphin Discovery we seek to share our love, fascination and respect for the incredible marine mammals.

15412 Front Beach Road, PCB 850-234-5271 | gulfworldmarinepark.com





# Have a Sunset Cocktail at The Reef Bar & Grill

The Reef Bar & Grill is home to the most beautiful sunsets on the Emerald Coast. The bar hangs over the white sand beach looking out over the torquoise water. It's the best kept secret in town!

21905 Front Beach Road, PCB

(850) 234-5722

beachsideresortpanamacitybeach.com

# Go Back to the Future at Funland Arcade & Snack Bar

Opening in 1953, Funland is the oldest arcade in Northwest Florida. This family oriented business has been a "must" stop for three generations of families visiting Panama City Beach. Funland has over 100 arcade games from kiddie rides to some of your old favorites to the latest in high tech games, Funland has it all. Another well kept seceret is the snack bar, specializing in Southern comfort food for over 50 years now. See you there or be square! 14510 Front Beach Road, PCB | (850) 234-3693 funland-arcade.weebly.com





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Panhandle Helicopter is a family-owned business that will take you to new heights flying over the worlds most beautiful beaches. We'll take you along the beach, allowing you to see all of the famous landmarks and marine life below your feet. Dolphins, stingrays and sea turtles are a common sight, so get ready to take a video. In the words of our founder, "if you aren't having fun, we aren't doing our job."

1711 Beach Park Trail, PCB 850-230-2080 | Info@panhandlehelicopter.com panhandlehelicopter.com

Music & Arts

# Summer's Finest: Three Must-See Exhibitions Debut at Center for the Arts This September

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not."

September brings three of the summer's finest exhibits to the Center for the Arts. The Main Gallery features a collection of works by Morgan Summers. Local artist Heidi Johnson is featured in the Miller Gallery, and Cathy Baker-Ramsey's work honors Craniosynostosis Awareness Month in the Spotlight Gallery. The public is invited to the opening reception on Friday, September 6 from 5-7 p.m. These exhibits will be on display through September 28.

HOMEGROWN: The Journey So Far marks Morgan Summers' debut solo art exhibition. A local designer-turned-muralist, Summers is renowned for her vibrant murals which can be seen throughout Downtown Panama City and in Central and South Florida. This showcase shifts her creative sensibilities towards new mediums, exploring themes rooted in Floridian nature, the local community, and her own personal history.

Local artist Heidi Johnson brings her creations to the Miller Gallery. A native of Colorado, Heidi began expressing herself artistically at a very young age, from making collages out of dried weeds and sewing costumes for herself. She has earned several awards for her work, ranging from a conquistador costume made out of foil, 2nd place in a national art contest for a pottery piece and second place for a city-wide Gingerbread House Contest. Costume-creating for over 15 years Heidi also helped build a mermaid costume for a Hong Kong mall opening in 1998.

The Spotlight Gallery features a collection of works in honor of Craniosynostosis Awareness Month by local artist Cathy Baker-Ramsey. Craniosynostosis is the premature

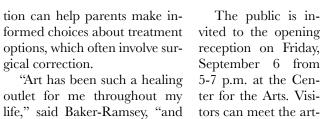






fusion of one or more of the sutures in a baby's skull, and affects about 1 in 2,500 births. Early recognition of the condi-





I am so happy to share art with my son Oryan, who has added his own creative contribution to each piece. My motto in life can be summed up in the quote by John Lennon, 'Every child is an artist until they're told they're

reception on Friday, September 6 from 5-7 p.m. at the Center for the Arts. Visitors can meet the artists and their families in the galleries over light hors d'oeuvres during this free event. The Center for

the Arts is open Tuesday-Saturday 10 a.m.-5 p.m., Fridays 10 a.m.-7 p.m.











# MKAF Awarded \$30,000 National Grant by Emeril Lagasse Foundation

Northwest Florida's champion of the arts for all abilities was awarded \$30,000 (one of four national grants totaling \$127,000) recently from the Emeril Lagasse Foundation.

Founded in 2002 by Chef

Emeril Lagasse and his wife Alden, Emeril Lagasse Foundation is a 501(c)(3) public charity headquartered in New Orleans. The Foundation's mission is to create opportunities to inspire, mentor, and enable youth to

reach their full potential. Since its inception, Emeril Lagasse Foundation has granted more than \$20 million to children's charities to support culinary, nutrition, and arts programs with a focus on life skills development.



"Alden and I started this foundation to support youth and provide them with opportunities they would not otherwise have," said Chef Emeril Lagasse. "While we continue to nurture our roots here at home in New Orleans, we are excited that the reach of the foundation is growing across the country."

Other recipients of a Spring 2024 grant include: Second Harvest Food Bank's Summer Feeding and Kids Café Program (New Orleans), The Ingram Lee Foundation (Houston, Texas), Orange County School of the Arts Foundation's Culinary Arts & Hospitality Conservatory (Orange County, Calif.).

"We're honored Mattie Kel-

ly Arts Foundation's ArtsReach efforts in Northwest Florida have been recognized by such a respected organization as the Emeril Lagasse Foundation in such a profound way," said MKAF CEO Demetrius Fuller. "We are approaching our 30th year and this is a great way to start the celebration ... by making the arts accessible to even more youth in our community."

In 2024, MKAF presented around 140 ArtsReach programs — a record and 71 percent increase over the previous year. Since it was established in 1995, MKAF estimates its outreach has impacted more than 400,000 in the local Northwest Florida community.

Arts for All Abilities initiative is unique in the area. MKAF is the only arts organization that has a specific program initiative to deliver arts to people of all abilities. Arts Empower is MKAF's effort to reach K-12 students through dynamic creative learning opportunities presented by professional art partners such as live theater performances, music sessions, hands-on art workshops and more.

MKAF's community outreach initiatives provide cultural outreach programs through ArtsReach serving K-12 students, adults and children with special needs, at-risk youth, and through MKAF's Warrior Arts program serving active/veteran military.

For more information about becoming an MKAF member, sponsoring, volunteering to attending MKAF events, visit MKAF.org or call (850) 650-2226.



# mkaf mattie kelly Larts foundation

## Celebrate the Arts with Festive Fall Events

Best of the Emerald Coast \*MKAF is the 2024 Charity Beneficiary OCT 10 | 6 PM | Grand Boulevard at Sandestin

### An Evening with Wendy Rodrigue

OCT 11 | 6 PM | The Dugas Estate | Santa Rosa Beach

### Arty Kick Off Party & 29th Annual Festival of the Arts

OCT 25 | 6 PM | Henderson Beach Resort | Destin

OCT 26 | 9 AM - 5 PM & OCT 27 | 10 AM - 4 PM | Dugas Pavilion Green in Destin

### Purchase Tickets at MKAF.org/Events

Proceeds from all events benefit MKAF and its ArtsReach education and community engagement initiatives.

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PRESENTING SEASON MEDIA SPONSOR







# **Local Music Artist Makes Waves**

Local music artist CHXN-DLER, also known as Chandler Johnston, is making waves in the music industry with his unique sound and unwavering work ethic. With a background

known artists such as Jaquees, Waka Flaka, and K Camp, and even sharied the stage with celebrities like Shaquille O'Neil (also known in the EDM community as DJ Diesel). CHXN-

tragic loss of his best friend to suicide, CHXNDLER has used his platform to support suicide prevention efforts and donate a portion of his proceeds to the cause. His song "Grass so Green" and its accompanying video serve as a poignant reminder of the importance of mental health awareness.

With upcoming performances at music festivals and collaborations with brands like Bumbu Rum, CHXNDLER'S star is on the rise. His genuine nature and passion for music have endeared him to fans and industry professionals alike, solidifying his sta-

tus as a rising star in the music industry. Keep an eye out for CHXNDLER as he continues to make his mark on the music world. For more information and some of his latest hits, visit his website at CHXNDLER. com.



in the music and entertainment industry, CHXNLDLER has been surrounded by industry giants from a young age. Despite offers from label and management companies, CHXNDLER chose to pave his own way, learning from the mistakes of others he started his own label and production company.

He has performed with well-

DLER'S talent and passion for music have not gone unnoticed. His versatility as an artist allows him to collaborate with musicians from various genres, from hip hop to country to pop.

In addition to his music career, CHXNDLER is dedicated to giving back to the community and raising awareness about important issues. Following the



"Rediscover Your Vitality: Transform Your Life with Hormone Replacement Therapy!"

**Revitalize Your Life with Testosterone Pellets!** 

Feeling Drained? Struggling with Low Energy, Reduced Motivation, or Declining Libido?

It's time to turn things around. Discover the power of **Testosterone Pellets**—an advanced, effective solution designed to help men reclaim their vitality and well-being.

Why Testosterone Pellets?

### **X** Consistent Energy Boost

Our pellets provide a steady release of testosterone, helping to lift fatigue and increase your energy levels throughout the day.

### Enhanced Mental Clarity & Focus

Feel sharper and more focused as balanced testosterone levels support cognitive function and mental sharpness.

### 6 Improved Muscle Strength & Physical Performance

Revitalize your workouts and daily activities with increased muscle strength and endurance.

### Restored Libido & Confidence

Reignite your passion and confidence in the bedroom, and enjoy a more satisfying personal life.

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# Ways Pride Can Uplift or Destroy Your Marriage



By Jamie C. Williamson, PhD Pride could be the chief cause of the decline of the number of husbands and wives, as the old song goes. But only if too much of the wrong type of pride produces too little of the right kind of apology, both of which get in the way of forgiveness.

### **Two Types of Pride**

There are two basic types of pride produced by different motivations and associated with distinct approaches to communication in relationships.

Authentic Pride involves high self-esteem that motivates personal goal setting, goal engagement, and goal achievement and is linked to positive features such as emotional stability, self-control, self-confidence, self-worth, agreeableness, and an emphasis on interpersonal connectivity.

People experiencing Authen-

tic Pride are value centered, conscientious, open, productive, and helpful to others. They are guided by a sense of purpose and appear to enjoy life.

Hubristic pride involves low self-esteem that motivates the pursuit of goals to receive external attention and social validation and is linked to negative features such as high narcissism, conceit, defensiveness, disagreeableness, anger, aggression, impulsiveness, the need for social dominance, and relationship dissatisfaction.

Self-esteem based on external validation is quite fragile. To compensate, people experiencing Hubristic Pride often seem overconfident, express an inflated sense of self-esteem, and set unrealistically ambitious extrinsically motivated goals. They appear stressed as they strive for recognition or financial success and a higher place in the social hierarchy.

### **Two Kinds Pride Produce Two Kinds of Apology**

Spouses filled with Authentic Pride would be comfortable making True Apologies. These other-oriented partners value relationship harmony, conscientiously strive to contribute to their own and their partner's happiness, cooperate and



compromise in problem solving, and most often maintain

So, when Authentic Pride spouses make a mistake or fail to live up to relationship expectations, they are quick to provide

- not rushed.
- Acknowledge specifically what you did wrong and state that you take responsibility.
- Explain what happened, but

### The Rules and the **Exceptions**

So far, we made the following general connections:

Authentic Pride + True Apologies = Forgiveness and Relationship Strengthening

Hubristic Pride + Pseudo Apologies = Continued Conflict and Relationship Deterioration

**Exception #1** – How does Hubristically Proud spouse respond to a True Apology?

The Hubristic spouse likely ignores or refuses to accept the True Apology and berates the apologetic spouse. There is no forgiveness, relational healing, or reconciliation. Instead, there is humiliation and relationship deterioration. If this pattern continues, the Authentically Proud person will see the relationship as "failed," leave this relationship, and establish new

**Exception #2** – How does an Authentically Proud spouse respond to their Authentically Proud partner's out-of-character, major transgression?

A major violation of relationship expectations can catapult an Authentically Proud spouse into an uncharacteristic state of Hubristic Pride. And, despite repeated True Apologies from the transgressor, the newly (and likely temporarily) Hubristic spouse will initially behave like the characteristically Hubristic spouse. As time passes and the shock wears off, this wounded spouse will struggle to regain self-confidence and to rationally assess if the transgression is forgivable or if they passed a point of no return.

If forgivable, they stay together and work it out.

If not, the two Authentic Spouses sadly decide together to end their failed relationship.

If you see yourself in any of this, let me know if I can help.

Jamie C. Williamson, PhD is a FL Supreme Court Certified Family Mediator and Couples Counselor who is part of the Gottman Referral Network. She is an owner and partner at Amity Mediation Workshop, a mediation practice specializing in "friendly divorce" mediation and psycho-educational counseling for couples. Dr. Jamie speaks frequently on relationship topics and authors the blog "Work it Out." You can find her online at amitymediationworkshop.com.



self-control.

a True Apology, which includes:

- Be earnest and sincere, and

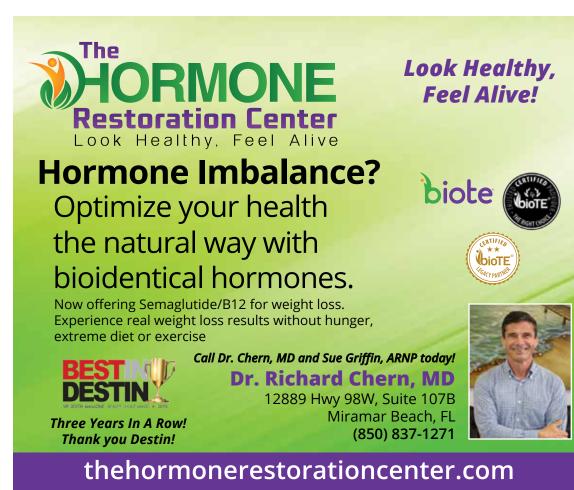
- Offer to make amends or promise to change.
- · Ask for forgiveness.

True Apologies are disarming. When given freely and sincerely, True Apologies most often result in forgiveness and increased relationship satisfac-

In contrast, spouses fueled by Hubristic Pride rarely apologize and if they do, they provide a Pseudo-Apology. These ego-driven spouses value their power in the relationship, strive for dominance, seek constant validation, want to win during conflict, and often become aggressive or hostile as they lose control of their emotions.

When Hubristic Pride spouses make mistakes, they are unlikely to admit it or apologize. Instead, they become defensive and angry, and place blame on someone or something other than themselves. If they apologize at all, they utilize a "pseudo-apology" that goes something like this: "I'm sorry you are so upset" or "I'm sorry I can't live up to your impossible standards.'

These statements are NOT true apologies. They are critical statements that imply that the other partner is overly sensitive not that the Hubristic Pride partner made a mistake. Pseudo-apologies lead to more conflict, and, if used repeatedly, can severely deteriorate relationship satisfaction.





# Introducing: SYNC Diagnostics and SYNC Laboratories

By Gregg Renner

"Where are patients able to get *same-day testing and results* for radiology and bloodwork that don't require a trip to the emergency room?" That is a question that emergency room physicians ask themselves many times over. As ER physicians with decades of experience our founders saw countless examples of Florida patients who needlessly came to the ER only because they needed the diagnostics and answers quickly.

So they decided to do something about it. They founded SYNC Diagnostics and SYNC Laboratories, now located right next door to each other in Panama City Beach. These two affiliated locations operate independently but work in tight collaboration to provide fast, efficient answers to patients and to the physicians and providers who serve them. Clients who arrive are now able to get both lab tests and radiology tests in one convenient visit.

These first locations, opened in August, are equipped with some of the latest testing and





analytics technology available. SYNC Diagnostics offers a wide range of CT Scan, Ultrasound and X-ray testing. Their state-of-the-art Philips 128 slice scanner allows them to capture images at a much faster speed, minimizing the patient's time on the table. In fact, many of the tests take less than 3 minutes of operation to complete, so patients are tested and on their way quickly.

On the SYNC Laboratories



side, the analysis equipment onsite is equipped with a wide array of test capabilities, enabling them to complete most of their tests on the premises, and on the same day that the blood samples are drawn. So for patients and physicians looking for fast answers, they offer an almost unparalleled local capability. Locals have already seen the benefits of this affordable alternative.

Physician Dr. Jonathan Jung recently wrote:

"As a physician ... I send spe-

cial cases over here due to the professionalism that was shown to me. Trudy and Dr. Rich have been absolutely amazing to me. Dr. Rich went over complex cases with me that I found to be extremely helpful. Lastly, it's extremely helpful that they are bilingual in Spanish and English because 50 percent of our patients are Spanish speaking."

And Megan Sweeney, a recent patient posted this:

"...the two ladies that were working the front desk and that performed my ultrasound were some of the nicest that I have met in the medical profession. They worked so well and waited for a referral from my doctor... to try and save me money. If you were paying out of pocket, their prices are very good. I will go by and see them again and again!"

Recently SYNC Laboratories also added the capability to do mobile phlebotomy. That means if you are an organization or a business that has a need for group or recurring testing they will send the phlebotomist to your location, collect all the samples, and then return the results for all the most common tests the following day.

Their stated mission is: "To deliver financially responsible, industry-leading diagnostics with compassion, trustworthiness, and expertise that will accelerate patient care, wellness, and well-being."

Based on the reviews, they already seem to be doing a great job. When you need testing and diagnostics with a fast turnaround, the Emerald Coast now has a new solution.

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**Wellness** 

# Welcome to the Sunshine State - Let's Talk Sunscreen!

By Bridget Sullivan, PA-C, Coastal Skin Surgery and Dermatology, PCB

Sunshine has a myriad of health benefits including generating the production of vitamin D, supporting bone health, lowering blood pressure, benefits of sleep, and a boost in mood. However, if we do not protect our skin from the sun and its UV rays, we are at an increased risk for skin cancer and actinic or sun damage. Here are some sunscreen recommendations and tips that I recommend to ensure that we protect our skin while we are outside enjoying the sunshine:

1.) Make sure to apply sun-

screen 30 minutes before going outside to allow sunscreen to fully absorb into your skin.

- 2.) Apply an SPF 30 or higher to ensure full UV protection
- 3.) Reapply sunscreen every 80-90 minutes if you are going to be outside for an extended period of time
- 4.) There is an increased percentage of skin cancer that occurs on the nose and the ears apply to these areas extra liberally
- 5.) Get broad-spectrum sunscreen to ensure both UVA & UVB protection
- 6.) If you have sensitive skin, mineral sunscreen might better suit you

- 7.) Do not forget to protect your lips with a lip balm or ChapStick with an SPF
- 8.) Look for water-resistant sunscreen if you plan on swimming or sweating excessively

In addition to protecting your skin from skin cancer, sunscreen can also help you age more gracefully. Sun damage is a major contributing factor to the aging process. Sun damage contributes to the loss of collagen and elastin in the skin, creates brown spots or lentigos, and contributes to fine lines and wrinkles. There are plenty of anti-aging creams and treatments that you can buy, but if you are not incorporating sun-







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screen into a part of your daily routine, you are adding to your photoaging and skin aging process. To look more youthful now and in the future, wear sunscreen daily!

It is never to late to start a

good habit. Whether you are protecting your skin from skin cancer or the aging process, you will certainly thank yourself later by applying your sunscreen. Healthy skin leads to beautiful skin!





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# Sean of the South



By Sean Dietrich

Sunrise on Lake Martin. I'm usually the first one awake. I rarely have any company in the mornings. I wake up with the chickens. Most mornings, I sit on my porch alone. Just me and the feral cats.

This morning, however, I had company.

I heard small feet walking onto the screened porch, overlooking the lake. I turned to see a child with messy hair, staggering toward me. A 12-year-old girl in pajamas.

She used her hands to feel her way through the maze of patio furniture. She walks like this, feeling her way around, even when it's daylight.

My goddaughter sat beside me on the sofa. She sort of crawled into my lap, head resting against my chest.

"Morning," she said with a yawn. Her breath smelled like a billy goat's lower intestinal tract.

Breath," I said.

the trees.

I picked crust from her eyes. "You're killing me," I said.

"What do you see?" she asked.

"Can you describe what it looks like?" She curled against

morning. Daylight had taken hold of the world.

you've seen them all," I said.

"Wish I could see it."

idea. How about you tell me

She yawned. "What do you mean?'

"Good morning, Dragon

She cupped her hand to her mouth and attempted to smell her own breath. Birds fell out of

"Sunrise," I replied.

me snuggly. I looked at the pink sky of

"You've seen one sunrise

I squeezed her. "I have an what the sunrise sounds like."

"I mean, I want you to tell me how a blind person experiences

a sunrise."

Becca curled tighter against me. "You really want to know?"

"I do '

"Well, you have to close your eyes."

I did.

"No cheating," she said.

"Scouts' honor."

"First," she said, "I hear birds. But, I feel like when sighted people hear birds, they don't think about all the DIFFERENT birds they're actually hearing. They just hear one sound, birds. But if you listen you can hear millions of sounds."

I listened. We counted 28 different bird calls.

"What else do you hear?" My

eyes were still closed.

"I hear screechy things," she said. "Crickets, maybe. Some high-pitched, some low, some go real fast, some go slow. And I hear the water."

"I don't hear any water."

"You have to listen," she said in a groggy tone. "It's a little slapping sound in the distance. Water everywhere."

She was drifting off.

"And the wind," she said lazily. "I hear the wind. A lot of people don't think wind has a sound, but I feel like it does. Even when it's not blowing hard, wind still makes a hiss in the trees, and if you actually listen, you can tell the wind is always around you,

all the time, even when you can't see it or feel it. The wind is always there."

"Sort of like the IRS."

She was breathing heavily, like she was falling into another world.

"Are your eyes still closed?" she said.

"Sí. What else do you hear?"

"I hear your heart beating," she said in a sleepy voice. "Because my head is on your chest."

"What does my heart sound

But she was already gone. Lightly snoring. Tucked against me tightly.

Best sunrise I've ever heard.





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# A Minister's Message: Qualities of a Great Church



By Dr. Kerry Knight, EMERALD BEACH CHURCH OF CHRIST

"We give thanks to God always for you all, making mention of you in our prayers, remembering without ceasing your work of faith, labor of love, and patience of hope in our Lord Jesus Christ..." (I Thessalonians 1:2-3).

If you are looking for a church home, you obviously have your own criteria for finding one that is perfect for you. Maybe you are looking at location, friendliness, and something for the kids. When Paul wrote to the church at Thessalonica (modern-day Greece), he complimented several qual-



ities they possessed. Obviously, since the apostle Paul was inspired, the beliefs and practices of that church met with God's approval. It is imperative when looking for a church home to look carefully at what is being taught. Does it bear the proper name? Is it Christ's church, not one that is named after another person or doctrine? Jesus said, Upon this rock, I will build MY church" (Matthew 16:18). Also make sure it follows New Testament Christianity in word and practice. The right church should be a "working" church that is faith-centered. Since faith comes by hearing the word of God (Romans 10:17), all practices should be authorized by the Bible. And don't forget that a "working" church is busy bringing others to Christ. The work is to be a "labor of love." The number one thing that draws people to a church is the friendliness of its members and the sincere expression of the love of Christ. Paul mentioned that the church at Thessalonica had a "patient hope." The hope of eternal life, which motivates every faithful Christian, must be "patient." That means we are not to allow other influences

(even persecution) to distract us from guarding our faith. When you have a congregation that is joyous and helpful to others who are growing and healing, God smiles down upon it. Someone on said, tongue-in-cheek, that

the moment you walk in it becomes imperfect." Let's not be too hard on others. We're all a work in progress. When you follow the Bible as your guide, it all comes together.

Emerald Beach Church of Christ you find the perfect church, is located at 301 Alf Coleman Road.

# FEAR COMES IN ALL SIZES



No matter how large your fears, God is there. David tells us in Psalm 34:4 that he sought the Lord and the Lord answered. The Lord is always there. Don't be afraid to reach out.



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WEDNESDAY: Bible Study 7 pm



# **Building a Legacy:**

### An Exclusive Interview with Barry McEntire, CEO and Founder of Flooring Depot of Panama City

By Aubrie Rounds | Marketing Coordinator, Flooring Depot of Panama City

In the competitive world of flooring, standing out requires more than just offering great products-it demands vision, perseverance, and a deep understanding of customer needs. Barry McEntire, the CEO and founder of Flooring Depot of Panama City, embodies these qualities. A seasoned entrepreneur with a journey that spans from north Georgia to the Florida Panhandle, Barry has navigated both challenges and victories along the way. In this exclusive interview, Barry shares the story of how Flooring Depot came to be, the vision that drives it forward, and the core values that set it apart in a competitive market.

Barry McEntire's path to founding Flooring Depot is one of determination and adaptability. After selling his share of a successful flooring business in north Georgia—a company he had grown into a top 50 floor-

ing retailer in the nation—Barry set his sights on a new venture in Panama City. "I found out about a flooring store for sale in Panama City and had an agreement in place to purchase it in the summer of 2018," Barry recalls. However, when the deal fell through, he didn't let that setback stop him. Instead, he pivoted and rented the building where Flooring Depot is currently located and started from scratch.

Barry's motivation to start his own business was born out of a desire for greater autonomy and the belief that his ideas were limited in his earlier roles. "I started my own business in 2004 after having success on both the distribution and retail sides working for someone else," he explains. His vision was to create a small, local retailer in Florida and enjoy semi-retirement. But fate had other plans. Just six weeks after opening Flooring Depot, Hurricane Michael struck, dramatically altering the trajectory of the business.

In the aftermath of the hur-

ricane, Flooring Depot experienced rapid growth, expanding to more than 20 employees. Barry's biggest concern became the possibility of layoffs once the post-storm business subsided. To prevent this, he devised a plan to diversify the company's offerings. "We expanded from just doing residential to working on commercial projects, added a flooring supply store, and introduced cabinets, countertops, and other products and services," Barry says. Today, Flooring Depot employs 40 diverse staff members, a testament to Barry's strategic planning and commitment to his team.

At the heart of Flooring Depot's success are its core values and the dedication of its team. Barry believes what sets his company apart from competitors is its large inventory, extensive showroom, and an experienced, professional staff. "We have more than \$2 million in inventory and a staff that is honest, knowledgeable, and truly cares about our customers and our business," he says.

The company's product and service range are comprehensive, covering all types of flooring, cabinets, countertops, and light remodeling services, among others. Ensuring quality is a priority, and Barry has taken steps to maintain high standards. "We've hired quality control experts with years of flooring experience to oversee our jobs and ensure customer satisfaction," he explains.

Looking to the future, Barry envisions expanding Flooring Depot's presence in Panama City Beach and possibly opening more locations. The model of a large showroom and warehouse, which allows for direct bulk buying and offering customers the best value, is one he plans to replicate.

Despite the demands of running a successful business, Barry remains passionate about the flooring industry and the impact it has on his community. "I love what I do and the relationships I've built in this industry. I also take great pride in providing a quality workplace for our em-

ployees," he shares.

Balancing work and personal life are something Barry credits to his wife, Shanna. "She keeps me grounded and ensures I maintain a work-life balance," he says. The McEntire family homeschools their children, allowing for more family time, a priority that Barry cherishes.

When reflecting on his journey, Barry acknowledges the profound influence of his parents. "My mom taught me compassion and kindness, while my dad, who passed away in 2016, instilled in me the values of hard work, accountability, and doing things right the first time," he says

Barry McEntire's story is one of perseverance, innovation, and a deep commitment to his community. Under his leadership, Flooring Depot has grown into a cornerstone of Panama City's local economy, proving that with the right vision and values, anything is possible.



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Lifestyle

# Design and Culture: Black and White

Sophisticated and classic, black has been making a comeback into interiors over the last few years. White cabinetry continues to be the most popular color in interior design and black is a stunning accent color, bringing a stark and impactful contrast into our white spaces and creating chic and timeless looks.

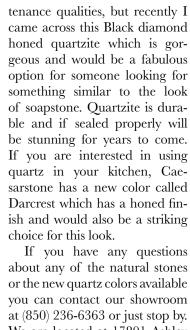
If you are thinking about a black and white kitchen space, we have some successful designs and ideas to share with you. A black island with white cabinets on the perimeter or all black lowers with white uppers are wonderful options. You can choose a black painted cabinet or a dark stain wood. The Onyx stain from DuraSupreme Cabinetry on a red oak or Knotty Alder is beautiful. A stained cabinet will also bring some texture into your space. Your countertop selection can help you decide if you want a smooth painted cabinet or to allow your cabinetry to bring texture in your space. Macaubus fantasy and White Macaubus quartzite are beautiful natural stones with lots of movement that look gorgeous on

a black painting cabinet. These two stones have just enough dark veining to accentuate the black cabinetry and bring texture and pattern into the space. If you are thinking you'd like a white quartz countertop, a stain cabinet would be the perfect touch to bring in some texture. Nordic Storm is a new color from Vadara Quartz that is a lovely choice for a black and white kitchen or bath and would look lovely on a dark stained cabinet. Vadara explains their journey to this color as "the perfect contrast of light and shadow, a yin and yang of ice over waters so dark they appear black...we wanted to explore extremes of contrast and the striking balance of complete opposites."

Another great option for creating a black and white kitchen is choosing all white cabinetry with a dark countertop. Brazilian Mist honed granite or Negresco granite are great options for this look. We have many requests for something that looks like Soapstone. Soapstone is a beautiful stone but not a good option for a kitchen due to its high main-



Kitchen perimeter cabinetry is Dura Supreme's Meridien door style in white paint and the island is the Homestead panel painted on a red oak. Design by Kitchen Design Partners and Photography by Dennis Jourdan Photo & Video, Inc.



We are located at 17801 Ashlev Dr. in Panama City Beach, and the Granite Plus team would be happy to assist you.











Kitchen design by local Interior Designer Linda Mugglin of Tassels Interiors in Panama City Beach





# The Truth About Annuities

By RANDY LOCKLIER, PRESIDENT, GULF FINANCIAL

Should Annuities be a part of your retirement plan? There is a lot of misinformation out there, so I thought I would set the record straight and explain how they work and the place they have in retirement planning. Let's start first with the 4 kinds of annuities you could buy.

Fixed Annuities. These are the simplest and have a fixed rate of return like a CD. They are not FDIC-insured, but still backed by the Financial Strength of the Issuer. Often called insurance CDs or more correctly MYGAs which stands for Multi Year Guaranteed Annuity. We find that rates on these products are 20-30% higher than CD rates and utilize a lot of Two and Three Year MY-GA's for our clients. Like most annuities, penalties apply for cashing out early, although in-



terest can be withdrawn.

Variable Annuities. In this type of annuity, your money is actually invested in the market through a separate account. That means your actual value could fluctuate and you could lose money if the markets are down. Although they come with death benefits and income features, fees can be very high and the assets will be at risk. For this reason, we do not recommend or sell variable annuities at Gulf Financial.

Immediate Annuity. This product often gives the highest monthly payout for income that can start right away. In most cases with an Immediate-style annuity the income stops once the annuitant dies and there is no death benefit. Most of our clients desire a death benefit and for this reason, we do not utilize immediate annuities here at Gulf Financial

Fixed Index Annuities. In today's annuity market, there is a HYBRID annuity available which offers zero principal risk (based on the paying ability of the insurer). We can utilize many different indexes and participate in the market returns of these indices without principal risk. Sometimes, this can lead to higher returns over the long run than fixed strategies. In addition, these products are widely used for Permanent Income, and can be purchased with an Income Rider that will provide for permanent payouts to you, or you and your spouse for as long as you shall live. In most cases, these incomes double when the annuitant needs Long Term or Home Health Care.

### **Other important facts about Annuities**

Almost all annuities have what is called a Surrender

charge. That means if you exceed the free amount of withdrawal allowed (usually 10 % a year) you will incur a penalty to make the withdrawal. These penalties are large(10-15%) in the early years and decline to zero over the term of the con-

Annuities are therefore NOT liquid. It is our opinion that clients should only put INCOME focused assets into annuities and that total annuities in any given portfolio not exceed 40% of assets, and, in most cases, even less. Many advisors that specialize in annuities (or sell only annuities) may recommend exceeding these limits against the best interest of the client.

Don't expect market-like returns, or be fooled by something called the "Income" or "Benefit" Base with guaranteed rollups. This is not real money, but exists only to calculate the value of the monthly payment at some point in the future.

Annuity rates have been at a 20-year peak and are still at historically high levels. Our strongest advice would be to buy all fixed-income products (bonds, notes, annuities, CDs) while the rates are high. As THE FED begins to reduce the central rate all rates will follow. Expect to see low savings and CD rates in the near future, so act now. The chance will surely pass so take advantage of this opportunity

Annuity carriers are rated by their financial condition and we recommend only A or A- rated carriers.

If your broker is not discussing these topics with you and recommending shifting assets to take advantage of the trend You might just have the wrong advisor. Find out more about how we use a sophisticated mix of financial products to create the Gulf Financial Income Engine, generating reliable incomes in the 6-10% range for our clients and at a LOW risk profile. Find out more and visit gulffinancialgroup.com or call Rhonda at (833) 403-4041 to schedule your

Good luck investors!! Be happy, be safe, and be blessed.

\*Investments involve risk unless otherwise stated, and are not guaran-





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# Latitude Margaritaville Watersound Named Among Top 50 Master-Planned Communities in U.S.

Latitude Margaritaville Watersound development partners have announced that Latitude Margaritaville Watersound has again been named among the top 50 master-planned communities in the U.S. on the RCLCO Real Estate Consulting mid-2024 listing. Latitude Margaritaville Watersound is being developed in a dynamic partnership between The St. Joe Company (NYSE: JOE) ("St. Joe") and master developer Minto Communities USA ("Minto"), under licensing from global lifestyle brand Margaritaville Holdings.

Latitude Margaritaville Watersound is located on Northwest Florida's Emerald Coast near Panama City Beach and the Scenic Highway 30A corridor. It is the third of the award-winning Latitude Margaritaville communities and the first to be developed in partnership with The St. Joe Company. The first Latitude Margaritaville communities by Minto and Margaritaville are located in Daytona Beach, Florida and near Hilton Head, South Carolina. Additional Latitude Mar-



garitaville communities are being planned for Texas and other popular destinations.

With a full range of award-winning resort style amenities, Latitude Margaritaville communities offer a laid-back lifestyle of fun, food, music and escapism that has captured the imagination of today's vibrant 55 and better home buyers. Latitude Margaritaville Watersound Town Square amenities include a terraced amphitheater, thatched roof bandshell with full-size concert stage for the community's robust program of live music, a jumbo screen for live streaming, and recessed dance floor that provides a little cushion and spring for dancers. A two-story Latitude Bar & Chill restaurant and rooftop Overlook Bar provide a menu of Margaritaville inspired food and beverage concoctions and stunning, panoramic views of the Intracoastal Waterway. A massive lagoon-style Paradise Pool has a beach-like gradual entry and its own Tiki Island.

Existing amenities also include a state-of-the-art Fins Up! Fitness Center with indoor lap pool and spa, workout equipment, spin room, fitness classes and wellness programming. There also is a Telegraph Business Center with individual work stations and a board room.

In addition to a games lawn with bocce, cornhole, billiards tables, and a putting green, the tennis and pickleball courts have lighting for night play. Residents also can explore the Intracoastal Waterway by kayak from the Port of Indecision kayak launch, and canine residents can get their play on at the Barkaritaville Dog Park.

Latitude Margaritaville Watersound offers four distinct home collections that include the Conch Cottage Collection, Caribbean Villas Collection, and Beach and Island Collections of single-family homes. Home designs capture the "no worries" tropical vibe that defines Latitude Margaritaville. Floor plans range from 1,210 to 2,568 square feet under air with pricing from the \$300s. Thirteen colorful island-styled model homes are open daily for viewing.

A new Vista Collection of just 24 exclusive two-story single-family homes along the Intracoastal Waterway is now available. These homes feature a casual-luxe island style with a spacious second level that takes full advantage of their spectacular location overlooking the Intracoastal Waterway. All include an elevator, three bedrooms, covered balcony, two-car garage, golf cart garage and upgraded standard features. Homes range from 3,095 to 4,048 air-conditioned square feet with pricing starting at \$1.1 million.

RCLCO provides real estate economics, strategic planning, and management consulting to real estate investors, developers, home builders, financial institutions, public agencies and anchor institutions. Since 1994, RCLCO has conducted a national survey identifying the top-selling master-planned communities through a rigorous search of high-performing communities in each state.

Latitude Margaritaville Watersound is located at 9201 Highway 79, Panama City Beach, Florida. Sales Center hours are Monday through Saturday, 9 a.m. to 5 p.m., and Sunday, 11 a.m. to 5 p.m. For information on Latitude Margaritaville, visit www.latitudemargaritaville.com or Minto Communities at www. mintousa.com.

### **ZACHARY**

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would show up just to bring us groceries."

Having felt that outpouring from her own circle, LightZ of Hope has grown in scope and opportunity into the CareZ program. "We also now provide financial assistance to families in a medical crisis. Families are identified through the social workers at the hospital and referred for a specific need like rental assistance due to loss of income. Other needs can include meals in the hospital, medications not covered by insurance, etc."

Even as they miss him every day, getting to be there for other families has been a great source of joy for Zachary's family. "Since we started our foundation, I have so many favorite stories, but this one in particular speaks to my heart. In December 2021, we had the privilege of providing financial support for many families in medical crisis. Brent and I had decided

in advance that we would bless each family with \$1000 during the Christmas season and I got to call each family personally to notify them. After one family was notified, the mother began to cry and exclaimed, 'God heard my prayers!' She said that the previous evening, she laid a bill on the table that they were unable to pay. The overdue bill was \$990. She cried out to God for a way to pay this bill. Of course, we had nothing to do with any of those details, but God knew, and He met their needs through our foundation. We were able to be a light in their dark circumstances and were used to meet this family's

Since their first delivery, The Zachary Woodard Foundation has gifted almost 10,000 LightZ of Hope across the U.S. and Alaska and has provided over \$400,000 in financial assistance. Looking to grow their reach in Northwest Florida, they are hoping to find local partners who will help them develop the

fundraising and outreach effort of their CareZ program by expanding their network of volunteers and donors. For information on how to become part of this incredible organization, email info@lightzofhope.org. You can also follow them on Instagram @LightZOfHope and Facebook, LightZ of Hope.

If you know a child with a medically complex condition or

life-threatening diagnosis, nominate them to receive a gift from LightZ of Hope at lightzofhope. org/nominateachild.





