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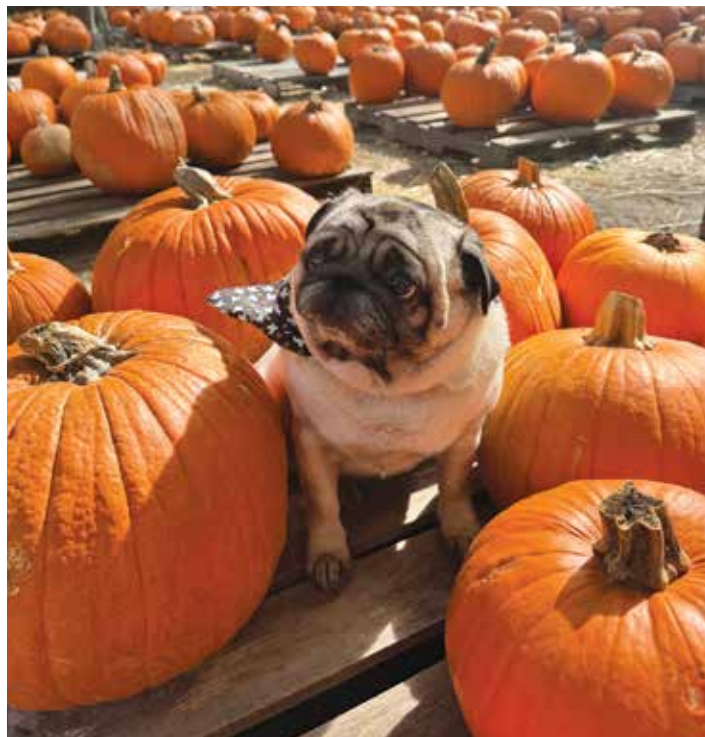
Camp Helen State Park Welcomes Fall

BY RACHEL C. WILLIS

It's pumpkin season! There's no better place to pick out the perfect orange gourd this fall than Camp Helen State Park, home of Lake Powell, the largest coastal dune lake in the northern hemisphere. Each fall, they host the largest pumpkin patch on the Emerald Coast, along with Americana Concerts in the winter, movie nights, an egg hunt in the spring and other fundraisers and events throughout the year.

The Friends of Camp Helen is the official CSO (Citizen Support Organization) for Camp Helen State Park. As a 501(c)3, the primary initiatives of the FOCH are preserving, maintaining, and improving the park through volunteer projects, community events and fundraising. There are thirteen community members serving on the Board of Directors at present.

While kayak/SUP rentals generate operational revenue for the organization, the annual pumpkin patch is their primary fundraiser, with Americana Concerts being second.



The money raised one fall funded the accessibility mats on the path to the beach.

Currently, the park needs multiple historical structural repairs/restorations, a new tractor, a new cart, as well as other repairs and equipment, while the FOCH needs to replace its kayak fleet.

With the money from fund-

raisers and partnerships with sponsors such as Visit Panama City Beach and Good Pedals Bike Rentals, they provide FREE community events, such as an Easter Egg Scavenger Hunt and movie nights in the park.

The Friends of Camp Helen's ninth Annual Pumpkin Patch officially opened Satur-

day, September 28 at 9 a.m. and will remain open daily from 9 a.m.-4 p.m. throughout October.

For the first time ever, customers can purchase native plants such as dune sunflowers, Indian blanket flowers, Blazing Stars, Milkweed, Butterfly Bush, and Muhly Grass, in addition to pumpkins, an assortment of gourds, and Camp Helen branded merchandise.

Environmental partners as well as Seacoast High School students and Girl Scout Troop #10303 coordinate the activities and volunteers from the community manage the patch.

The youth volunteers create games and crafts and help guests in the patch. Under the direction and supervision of their science teacher, Annette Railey, the Seacoast kids create and lead activities and games, while the Girl Scouts manage crafts. The younger volunteers also enjoy helping

CAMP HELEN

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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

SHOP TALK

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Community

CAMP HELEN

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customers take their pumpkins and plants to their vehicles.

Prior to the 1940s there was nothing in the way of development along this stretch of beach, for miles in either direction. William Comer purchased the 183.5-acre property from Mrs. Hicks in 1945 and turned it into Avondale Mills-Camp Helen, creating a vacation retreat for the employees of the mills. Sadly, a fire in 1986 at the Avondale Mill in Sylacauga shut the mill down and subsequently Camp Helen. It had been an extremely popular destination. For four decades while the land was operating as a vacation retreat, tens of thousands of people visited Camp Helen and fell in love with Panama City Beach and the Emerald Coast. Families subsequently decided to purchase their own piece of property so that they could build their own "beach vacation cottage." This spurred the growth and development of this area and adjacent communities as the "vacation destination" that it is known as today.

With all the growth in the

area, the Friends of Camp Helen CSO believes in the importance of educating the public about the natural resources and wildlife that make up the unique ecosystem surrounding Lake Powell, the largest coastal dune lake in the Northern Hemisphere.

Executive Director Courtney Harper explains, "With interpretive programs and hands-on learning, we hope to inspire others to spend time here and fall in love with Camp Helen as much as we have. The more people we teach, the more they can teach and motivate others to preserve what is left of our precious ecosystem."

Each Saturday, from 11 a.m.-3 p.m. kids and their families can learn more about the park and how to take care of the resources from environmental community partners, including Panama City Beach Turtle Watch, Choctawhatchee Basin Alliance, Shorebird program, Bay County Audubon, Beach Mosquito, Bay Breeze Bait and Tackle, master gardeners, Gulf World Marine Institute, Emerald and Forgotten Coast Adventures, and more.

Some programs will have



touch tanks with live species and other displays, while others will lead wildlife crafts. The trail bingo game (located in the Visitor's Center) helps families explore the park while learning more about the natural resources.

Master Gardeners will also be available to help plan Fall gardens when purchasing native plants in the patch. Guests can learn about the different pollinators for the plants. There will be educational material on

birds, butterflies, and bees.

Every Saturday will also feature games, glitter tattoos, and a QR code-led scavenger hunt throughout the park to learn about the history at Camp Helen, highlighting several structures on the National Register of Historic Places.

With evidence of Civil War salt sheds and Indigenous people, Camp Helen and Lake Powell boast a rich history in addition to sensitive natural resources and wildlife habitats, creating a fun atmosphere to explore and learn.

Kayak rentals remain open for reservations and walk ins, fishing clinics continue every Saturday, and Gelato Love food truck is returning Saturdays and Sundays in the patch. Kayaks and fishing are bookable online at www.friendsofcamp Helen.org.

All activities in the patch are FREE and all proceeds from pumpkins, plants, and merchandise benefit the Friends of Camp Helen for park improvements and community events.

Harper reminds everyone, "When you purchase your pumpkin from our patch, ALL of the money stays inside Camp Helen so we can continue these

programs supporting the park and community."

*Admission to Camp Helen State Park is \$4 per vehicle and \$2 per bicycle/pedestrian.



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Publisher

Dave White

dave@southwalton.life

Publisher & Advertising Manager

Jack Smith

jacksmith12328@comcast.net

(804) 307.8780

Editor

Jamie Zimchek

editor@mypcblife.com

(757) 663.1987

Production & Layout

Kim Harper

kim@southwalton.life

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WATERSOUND

Massive Pier Park Expansion Eyed

By ED OFFLEY

Developer St. Joe Co. has set the stage for a near-doubling of Pier Park that will include a mixture of retail, dining and entertainment businesses on a 70-acre site east of the existing business district.

Labeled “Pier Park City Center,” the expansion will fit into an 83-acre “L”-shaped tract between Powell Adams Road and Hills Road, and U.S. 98 and Front Beach Road. The new district is located to the east and south of the Walmart Supercenter at 15495 Panama City Beach Parkway. Land clearing has been underway since July.

That is just slightly smaller than the sixteen-year-old Pier

Kerrigan said St. Joe has “the potential” to include vacation lodging and multi-family housing in the expansion. The master development map compiled by the PCB Utility Department shows that Pier Park City Center plans include a 250-room hotel and 200 multi-family units in addition to 195,000 square feet of commercial development.

Details of specific commercial properties eyed for the development, and a timetable for construction, are not available at this time, Kerrigan said. The company’s current focus is on developing the necessary road network and storm drainage infrastructure.

“It is a priority, however, of



Pier Park, which lies on a 110-acre tract west of Powell Adams.

An initial element of the project already under construction is the 38,000-square-foot Topgolf driving range and entertainment facility, on a 12-acre plot immediately south of Walmart. When finished in the summer of 2025, Topgolf will include a two-level golf driving range, restaurant and meeting spaces. It will feature 74 hitting bays, and a miniature golf course.

“The St. Joe Company plans to develop the remaining portion of the property with a mix of uses,” said St. Joe spokesman Mike Kerrigan, “primarily entertainment, dining and retail businesses that will compliment what already exists in the Pier Park shopping and entertainment district.”

The St. Joe Company to attract new tenants that will be additive to the area and the surrounding businesses,” the spokesman said. “As we secure future tenants, we will build out the space to accommodate them.”

The new commercial district is expected to provide a major boost to city tax revenues.

Topgolf will create about 300 jobs and generate approximately \$750,000 in annual tax revenues, according to Topgolf representative Todd Waldo.

In another sign of development in that part of Panama City Beach, construction is set to begin on a 230-unit apartment complex on Hills Road just north of Front Beach Road. The Seahaven Apartments will consist of a triangular, three-story building surrounding a swimming pool and common area.



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Residential and Commercial



Bay County Sheriff Issues Scam Alert

Bay County Sheriff Tommy Ford issued a Scam Alert after the BCSO received several complaints on the same scam now hitting Bay County.

The scam begins with an email informing the intended victim they have been “caught” watching inappropriate material on websites on which the scammer has placed malware. According to the scammer, this malware enables them to observe and record the victim using the microphone and camera on the victim’s computer as the victim watches the website and obtain all contact information. The scammer

threatens to release this video of the victim to every contact on the victim’s computer.

Unless, of course, the victim pays the scammer using bitcoin. Then the video will never see the light of day, because, as the scammer states in the email, they are “a person of integrity”. Attached to the email is a picture of the victim’s neighborhood obtained using Google Earth.

Sheriff Ford urges anyone receiving this email to delete it and disregard. Do NOT send any money. This is an old scam using a new form of payment-bitcoin-which can’t

be traced. The use of Google Earth photos is also a new, and often frightening, twist to this old scam.

“Personal information, including home and email addresses, is often sold on the internet and used in scams like this,” Sheriff Ford said. “Educating the public is the best way to fight scams so please, if you get this email, delete it, and share what you know with family and friends.”

If you are victimized in any scam, please call the BCSO at (850) 747-4700 to report it. Every effort will be made to help you.

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PCB Chamber Spotlight



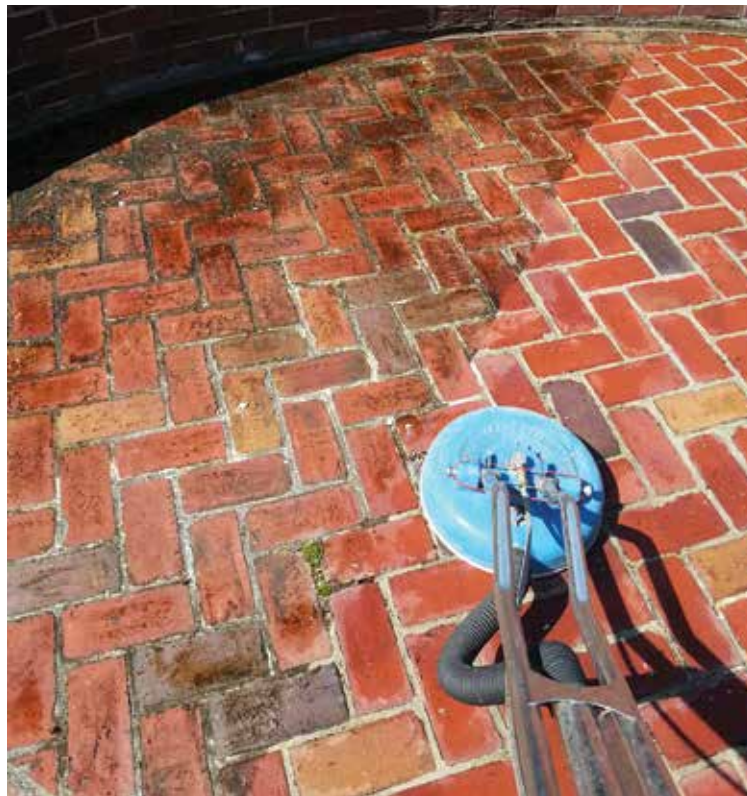
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At True Color, our mighty crew can handle a variety of surfaces, including tile and

grout, marble, granite, travertine, shell stone, and even brick paver driveways and pool decks. Whether you’re a homeowner wanting to impress guests or a business owner aiming to create a welcoming atmosphere, our expert team is dedicated to restoring the beauty of your hard surfaces, both indoors and outdoors.

Imagine walking into a space where your floors shine so brightly you might need sunglasses! Our cleaning methods are effective, safe for your surfaces, and environmentally friendly. We utilize advanced



Our services go beyond aesthetics. We effectively remove stubborn stains, eliminate mold, destroy bacteria, extract oils, and abolish graffiti or unsightly markings. Your surfaces will not only look amazing but also be healthier for you and your family.

Let’s not forget your outdoor spaces! We specialize in revitalizing pool decks, brick paver driveways, and decorative rocks, turning your outdoor areas into inviting retreats. Imagine hosting summer barbecues on a pristine patio where your friends are too busy admiring your clean surfaces to notice the burgers are slightly overcooked!

Our satisfied customers rave about the transformations we deliver. One delighted homeowner exclaimed, “I didn’t realize my brick pavers could look this good! It’s like I’ve moved into a brand-new home!” That’s the kind of feedback that inspires us to continue to bring back the natural beauty to all hard surfaces.

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Established Member: Beach Care Services

Beach Care Services (BCS) is a unique 501(c)3 non-profit organization established over 25 years ago by Panama City Beach clergy and the founder/owner of Pineapple Willy's restaurant, Mr. Bill Buskell. Bill and the local clergy recognized the cost of living challenges the large population of locals who work in PCB's core industry, tourism, face where compensation for many jobs in the local area fluctuates from a high degree of robustness in the summer months to more modest levels in the spring/fall months to little or no income in the winter months. These income fluctuations inherently place many PCB locals in scenarios where they are occasionally unable to pay for staples of daily living (i.e., rent, mortgage, utilities, transportation, prescriptions, clothing, etc.).

BCS provides emergency



assistance for these staples for people living and/or working in PCB. BCS is funded by individual and civic donors as well as four major fundraisers hosted each calendar year.

One of those fundraisers, our annual Dinner on the Beach, will be held at Sharky's on No-

vember 6. In years past our annual dinner has been a local favorite event and this year promises to again provide a great mid-week date night experience for over 700 participants. Please join us for a night of fantastic food and fun and support a cause that directly benefits

fellow PCB citizens in their times of need.

Our office, located at 9128 Front Beach Road, is open Monday through Thursday 9am to noon to PCB residents in need. Appointments can be made by calling (850) 235-3002.

SHOP TALK

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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: <https://bit.ly/3YPOP25> or call (850) 236-9962.



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Art in the Park

By LEE ANN LEONARD

Pier Park's latest area artist collaboration is just getting started. The mall selected local artist David Hansel to restore and reimagine the sea turtle fountains that grace its food court and the seat wall in front of Auntie Anne's. The Pier Park team charged the artist with painting each of the four concrete turtles in a different theme and color scheme. The team also asked Hansel to transform the seat wall by painting it with a mural that would tie in with the turtles and the center's other sea life-themed installations. Those installations include the complex's



history-making and award-winning breezeway mural featuring marine life and the seahorse statue that was part of the City of Panama City Beach's SeeLife 2 public art project.

With the theme in mind,



Pier Park identified the perfect community partner to bring this aquatic art to life—the Gulf World Marine Institute. The institute is partially funding the transformation, and its contribution will be lauded on the five

bronze plaques surrounding the creations. Additionally, the mall team will donate coins collected from the turtle fountains to the marine mammal and sea turtle rescue and rehabilitation non-profit.

"We're excited to be involved in an effort that supports local art and enables us to continue our mission to educate the public about marine life and the importance of protecting it," commented Gulf World Marine Institute Board Vice President Pam George.

Pier Park management selected Panama City artist David Hansel for the project after see-

ing his work on the Gulf Place Community Area concrete turtles and the undersea mural recently completed for Splash Resort. Hansel, a self-taught artist, is known for his vivid colors and beach themes. The award winner has painted everything from guitars to surfboards and enjoys teaching tie-dye workshops. To learn more about Hansel and his work, visit <https://www.davidjhansel.com/>.

The center expects the projects to be completed by late October. You can follow the project's progress on Facebook ([/ShopPierPark](https://www.facebook.com/ShopPierPark)) and Instagram ([@PierPark](https://www.instagram.com/PierPark)).

PCB's "Fun. For. All." Accessible Travel Initiative

Visit Panama City Beach is thrilled to announce the continued evolution of its "Fun. For. All." accessible travel initiative with new offerings and developments including Bay County's first fully accessible beach boardwalk at Edward F. Hickey, Jr. Park, located at Beach Access Point 22 on Surf Drive.

As part of its ongoing mission to ensure a welcoming and inclusive destination for all, Panama City Beach recently earned the Destination Verified Seal by inclusive online booking platform Wheel the World. As a verified destination, Wheel the World assesses accessibility for local destination partners

while providing education and guidance to further enhance accessible resources for hotels, attractions and restaurants throughout Panama City Beach.

A sampling of new accessible developments in Panama City Beach:

Edward F. Hickey, Jr. Park

In an effort to make the destination's beautiful beaches accessible to everyone, Edward F. Hickey, Jr. Park at Beach Access 22 was recently converted into a new ADA beach access point. All features at Edward F. Hickey, Jr. Park are designed to accommodate those with mobility challenges, including handicapped parking spaces, an accessible beach ramp and

over 100 feet of mobility mats that extend from the sand to the shoreline, allowing beachgoers using mobility aids such as wheelchairs, walkers and canes to enjoy the beach.

Camp Helen State Park

An ecological gem situated on the western border of Panama City Beach, Camp Helen State Park offers pristine beaches, winding trails, a rare dune lake, and a variety of accessible amenities. An accessible ramp and pier ensure all visitors can explore its tranquil surroundings, and a beach wheelchair is available at the park's visitor center. Service animals are welcome at Camp Helen State Park and in all areas of Florida State Parks.

Wheel the World Partnership

An inclusive online booking platform for travelers with disabilities, Wheel the World allows travelers to find and book accessible travel experiences. Through the Destinations Verified Program, Wheel the World visits and assesses destinations to evaluate accessibility.

For a full list of verified accessible partners, visit <https://wheeltheworld.com/accessible-travel/usa/florida/panama-city-beach>.

For more information on this initiative, visit <https://www.visitpanamacitybeach.com/plan-your-trip/accessibility>.



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PCB Fishing Rodeo October 5 thru 13!

BY PAM ANDERSON

The 2024 PCB Fishing Rodeo runs from October 5 through October 13. Have you registered yet? Plan 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 hosted again by the Reel Ladies on October 5 with a bounce house and more fun for all both weekends. Sign up soon! For up-to-date information and entry categories go to www.pcb-fishingrodeo.com/entry.

Remember, Amberjack and Triggerfish are open through October. The State guide boats will have the opportunity to catch Red Snapper along with the private recreational boats on the weekends. Lots of fish waiting to be caught by you!

Capt. Anderson Marina's Event Center will host the opening Captains' Party on October 4. And, of course, there will be



fireworks on October 13 right after the Closing Awards Ceremonies.

Fisherman Walk is open daily with Sugar Shack offering 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. There will be some great deals on the nautical gifts... Christmas is coming!

Capt. Max's Bar and Grill

is open daily from 10 a.m. until 8 p.m. and throughout the tournament with Fish & Shrimp baskets, sandwiches, snacks and specials. Eat inside the café or outside and enjoy the cooler weather.

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

The Upper Deck Bar gives you a great second floor view of the fishermen coming in

with their catches and beautiful Grand Lagoon. There is entertainment with college football or NFL football or live music nightly.

Save the Dates for these other free community events:

Veteran's Day, November 11 we will honor our Veteran's with a Freedom Celebration followed by a free cruise for our Vets and their families.

Bethlehem Christmas Village

will host our local school choirs and share the story of the birth of Jesus December 11 through 14. Make plans now to join us!

Reserve your date soon for a holiday party at The Event Center. If you haven't had a chance, be sure to check out the online video of this beautiful waterfront venue at <https://captain-andersonseventcenter.com>.

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Best Season Ever?

By ALAN WATSON, PRESIDENT, GOLF+ DOTHAN & PCB

With the 2024 FedEx Cup wrapped up on the PGA Tour, several questions have been raised. Who had the better season? Was this the best season on tour in modern golf for one player? How does this compare to incredible seasons in the past? And so on.

Only a few weeks ago the golf world was buzzing after Xander Schauffele won his second major of the 2024 season. Rarely does one player win two majors in the same season. However, Scottie Scheffler had also won a major and then won a golf medal at the Paris Olympics. Since golf is relatively new to the Olympics this type of ac-

sume for 2024. No disrespect to Xander but over sixty million in course winnings, a Fedex Cup, a green jacket, and an Olympic golf medal has to be one of if not the most impressive seasons of professional golf every played.

So where does this amazing season for Scottie Scheffler rank among the all time "best" seasons on tour? Well let's look at Jack, Tiger, and Nelson's best seasons to compare.

2024 Scottie Scheffler: 7 Wins, 1 Majors, 16 Top 10s

1972 Jack Nicklaus: 7 Wins, 2 Majors, 3 2nd Place

2000 Tiger Woods: 9 Wins, 3 Majors, 17 Top 10s

1945 Byron Nelson: 18 Wins, 1 Major

winning percentage of 66% for the season. Jack Nicklaus, arguably the GOAT (Greatest of All Time), had several magical seasons but his 1972 7 wins, 2 majors and 3 runner ups is all too impressive.

Has Scottie Scheffler done enough this year to etch his name into the wall of greatness? Only time will tell however, it seems that 2024 is a season to remember and that his scoring average, driving distance, and

overall dominance against his peers may not be seen again soon. Scheffler leads the tour in 2024 in most statistical categories including Scoring Average, Birdies, Strokes Gained and Greens in Regulation. No wonder even the likes of Collin Morikawa and Xander Schauffele couldn't beat this guy!

The golf world is chasing former Texas Longhorn Scottie Scheffler and most likely will continue to for a few years. His

run of dominance and steady play haven't been seen in a while. His cool, calm demeanor on and off the course help him stay a fan favorite and his play keeps his Official World Golf Ranking at Number 1.

Was 2024 the best season ever on the PGA Tour? Probably not but it was most impressive and now the golf world knows what the benchmark for incredible golf looks like - Scottie Scheffler.



complishment has yet to be qualified and quantified as to where it fits into the pantheon of golfing accomplishments but to say that it is nothing would be very wrong. So we had Xander with two majors against Scottie and his Masters win and Olympic Golf medal. Now having completed the Tour Championship at East Lake with Scheffler as the champion it is clear that not only is he the top player in the World Rankings but he is also the top player on the PGA Tour with the most impressive re-

Naturally we cannot begin to compare prize money as the purses for events have changed far too dramatically over the years but looking at Tiger's 63% win total and 17/20 Top 5s most likely will never be duplicated. When Byron Nelson won 18 times in 1945 we would have to assume the competition wasn't as crowded as it is today since nothing like that has ever been seen again. Regardless of that, he won 11 in a row at one stretch and won 18/30 golf tournaments equating to a

Golf Game Getting Worse?



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Community



Let's Get Growing with Julie: Florida Master Gardener Volunteers

By JULIE MCCONNELL,
UF/IFAS EXTENSION

The title "Florida Master Gardener" is not just a catchy name for someone who knows a lot about gardening; this des-

ignation is a hard-earned certification with annual investment of time by each dedicated volunteer. To become a UF/IFAS Extension Master Gardener Volunteer each person must



learning about Florida Friendly Landscaping Practices and sharing that knowledge with Florida residents and visitors. These specially trained volunteers help the Horticulture Agent tremendously by providing one-on-one consultations, teaching to groups, and participating in youth development activities on behalf of the University of Florida.

apply for the program when recruitment is open in their home county. The application process includes a background check, competitive selection process, and an interview. If accepted as a trainee, the recruit will attend over 50 hours of volunteer training, then volunteer 75 hours in the first year to certify as a Master Gardener Volunteer. To maintain this certification the volunteer must meet minimum volunteer and continuing education requirements every year. Involvement in this program takes a great deal of commitment on behalf of the volunteers, faculty and staff.

UF/IFAS Extension is fortunate to have this dedicated group of volunteers committed to sharing research-based gardening information with the public.

If you would like to learn more about the Florida Master Gardener Volunteer program, please visit <https://gardening-solutions.ifas.ufl.edu/mastergardener>.

An Equal Opportunity Institution. UF/IFAS Extension, University of Florida, Institute of Food and Agricultural Sciences, Andra Johnson, Dean. Single copies of UF/IFAS Extension publications (excluding 4-H and youth publications) are available free to Florida residents from county UF/IFAS Extension offices.

UF/IFAS Extension Master Gardener Volunteers have dedicated thousands of hours to



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Anything Can Happen at ECTC!

By NATHANAEL FISHER, ECTC PRODUCING ARTISTIC DIRECTOR/ COFOUNDER

Last year, Season 11 ended with a beautiful and magical show - Mary Poppins. Hillary Marshall Anthony and Vincent Pelligrino, along with 20 other cast members and a spectacular creative team co-created a wealth of magical, heartwarming and inspirational moments on our stage for you, our ECTC community. My favorite moment of the show was during Act II when every cast member took the stage and the full company sang with full hearts "Anything Can Happen." Here are just a few of the impactful lyrics:

*If you reach for the stars
All you get are the stars.
But we've found a whole new spin!
If you reach for the heavens
You get the stars thrown in -
Anything can happen if you let it!*

While we were in tech rehearsals for Mary Poppins, I asked the cast to put themselves and their dreams into the number as they sang, and to really imagine and believe that anything could happen for them—and we would believe right along with them. This idea of dreams coming true is personal for me. If you read my article in last year's program, you learned about "How ECTC Came to Be" (you can find this article on our website under "Theatre Thoughts"). As I consider the history of ECTC since its beginning in October of 2012, it is clear to us...Anything CAN Happen.

We launched our first program in January of 2013 with an after-school theatre class of 10 students at Destin Elementary School. The following summer we produced a theatre camp at Destin Elementary with 30 students in a non-musical production of Aladdin. Anna had our 6-month old daughter, Zoe, as well as our 6-year-old twins, Mia and Bella, in tow as she gathered props and designed costumes for 30 students! Ora Wolfgram, a bright eyed 11-year-old girl, played Aladdin's cat. The playwright took liberties in creating many roles for kids — hence Aladdin had a cat. Her only text was "meow," and she delivered that meow with so much subtext each time that the audience

knew exactly what that cat was saying. Ora is a professional artist now, and in a beautiful twist of fate, she is serving as ECTC's resident Props Artisan and Stage Manager. We were blown away at the time that our 10 students had grown to 30 (and a cat)... anything can happen!

Summer of 2013, we launched the Family Theatre programs at HarborWalk Village and the Village of Baytowne Wharf. I wrote energetic, three-actor plays, with engaging audience interaction for these sites. I pitched Jamie Hall, Marketing Director for Harborwalk Village at the time, the idea of a Family Theatre show, and she said, "I'll pay you for two performances, and provide tech support. If I like it, I'll book you for the summer." After watching more than 100 people engage in "Pirate Pete and the Case of the Missing Fisherman" while dancing, laughing and having a great time, I asked her, "Well, what's the schedule? Your audience loved that show!" We were booked with our first gig.

While getting to know this community again (Anna grew up here), we were aware of the wonderful work that StageCrafters was doing in Fort Walton Beach, the great programming at Seaside REP, and the strong theater presence in Bay County with The Martin and Kaleidoscope Theaters. With the growth of the Destin, Miramar Beach and Santa Rosa Beach communities, it seemed like there was an opportunity to complement the theatre scene with professional theatre programming in Destin and Miramar Beach. So, in summer of 2014, Anna and I again started knocking on doors. Who had an empty retail space or event space that would allow us to produce a show? A Dickens Christmas is a three-actor adaptation of A Christmas Carol that I wrote to help launch our professional theatre, and HarborWalk Village and Sandestin both blessed us with event spaces for that inaugural production. 367 people attended the performances of that show and ECTC's productions for adults and families were launched...anything can happen!

During the first three years of the organization, we stored all the props and costumes we acquired in our garage, the carport



A Midsummers Night's Dream, Theatre Thursdays, Grand Boulevard - 2015

was used as the scene and paint shop, and our Chevy Traverse was the work van. We had plastic bins and foldable dollies. One of my most vivid memories is dropping Anna off to teach a class with Miss Darla while I took care of our 8-year-old twins and two-year-old baby. There they were walking down the sidewalk in 90° weather, dolly and bins in tow with a full heart and determination to teach theatre to their students. In the summer of 2015, Stacey Brady, Marketing Director at Grand Boulevard, hired ECTC to produce a 45-minute adaptation of Shakespeare's A Midsummer's Night Dream for Theatre Thursdays in the Grand

Park. The following year, Stacey and her team were gracious enough to let us use the space that is now Williams Sonoma for some additional professional theatre shows and kids classes. These were humble beginnings for sure, but Anna and I were already seeing the benefits for kids and patrons. The long days, hard work and lugging all the "stuff" around was so worth it when we heard how people's lives were changing for the better.

In addition to producing shows and camps, I was working as an adjunct professor at UWF in Pensacola as well as at Gulf Coast State College in Panama City. During this time, as I drove

from one end of Highway 98 to the other and worked on productions in between, I just kept looking for empty spaces. The prayer in my heart was to have a home for ECTC. One day while driving by Grand Boulevard it hit me: every building had second floors that had offices built out, but the 560 building looked empty. Every time I drove by, I considered the idea, "What if that was a space for us?" We already had a great relationship with Grand Boulevard; what were the possibilities? One night while driving by with Anna, I pointed to it. "Anna, see that building? See how it's dark, and how every other building on the second floor has lights but that one?" She nodded with a small smile of understanding. "They haven't built out that space yet and I really feel like we are going to be there one day." "How do you know?" she asked. "I just have a feeling; I'm not saying it's a word from God or anything, I just have this really strong feeling we are going to be there one day."

In August of 2016, I got the call from Stacey Brady. "Hey Nathanael, can you and Anna meet me at the 560 Building at Grand Boulevard?" We walked

Continued on next page



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 Music & Arts
ECTC

continued from previous page

upstairs into the empty, echoey expanse and she said, "Well, it's 17,600 square feet. Think you can use it?" "Yes!" Anna and I exclaimed as we burst into happy tears. As I recount this story, I can't help but think of some of the lyrics referenced earlier: If you reach for the heavens, you get the stars thrown in — ANYTHING CAN HAPPEN!

When we moved into 560 Grand Boulevard, I was still paid part time with ECTC while volunteering full time. Anna was hired as an independent contractor per teaching or costuming gig and volunteering the rest of the time as well when she wasn't at her regular job teaching 4th grade. With a grant from the St. Joe Community Foundation, we bought curtains and tracking to divide off the performance space. A grant from the Cultural Arts Alliance of Walton County covered additional theater lighting, and with some amazing volunteer help from friends at University of West Florida – Glenn Breed and Phillip Brulotte – we moved in and prepared to open Con-

stellations, our first show in the new space.

Because audience members need a place to sit, we filled this need with donated white folding chairs. Monica Bowes owned an event company and offered her event chairs whenever I wanted as long as I was able to come get them myself and they weren't in use for an event. By this time, my Father in Law, Jerry Ogle, had donated an old Ford truck to ECTC. So, every time we did a show at the Market Shops, the Williams Sonoma space at Grand Boulevard, and even the first couple of shows at 560 Grand Boulevard, off I would go in the old Ford to pick up one to 200 foldable white event chairs, and, of course, to return them the day after the production run ended. Soon after moving into 560 Grand Boulevard, with generous donations from Eric and Teresa Bolton and Doug and Jan Best, we were able to purchase our soft, cushy, black chairs and some sound equipment! For a time, these chairs set in rows on ground level worked. But, one day we had a few hundred children at a Field Trip production of Flat Stanley the Musical, and the kids on the back two to three



Shirley Simpson and Nathanael Fisher

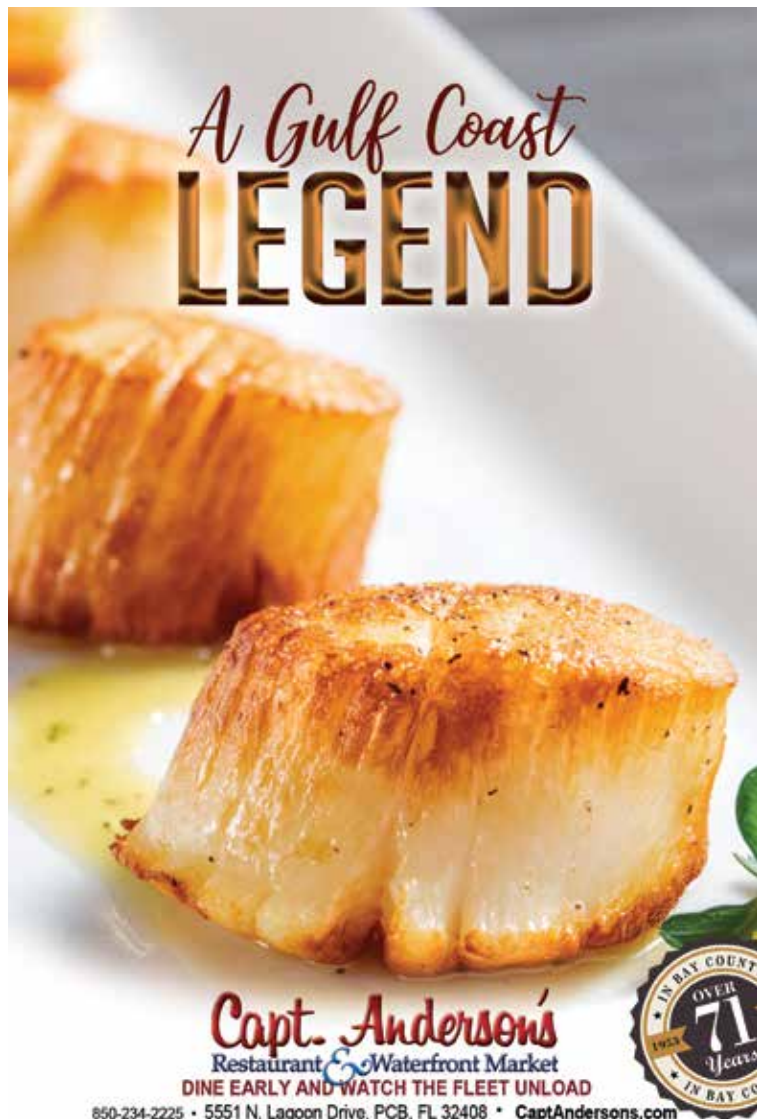
rows were sitting on their knees and standing up. They simply could not see, because all of our nice cushioned chairs were ground level. Unfortunately, we did not get the grant funding we were hoping for to purchase risers. Later that week, I was having lunch with Shirley Simpson and we were discussing how unfortunate it was that we didn't get the grant money. Mrs. Simpson asked me, "Well, how much do you need for the risers?" I replied with the amount. She returned with, "You've got it!" WHAT?!!! To this day, Shirley and I recount this story, her joy in being able to have such a positive impact on ECTC and my overwhelmed reaction at her news. If you know me, then you know that I responded with some breathless wonder and a few tears – truly, anything CAN happen!

Since 2016, the partnership with Grand Boulevard for the space has been a dream come true. Our first season there, Season 4 (2016-2017), we produced two to three actor shows and no musicals: Constellations, A Dickens Christmas and Bakersfield Mist. We had a little over 1,800 people attend those three productions, 1,745 people attended our educational program performances, and we had about 470 education program registrations. I had just become full time with the company, but still supplemented by continuing to adjunct at Gulf Coast State College and UWF, Anna was still hired as needed as an independent contractor and volunteered the rest of the time, and our team was filled out with some amazing independent contractors like Bridgett Bryant, Darla Briganti, Cana Strong and others.

Fast forward to the end of Season 11 and looking forward to Season 12 – we are now producing shows with casts of up to 22 actors; we had over 13,000 people attend Season 11 professional and Family Theatre productions, over 3,100 people attend the educational theatre productions, and 769 registra-

tion in our educational theatre programs including the satellite programs in DeFuniak Springs, Freeport and Panama City. Our team has grown to eight, full-time employees, including Anna and I, and one part-time employee. And, we're looking forward to another season of spectacular professional and educational theatre with the goal of serving our community with excellence! ANYTHING CAN HAPPEN!

While we were celebrating our 10-year anniversary, we were being interviewed by Zandra Wolfgram for an article in a local magazine. She asked Anna and I, "So, Year 10! Is it 'Mission Accomplished?'" Anna and I looked at each other and laughed – "Mission just getting started! We are not done dreaming!" We still feel that way. Look at the last 11 years, look what's happened, look how YOU our community has embraced us. We are so incredibly grateful for everything that has happened, but with YOUR help there is more. Will you dream with us, will you believe with us that even still... ANYTHING CAN HAPPEN!?!?



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Bay County Writers Fest Celebrates Local Authors At The Library



Left to right: Craig Beaven, Tony Simmons, Willie Spears, Marilyn Turk, Michael Lister, Rifk Ebeid

The Bay County Writers Fest will be held at the Bay County Public Library - 898 W 11th Street on Saturday, October 5 from 11 a.m. – 4 p.m. Over thirty author and publisher tables will be located throughout the library with their books available for sale. Bay County Writers Fest is the largest event of the year to support our local authors! The library has also partnered with Gulf Coast State College Language & Literature Department for additional events that are free to attend and open to the public.

Bay County has a wonderful community of local authors. Meet our authors and learn

about their books! Each author will have a table in the library. Books will be available for sale and for book signing. Some authors may be cash/check only, while others have card readers.

Crepe & Cream Creperie Food Truck

Saturday, October 5 (lunchtime). In the Bay County Public Library Parking Lot. Plan ahead by looking at their menu - www.crepeandcream.com

Now Write: Mini Workshops

Saturday, October 5 (1 - 3 p.m.). Bay County Public Library Youth Services Program Room.

Beginnings Workshop led by Matt Brock, Ph. D. and Gulf Coast State College Language & Literature Associate Professor.

The Five Sentence Story Workshop led by Grant Deam, MFA and Gulf Coast State College Language & Literature Assistant Professor.

Poetry Read and Talk

Saturday, October 5 (6 - 8 p.m.). Thistle and Thorne - 304 Harrison Avenue.

Poetry Read and Talk led by poets of Anhinga Press and Gulf Coast State College Professors: Craig Beaven, Tiffany Messick, Kristine Snodgrass, and Kayley Thomas.

CAA of Walton County Announces Installation of 10 Murals In U.S. Highway 98 Pedestrian Underpass

The Cultural Arts Alliance of Walton County (CAA) is proud to announce that original murals commissioned and created by 10 local artists were recently installed on the walls of Walton County's first pedestrian underpass at U.S. Highway 98 in Inlet Beach, which opened to the public over Labor Day weekend. The 136-foot-long underpass frames the east end of Walton County at the high-traffic corner of Hwy. 98 and County Hwy. 30A, both designated scenic corridors.



MURAL PHOTO COURTESY OF SPRING RUN MEDIA; MURAL BY LOCAL ARTIST SARAH PAGE

The installation includes artworks by Francisco Adaro, Katherine Boggs, Heather Clements, Bradley Copeland, Olga Guy, Wes Hinds, Sarah Page, Andy Saczynski, Andrea Scurto and Lindsay Tobias. Artists were selected from the CAA's pre-vetted Public Artist Directory and each created a mural measuring 20 ft wide x 8 ft high.

The public art component is part of the Florida Department of Transportation's greater \$5.6 million Underpass project and was created in collaboration with Scenic Walton, Walton County Board of County Commissioners, and Walton County

Tourism Department. Additional support was provided by the National Endowment for the Arts, St. Joe Community Foundation, Rosemary Beach Realty, Market 30A, 30A.com, Morning Star Foundation, 30Avenue, Howard Group, and John and Nina Freer.

"After years of planning and collaboration, we are excited to unveil these works of art in an underpass that will provide safe passage to so many Walton County residents and visitors," said CAA President & CEO Jennifer Steele. "The murals wonderfully express the theme of connectivity and relationship among humans, nature, and our

built environment, and the CAA is grateful to be a part of this important project that provides connection for our community."

All were invited to attend the Inlet Beach Underpass Get Down event on Saturday, September 28 from 11 a.m. - 2 p.m. in celebration of the new underpass. The "Get Down" featured an official ribbon cutting and parade through the tunnel followed by live music and arts activities on the Green at 30Avenue.

The installation will grow to include Underwater Museum of Art (UMA) replica sculptures, including Common Chord from Vince Tatum sponsored by St. Joe Community Foundation, Let's Not Blow This from Kevin Reilly sponsored by Rosemary Beach Realty, and The Grayt Pineapple from Rachel Herring McCord, that will be installed on the north and south entrances of the underpass in late fall 2024. Produced in partnership with the South Walton Artificial Reef Association, the UMA was the first Art in Public Spaces project for the CAA.

The CAA's Art in Public Spaces Program is designed to foster collaboration, celebrate community, encourage tourism and exploration, stimulate the economy, and enhance the physical environment as well as the unique culture and beauty of Walton County. For more information, visit CulturalArtsAlliance.com.

As the creative core of Walton County for more than three decades, the Cultural Arts Alliance (CAA) is a Local Arts Agency that fosters creativity through the inclusive and collaborative advancement of the

Arts. Through support for the creative sector, the production of arts and educational programming, and advocacy efforts, the CAA provides opportunities for residents and visitors to experience diverse forms of art and learning, connecting them to a broader view, critical exploration, and answers only the Arts have the power to provide. The CAA envisions a thriving Walton County where everyone has access to arts and culture experiences. For more information, visit CulturalArtsAlliance.com.

GCSC Presents

"Dad Jokes: Lessons from my Father"

The Visual & Performing Arts Division of Gulf Coast State College presents Dad Jokes: Lessons from my Father by Tim Gagnon. The work in the exhibit celebrates the words of wisdom from fathers to sons. It is a fun-loving, yet heartfelt homage to all the dads, grandfathers, uncles, and mentors who have a hand in shaping the next generation. As Tim warmly says

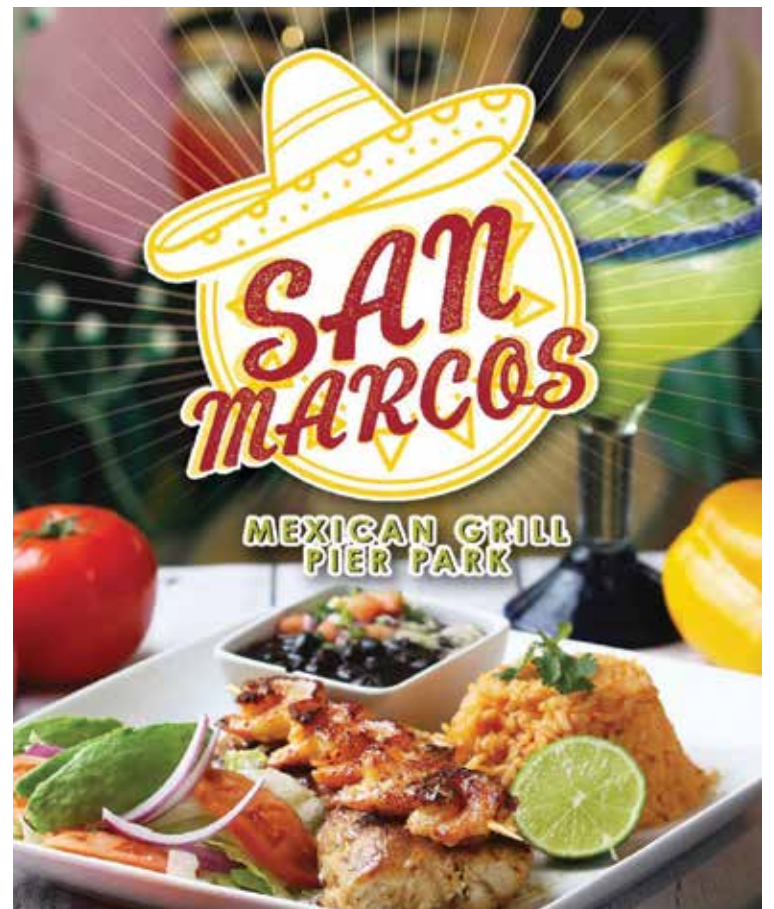


"In every stage of my life, there was a dad offering sage advice. Sometimes in jest, sometimes in

stern warning, but always with my best interests at heart. Each time, it came from a legacy of wisdom spanning generations back into antiquity. Now it's my turn to prepare the next generation."

Tim Gagnon is an award winning artist, author, speaker, and instructor. For nearly two

Continued on next page



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 Music & Arts

Return of Fright Nights: Bay Arts Alliance Unveils Another Year of Terror In Downtown Panama City

Prepare for another season of screams as Fright Nights: The GateKeepers, an immersive haunted experience, announces its third year. This highly anticipated event, presented by the Bay Arts Alliance and taking place at the iconic Panama City Center for the Arts in Historic Downtown Panama City, promises an intensified and spine-tingling encounter in the final appearance of the enigmatic Raven Queen.

For the past four years, the Raven Queen, created by Jayson Kretzer and brought to life by Misty Joy, has played an important role in the haunted experiences at the Center for the Arts. The character and her giant spider minion, Iktomi, have captivated imaginations and woven a web of suspense for the community. In this closing chapter of Fright Nights, the Raven Queen forges an alliance with the citizens of Panama City, revealing her humanity as she seeks to protect the world she once terrorized.

FRIGHTNIGHTS: THE GATEKEEPERS



“This year’s story takes guests on a journey through time and space in search of keys to lock up ancient evils,” said Jayson Kretzer, Executive Director of Bay Arts Alliance. “We are so excited to share this last part of our Raven Queen story and given what we learned last year, it’s going to be an even bigger and better experience this October.”



Building on the success of previous years, Fright Nights will heighten the immersive experience with cutting-edge special effects, captivating soundscapes, and stunning visuals that will blur the lines between reality and nightmare.

Daytime Tours: For those that aren’t looking to scream, guests can purchase daytime passes. This experience is perfect for those with a higher sensitivity to jump scares, flashing lights, and loud noises.

Character Interactions: Guests will engage with a cast of skilled performers who bring the Raven Queen’s story to life as they unravel the truth behind her rise to power.

Party on the Lawn: Each night of the haunt will feature a variety of local vendors, musicians, and fall-themed fun on the lawn right outside the Center for the Arts.

“Seeing the Raven Queen’s story unfold over the past three years into this final chapter for her has been an amazing thing

to be a part of,” said Jamie Haney, Marketing & Events Coordinator of Bay Arts Alliance. “And none of it would have been possible without our devoted Fright Nights team.”

This experience is recommended for audiences aged 12 & up. Under 12 must be accompanied by a parent or guardian. Bay Arts Alliance suggests that parents take into account their children’s tolerance levels for jump scares, flashing lights, and loud noises.

Those interested in joining the team or how to get tickets can learn more by visiting FrightNightsPanamaCity.com.

Key Features of Fright Nights 2024:

More Opportunities & Shorter Wait Times: The haunt will be open for seven days this year starting on Friday, October 17, and will be doing presale time slots only. This will help ensure that guests don’t have long wait times. Tickets go on sale October 1.

Enhanced Immersion:

DAD JOKES

continued from previous page



decades, he has performed and exhibited in galleries, churches, conferences, schools, and stadiums across the country. His latest project is the Illuminated Messiah Bible, a collection of 66 original portraits of Jesus the Messiah. The Artwork is currently on a traveling art exhibit, and the Bible is published by Broadstreet Publishing. An Air Force Veteran, Tim proudly serves with the Patriot Art Foundation, teaching Veterans to share their stories through the arts. He serves on the board, teaches online classes for VA hospitals, and hosts the Patriot Arts Podcast.

The exhibit runs from October 18 to November 8, with an opening reception on the evening of October 18, 5 – 7 p.m. Tim will present a gallery talk during the reception. The work will be on display in the Amelia Center Gallery (AC 112). Gallery hours are Monday – Thursday, 10 a.m. – 6 p.m., and Friday 10 a.m. – 4 p.m. Admission is free.

For more information, please contact Pavel Amromin at pamromin@gulfcoast.edu, 850-872-3886.

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IN THIS ISSUE

ISO: PCB's Best Southern Food

Recipe: Southern Squash Casserole

ISO: PCB's Best Southern Food

By JACK SMITH

Southern cooking has some international roots showing. Fried chicken, rice and gravy, sweet potatoes, collard greens, and spoon bread - all good, old fashioned, down home Southern foods, right? Wrong. The fried chicken and collard greens are African and the rice is from Madagascar. Southern cooking, as it turns out, was born out of survival techniques, like frying and salting meats to keep them edible. We can thank Native Americans for that. So Southern food was not invented by your grandmother. Sorry, Paula Dean.

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Southern cooking is as diverse as those who cook it. The "Drunken Shrimp" Bowl at Schooners combines flavors truly diverse! Seared shrimp drizzled with tequila lime sauce are served over a Southern staple, yellow rice and black beans, then topped with pico de gallo and grated cotija cheese and served with a stunning view of the Gulf!



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senorfrogs.com/panama-city-beach

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Our best dishes are from Southern Mexico! 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 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.



Recipe: Southern Squash Casserole

BY SUSAN BENTON, 30AEATS.COM

My mother, Charlotte, makes the best squash casserole, and no matter how I try, mine is never as delicious as hers. It is always a favorite, and a dish that is comfort food to me.

Whether at a church social, a holiday gathering, a family dinner, or to share with a friend in a time of need, this old favorite has been the workhorse of Southern side dishes for decades. Squash casserole is the just-right accompaniment for everything from fried chicken at a summertime Sunday lunch to roast turkey at Thanksgiving.

The main ingredient is typically yellow squash, but some recipes call for other summer squash such as pattypan and zucchini. Most recipes usually include chopped onion, as well. Once you get past those two core ingredients the differences begin.

Ingredients:

- 1 small onion, finely chopped
- 5 strips of bacon, coarsely chopped
- 3 lbs. of yellow squash, thinly sliced
- 2 cloves garlic, minced
- 2 eggs, beaten
- 8 oz. sour cream
- 1/2 teaspoon salt
- 1/8 teaspoon black pepper
- 1 1/2 cups shredded cheddar cheese
- 1 sleeve buttery crackers (like Ritz)
- 3 tablespoons butter

Preparation:

In a large skillet, cook bacon and over medium heat 10 to 15 minutes, or until bacon starts crisping, then set bacon aside on a paper towel.

Add onions, cooking until



translucent

Add garlic, sauté until fragrant.

Add squash and sauté 5 minutes, stirring occasionally.

Toss in cooked bacon.

In large bowl, combine beaten eggs, sour cream, salt, pepper, and cheddar cheese. Mix well.

Add squash and bacon mixture to bowl. Mix well. Turn out into a greased 9x13 casserole dish.

Topped with crushed crack-



ers and pats of butter.

Bake at 350 degrees F from 35 to 40 minutes, or until casse-

role is browned and bubbly.

Fun Things to Do: **Events Coming Up**

Pirates of the High Seas & Renaissance Fest

October 11-13

Calling all ye mateys, fair maidens and swashbucklers of all ages to Panama City Beach for the annual Pirates of the High Seas & Renaissance Fest. This year's free celebration sets sail October 11-13. Enjoy action-packed weekend of fireworks, live mermaid shows, a fire circus, parades, a treasure



drop, Cirque Adventure and more. Travel back in time with our Renaissance addition, where gentry and squires alike can experience an enchanted marketplace complete with sword and whip demonstrations, pirates pub, live entertainment & more!

Go to visitpanamacitybeach.com/pirates-of-the-high-seas-fest for schedule and more information.

Panama City Beach Oktoberfest

October 18-20

This October 18-20, 2024 at Aaron Bessant Park in Pier Park, PCB Oktoberfest is on for three days of German beer, food, music, as well as activities for kids and families.

The event will feature a massive 150'x50' tent decorated like the authentic Oktoberfest tent in Munich, Germany, as well as

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Get ready for great German food! Pair your beer with brats, either famous or smoked, mettwurst, or hot dogs (with or without sauerkraut).

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Surfside Middle School: Riding the Wave of Success

By MATT PITTS, SURFSIDE MIDDLE SCHOOL PRINCIPAL

Surfside Middle School continues to make waves as a beacon of excellence in education. Proudly standing as an “A” rated school, Surfside has been designated a School of Excellence by the state of Florida, further solidifying its status as a leader in the district

The 2024 academic year kicked off with a strong influx of eager learners, with the incoming class of 6th-grade students showing great promise. The school community is excited to welcome these students into an environment known for its high academic standards and vibrant

extracurricular offerings.

Surfside Academy recently celebrated our senior KT Brenson, marking the academy’s second successful graduate. Brenson’s achievements reflect the strength of the Surfside Academy’s focused student-centered environment.

Agriculture students at Surfside are diving into cutting-edge agricultural science under the guidance of Mrs. Lange. The program is pushing boundaries with hands-on experiments in aquaponics, where students are exploring sustainable farming methods that combine fish farming and plant cultivation in a symbiotic environment. This



initiative showcases the school’s commitment to innovative learning.

Surfside’s Career and Technical Education (CTE) programs are also in full swing. Students are gaining valuable skills in fields like coding and pre-engineering, preparing them for the future workforce. These

courses provide hands-on learning experiences that align with real-world applications, making Surfside a hub for forward-thinking education.

In sports, Surfside’s inaugural middle school cross-country team is off to a blazing start. Ian Thomas recently took first place in the county, and Nathan Shearsby took second in the first-ever middle school cross country meet, further proving that Surfside not only excels academically but also thrives in athletics.

Beyond academics and sports, Surfside Middle School distinguishes itself as the only

middle school in the county with a full fine arts program. From band and jazz band to theater, chorus, and visual arts, students have the opportunity to explore and nurture their creative talents. The comprehensive arts curriculum is a testament to the school’s holistic approach to education.

As the 2024 school year progresses, Surfside Middle School remains committed to providing top-tier education, innovative programs, and a well-rounded experience for all students. With their fins up, Surfside is moving forward, setting a high bar for excellence in Bay County.

Practice For Success

Successful Practice Habits

Developing effective practice habits is crucial for music students to make steady progress and achieve their musical goals. Here are some key strategies to help music students establish a productive practice routine:

Set a Regular Schedule

Consistency is key when it comes to practicing music. Establish a daily practice schedule and stick to it as much as possible. Even short, regular practice sessions are more beneficial than sporadic longer ones. Choose a time when you’re typically alert and free from distractions.

Create an Optimal Practice Environment

Choose a specific area in your home for practice. Keep your instrument, music stand, and other necessary materials readily accessible. Eliminate potential distractions by turning off electronic devices or finding a quiet space.

Warm Up Properly

Always start your practice session with a proper warm-up. This could include long tones, scales, or simple exercises to loosen up your muscles and prepare your mind for focused practice.

Set Specific Goals

Before each practice session, define clear, achievable goals. These could be mastering a particular section of a piece, improving a specific technique,

or memorizing scales. Having concrete objectives gives your practice purpose and direction. Review your teacher’s personalized lesson plan weekly.

Break Down Challenging Sections

When faced with difficult passages, break them down into smaller, manageable parts. Practice these sections slowly and gradually increase the tempo as you gain proficiency. This approach allows for more focused and effective practice.

Use a Metronome

A metronome is an invaluable tool for developing a strong sense of rhythm and timing. Incorporate it into your practice routine, especially when working on chal-

lenging rhythmic passages or trying to increase your playing speed. A variety of metronome phone or iPad apps are available for download. I like to use Pro Metronome.

Practice Mindfully

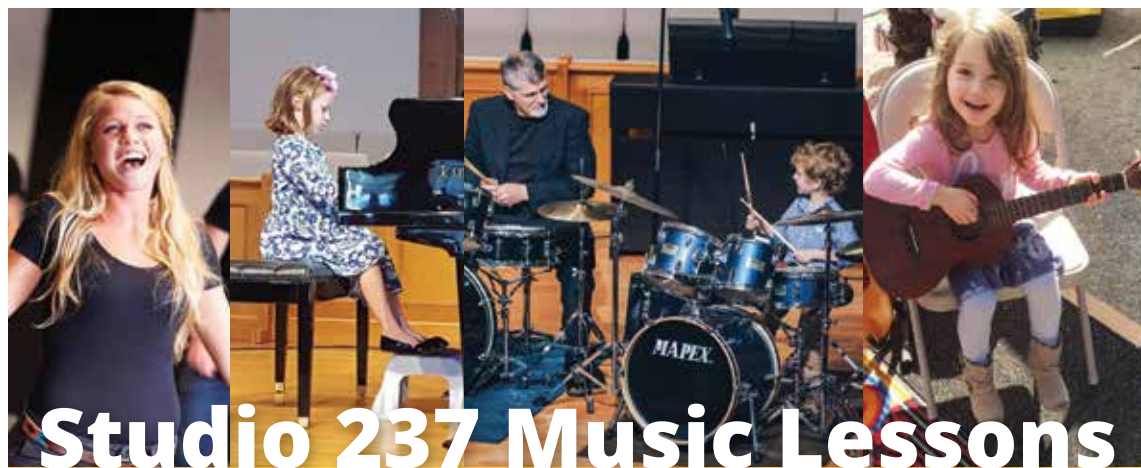
Avoid mindless repetition. Instead, focus intently on each note, rhythm, and expression

as you practice. Mindful practice fosters better musical understanding and helps develop a deeper connection with your instrument.

Vary Your Practice Routine

To keep your practice ses-

Continued on next page



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 Education

Celebrating the Heart and Soul of Bay District Schools

BY MARK McQUEEN,
SUPERINTENDENT

Bay District Schools is about so much more than reading, writing, and arithmetic. At the heart of our success is the dedicated group of individuals who make up our Team of Teams—the real driving force behind everything we do. The people make BDS unique from the moment students step on the bus to the meals they eat, the clean classrooms they enter, and the warm smiles that greet them. This October, we have the opportunity to celebrate many of these unsung heroes and recognize their contributions to putting the “A” back in Bay.

October is full of recognition opportunities for those who play vital roles in our district. It’s National School Custodians Month, and there’s no better time to show appreciation for the men and women who work behind the scenes to keep our schools clean, safe, and welcoming. Our custodians are the backbone of our schools, ensuring that students can focus on learning in a sanitary and invit-



ing environment.

We’re incredibly proud of our partnership with Chautauqua Learn and Serve Charter School. Through this partnership, adults with special needs can participate in on-the-job training, learning the skills necessary to become custodians and fulfill other support roles. Even more remarkable is the mentorship provided by our custodial staff, who have taken these individuals under their

wing, offering guidance, training, and friendship. It’s inspiring to see our team members step up meaningfully, helping these adults grow and thrive in their new roles.

October also brings National School Bus Safety Week, and we want to take a moment to celebrate our more than 200 BDS Transportation Department employees. These individuals work tirelessly to ensure that our students arrive at school and return



home safely every day. Whether behind the wheel, maintaining our buses, or managing logistics, their dedication to safety is unwavering. They are a critical part of our team, and we couldn’t serve our students without them.

In addition, October is National School Lunch Week, and we’d like to give a massive shout-out to our partners at Chartwells K12. Their dedication to providing our students with healthy, nutritious, and appealing meals is unmatched. Their work goes far beyond just serving food—

they ensure that our students have the fuel they need to excel in their academics and beyond.

Lastly, we observe National Principals Month in October, a perfect time to honor the hard-working leaders at the helm of our schools. Principals provide the vision, leadership, and support that make our schools exceptional. They guide their staff and students, setting the tone for excellence and ensuring our schools are safe, welcoming, and conducive to learning. We simply couldn’t do what we do without their leadership.

October is a time to celebrate those who make our district special. The heart and soul of these team members truly set Bay District Schools apart. Together, we’re putting the “A” back in Bay.

PRACTICE

continued from previous page

sions engaging and effective, incorporate variety. Alternate

between technical exercises, sight-reading, repertoire work, and creative activities like improvisation or composition.

Record and Listen to Yourself

Regularly record your practice sessions using your cell phone or other device. Listening



back to these recordings can help you identify areas that need improvement.

Seek Feedback

If you’re taking lessons, communicate with your teacher about your practice routine and any challenges you’re facing. They can provide ideas and advice to improve your practice habits.

Practice Slowly

When learning a new song or working on difficult parts, practice at a slow tempo, and try to focus on accuracy and proper technique before gradually increasing the speed.

Conclude your practice session by playing something you enjoy or have already mastered. This leaves you with a positive feeling and motivates you to return to practice the next day. By

incorporating these strategies into their practice routine, music students can develop good habits that lead to consistent improvement and musical growth. Remember, effective practice is about quality, not just quantity. With dedication and smart practice techniques, students can make significant strides in their musical journey.

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Dr. Jessica Clark was an academic professor of dermatology at Tulane University prior to joining our community. This experience allows her to bring the knowledge and expertise



in and teach cosmetic dermatology training sessions and has been published in several dermatology journals. Dr. Clark believes strongly in research and is so excited to offer the newest medications and technologies coming down the pipeline to improve the quality of our skin.

She is currently the brand ambassador for Voupre and works with companies like Naked and Thriving to improve the products that are available to patients.

With her new practice, Dr. Clark is excited to provide aesthetician services with Lisa Garrison. Lisa has over 17 years of experience as a medical aesthetician and is thrilled to bring her customized



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How to Stop Cheating Before it Starts



BY JAMIE C. WILLIAMSON, PHD

You may have heard the adage “cheating is a symptom of relationship problems, not the cause of it.” With notable exceptions for certain pathologies, this statement is generally accurate.

So, the time to protect your relationship from an affair is long before your partner feels the need to seek attention or support outside your relationship.

Extant research conducted over the last two decades shows that between 20 and 26 percent of married men cheat and between 10 and 19 percent of married women cheat. As reported in Life Science Magazine, these numbers have remained consistent over the last twenty years.

The difference now is that relationship partners have a lower tolerance for cheating because attitudes about marriage

have changed. As more women earned higher education and entered the workforce, married couples began looking for their spouse to be their best friend, their confidante, their parenting partner, their homemaking partner, their wage-earning partner, and an amazing lover.

This is a lot to ask of one person. Even strong marriage partnerships can cascade downward to a betrayal if the couple is not vigilant about turning toward each other in response to daily bids for connection and, especially, when repairing their relationship after regrettable incidents.

Couples who successfully protect their relationship from an affair understand how to bolster trust to prevent a betrayal. Trust is built on a solid, reciprocal foundation of predictability, dependability, and faith – the three building blocks of trust. When trust is fully present in a relationship, partners perceive that they will behave in a consistently positive manner toward each other, that they will be reliable when it counts, and that they will continue to be responsive and caring to each other, which includes “turning toward” each other’s bids for attention AND not doing things that they know will hurt the other’s feelings.



Happily married couples expect each other to work on maintaining relationship trust. However, they also accept that they will let each other down from time to time. When these regrettable incidents happen, happily married couples “turn toward” each other and work together to repair the damage. This repair work involves fully processing the negative event and the feelings around it. As such, it lets the couple move past the incident, close their discussion about it, rebuild trust, and remain close.

Couples who “turn away” from each other after a regrettable incident don’t fare as well. Instead of showing empathy, regret, and forgiveness, couples that turn away from each other place blame, become defensive, and hold a grudge. As a result, the regrettable incident becomes an open sore between them

and festers. This creates negative feelings that infect the couple’s reactions to other issues, and leads to flooded arguments, contempt, and “turning against.”

Sometimes the “turning away” is less obvious and involves simply avoiding any discussion of the incident. Avoiding discussion of important negative incidents may initially seem to keep the peace, but soon the unprocessed negative feelings coalesce into either (a) surprisingly negative reactions to other unrelated issues or (b) avoidance of other issues, and eventually avoidance of the other partner, intimacy decay, and loneliness.

Both types of “turning away” lead to relationship decline, create emotional distance within the relationship, and serve to justify the conclusion by one or both people that the other is “not there for me.” This often prompts people to begin comparing their partner to real or imagined alternatives and asking, “Would I be happier with someone else?”

And here is where the cascade from unrepaired broken trust to outright betrayal often begins.

It’s a long path from “Turning Away” from your partner when regrettable incidents occur to actively “Turning Toward”

others to have your needs met or to find what is now missing from your relationship. Nonetheless, the tumble to real betrayal begins when couples fail to “turn toward” each other, especially in the aftermath of a regrettable incident, large or small.

Turning toward each other to meet each other’s daily attempts to connect and especially after a regrettable incident establishes trust and allows couples to remain close. So, then, they either never ask the question “Would I be happier with someone else?” Or if they do, the answer is a resounding “no way.”

If you and your partner have let each other down and need to repair the trust in your relationship, summon the courage to turn toward each other and fully process your negative feelings with all the honesty, empathy, regret, and forgiveness required to truly put the incident behind you. Take action to stop cheating before it starts.

Let me know if I can help.

Jamie C. Williamson, PhD is a FL Supreme Court Certified Family Mediator and Couples Counselor who uses Gottman Method Couples Therapy. She is an owner and partner at Amity Mediation Workshop, a mediation practice specializing in “friendly divorce” mediation and psycho-educational counseling for couples and co-parents. Dr. Jamie speaks frequently on relationship topics and authors the blog “Work it Out.” You can find her online at amitymediation-workshop.com.

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You Can't Know Until You Know



BY STEPHENIE CRAIG

Our oldest son walked away from us and into his dorm just before we headed out of town after the first college move in. The symbolic moment of him walking away from his childhood and into his adulthood wasn't lost on me and brought some tears. Now we begin the redefining of a new version of life and relationship as we navigate simultaneous joy, gratitude, grief, pride and excitement.

Many parents have gone before us launching kids. We listened, cared and expressed compassion. However, without having walked the road ourselves, we didn't deeply understand that particular experience. We couldn't know until we knew. Now, we see this family transition with new eyes, fresh emotions and have a deeper empathy to offer those who come after us. We will send a thoughtful text, take a mom for lunch, tell a Dad he might feel sadder than he is expecting, give longer hugs, and check on people weeks after the move in.

While pain isn't unique to the

human experience, we all walk through different brands of pain at different moments. Your pain is your own and needs its own space to be felt and processed.

And, your pain journey can also be an invitation to care for others with similar pain in uniquely empathic ways. If you've walked through divorce, you understand what those walking through divorce might be feeling and needing. If you've walked through cancer diagnosis, you understand what those walking through cancer might be feeling and needing.

So, how do you use your experience to extend care and empathy to others walking a similar road to the one you've walked?

10 Ways to Care for Others from Your Experience:

Give your personal pain space. Take the time to understand your experience, feel your feelings, and reflect on what you're learning. Seek support as you process your pain.

Notice the pain of others. Be aware and curious about pain others might be experiencing. Extend compassion broadly to others while noticing when a person's pain might align more closely to something you've experienced.

Remember your experience. Remember how you felt in your body and thoughts in the midst of pain. What did you need? What would have helped you feel seen and cared for? Explore remembering your pain as a brainstorm while also being mindful that each person may have different needs.



Listen with validation.

Ask curious, open ended questions. How are you feeling lately? What is this like for you on the inside? How are you navigating this transition emotionally? Then remind the person their feelings are normal. I understand why you're feeling sad, this is really sad.

Ask how you can support them. Sometimes people aren't quite sure what they need but other times they can tell you clearly. Remember to ask.

Offer encouraging words. Send a card, text or call letting them know you are thinking about them and care about their experience.

Offer practical gestures.

Deliver dinner, take them to coffee, take them a basket of snacks,

provide house cleaning services.

Offer kindness. Send flowers, a thoughtful item through the mail, leave something thoughtful on their porch.

Offer your presence. Offer a hug, to sit with someone and listen, invite them on a walk, or offer to do something they enjoy.

Follow up. Put reminders in your calendar and/or reach out to check in when you think of the person consistently over time.

Your understanding and empathy can be a meaningful gift to someone else walking through hard things. Remember the care you offer is for the other person and not to fill a need in yourself to provide care. And, at the same time, providing empathic care to others does often result in deeper healing within you.

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What Are All These Brown Spots?!

BY BRIDGET SULLIVAN, PA-C,
COASTAL SKIN SURGERY AND
DERMATOLOGY, PCB

There are myriad types of lesions and growths on our body. Some look worrisome, but can be benign and non-cancerous while the opposite can also be true. It is hard to know the difference between what is worrisome and possibly cancerous and what is not. The goal of this article is to bring clarity on many common pigmented, or brown growths that we see on our skin and the signs and symptoms of what could possibly be cancerous or precancerous lesions.

A lot of my patients will ask

me “What are all these brown spots on my skin?” The majority of the time they are a seborrheic keratosis or lentigines. A lentigo or (plural, lentigines) is defined as a pigmented macule that results from sun exposure. These are the flat brown spots that you typically see in sun-exposed areas - hands, arms, legs, face. I've heard some patients refer to these as “liver spots”. These are more of a cosmetic concern and not concerning for cancerous or precancerous lesions. There are different methods to get rid of these lesions which should be discussed with your dermatology provider.

Another common brown

lesion that I commonly get asked about is called seborrheic keratosis. These are also non-cancerous growths that can be described as pigmented or brown velvety or waxy stuck on growths. There is no known cause for these lesions and they can appear anywhere on the body. These can become inflamed and irritated and can be treated by your dermatology provider.

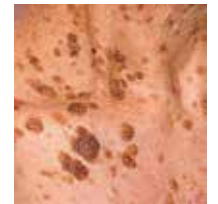
Lastly, we have moles or nevi on our skin that come in many different shapes, sizes and colors. They can be raised, flat, brown, or flesh color. It is important to know the ABCDE's of melanoma when looking at

your moles. The ABCDE's are as follows: Asymmetrical, irregular or scalloped Border, Color (black or varying in color), Diameter (greater than 6mm or the size of a pencil eraser) and Evolution (if a mole changes). If any mole or growth itches, bleeds, hurts, or doesn't heal after several weeks it is important to get these lesions evaluated by your dermatology provider.

I hope this article has brought clarity and understanding to many common growths that we see on our body. If you have any worrisome brown spots or any brown or black lesions that show any signs or symptoms of irregularities reach out to your dermatology provider for an evaluation. Prevention and early detection is key in skin cancer.



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Little Library Readers Campaign at The Bay County Libraries

The Northwest Regional Library System (NWRLS) Bay County locations launched a Little Library Readers Program geared for the youngest library patrons on September 16. Patrons age 0 – 5 are now able to take home a Little Library Readers tote bag, board book, early literacy tips for parents, and resources from the Early Literacy Coalition of Northwest Florida. This campaign is limited to 1 per child, while supplies last. All you will need is a NWRLS library card. The participating locations are the Bay County Public Library, Panama City Beach Public Library and Parker Public Library.



NWRLS library cards are free to residents of Bay, Gulf, and Liberty counties. 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. This is a great opportunity to get a card for your child! If you are not ready yet for your child to have a card,

the library will use the parent's library card for the Little Library Readers Campaign.

Reading aloud to your child for 15 minutes a day will prepare them for future learning success! Each patron can borrow up to 20 items on their library card. This makes it easy for families to stack up on new books just by using the library.

This early literacy initiative is generously sponsored by the Friends of the Bay County Public Libraries and the Bay County Public Library Foundation. For more information about these wonderful organizations, visit <https://bay-countylibraryfriends.org/> and <https://bcplfoundation.org/>.

Sean of the South



BY SEAN DIETRICH

When I was a kid, my mother believed in angels, but I didn't. I was on the fence about angels. I didn't believe in hocus pocus. My thought was, if angels were real, then why were they always the worst team in the Major Leagues?

My mother used to say, "When you get older, you will believe."

"How can you be so sure?" I asked.

"Because, when you're older there will be moments in your life when you cannot logically explain things without believing."

Mothers.

But then I started writing. And almost immediately, I started receiving stories from people.

Like this one: The young woman was in her car. It was midnight. The two-lane highway was desolate.

Her Impala struck a deer. It wasn't just a deer. It was an animal about the size of a subtropical continent. Her car spun. The automobile went into the opposite lane.

An oncoming vehicle struck her. She blacked out.

The next thing she remembers is a man helping her from the car. He lifted her out. He placed her against the guardrail. "You're going to be okay," he said.

When the paramedics found her, she was asking where the man went. "Ma'am," the EMTs explained, "Nobody travels this highway at this time of night."

That's when she looked at what used to be her car. It was a pile of soot. If she would have been inside, she would have been permanently checked into the Horizontal Hilton.

And here's another. The man worked at a commercial factory. He was overseeing huge production machines. And when one of the machines started acting



up, one of his workers, a young woman, tried to fix the mechanical problem herself.

The employee had her arm inside the machine when one of the hydraulic levers pinned her arm inside the machine and was about to sever her limb.

The foreman was trying to help, so were the others, but they were incapable. That's when a young man, dressed in jeans and T-shirt, showed up. Using his brute strength, the young man released the hydraulic arms and freed the woman.

"There was no way any human could have moved these hydraulic machines," said the old foreman. "He would have had to be superhuman."

When the woman was freed,

she was in shock. They splashed cold water on her face. And when the employees looked for the woman's hero, to thank him, nobody could find him. Nobody knew who he was.

Wait. I'm not done.

There was a young woman of 12 who was swimming across the lake where her family lived. She was doing it on a dare. Her friends had dared her to swim more than a mile across the slough. When she reached the middle point, she began to get tired and couldn't go on. Her swimming turned into dog paddling. Her dog paddling turned into drowning.

There was a man in a boat who arrived and dragged her into his skiff. He rowed her to shore. And when they found her, there was an empty boat on the shore that nobody recognized. There were no identifying registration numbers on the boat. No identifying characteristics. The man was nowhere to be found.

Today, the woman is 64 years old. Her family still owns and uses that boat.

I tell you all this because about 10 years ago, I finally broke down and wrote my first story about the supernatural. It was a story told to me by an old man who claimed an angel saved his life.

Within 24 hours, I had received more angel stories than I knew what to do with. The stories had been emailed to me from all parts. Even from far, faraway places like Indonesia, Chile, and Milwaukee.

Currently, I still receive dozens of angel stories per week. I have received them from every state in the Union, and most European countries. I have thousands in my possession. I share them from time to time, even though I have no business doing so—I'm not what you'd call an inspirational writer. I'm more of a Pabst Blue Ribbon enthusiast. Mostly, I share these stories because I don't know what else to do with them.

So anyway, a few days ago, I shared another angel story. Whereupon my mother immediately called me and said, "I thought you didn't believe in angels."

Well. You know mothers. They just love to rub it in.

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 Musing

A Minister's Message: **The Holy Spirit Loves You Too!**

BY DR. KERRY KNIGHT,
EMERALD BEACH CHURCH
OF CHRIST

We don't often think of the Holy Spirit as being the loving personality of the Godhead three. The term Godhead describes the union of three divine personalities: the Father,

the Son, and the Holy Spirit. Just as a family of three, each of these personalities make up a family of the divine nature. All three are God, yet each one has a unique personality with different missions and functions in the Bible. Rex A. Turner, Sr. in his book "Systematic Theol-

ogy" describes these different functions as follows. God the Father was the designer of the entire plan of redemption, from Genesis to Revelation. God the Son was the executor of the Father's will or plan. The Son came to die for us and provide the forgiveness of sin. Then the



YES, JESUS LOVES ME



FOR THE BIBLE TOLD ME SO.

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Bible Study 7 pm

Holy Spirit was the finisher, the completion, and the revelator of the written word of God. When the Bible says, "God is love" in I John 4:8, the Holy Spirit is describing all three persons. Notice these additional passages:

□ Romans 5:5 "God's love has been poured into our hearts through the Holy Spirit."

□ Romans 15:30 "Now I beg

you, brethren, through the Lord Jesus Christ, and through the LOVE OF THE SPIRIT..."

□ Galatians 5:22 "But the fruit of the Spirit is LOVE." These verses and many more should give us a whole new view of the Holy Spirit in the Bible. When you read your Bible, the Word of God, He is saying, "I love you too."

Holly Fair 2024 Tickets Now Available for Holiday Shopping Event

Tickets are now on sale for Holly Fair 2024, the Junior League of Panama City's (JLPC) largest annual fundraiser, set to take place November 7-10, 2024, at Edgewater Beach Resort. Tickets are available for purchase at hollyfair2024.com.

"We are thrilled to bring the magic of the holiday season back to Panama City Beach with Holly Fair 2024," said Holly Fair Committee Chair Jennifer Guynn. "This cherished tradition is made possible thanks to our Champion partners and generous community sponsors. The funds raised from this event allow us to continue supporting the vital programs that serve women, children, and families in Bay County."

In addition to a weekend filled with holiday shopping, Holly Fair 2024 offers a variety of special events, including the exclusive Preview Party on Thursday night, a Champagne Brunch on Friday morning, and a family-friendly Children's Event on Sunday, featuring crafting

activities and a photo opportunity with Santa Claus. Guests can look forward to entertainment, delicious food, music, auctions, and much more!

General admission tickets to Holly Fair are \$10 and provide access to nearly 60 vendors offering a wide range of products, from Christmas décor to boutique clothing, kitchen gadgets, and designer jewelry. All net proceeds from Holly Fair directly support the programs and mission of JLPC.

Holly Fair is one of JLPC's largest annual fundraisers, raising approximately \$75,000 each year to fund the Junior League's programs. Over the past three decades, the organization has dedicated over 5,000 volunteer hours and awarded \$25,000 in scholarships to local teachers, contributing approximately \$3 million to the Bay County community.

For more information about Holly Fair, visit hollyfair2024.com.

Going Frameless

BY AUBRIE ROUNDS, MARKETING COORDINATOR, FLOORING DEPOT OF PANAMA CITY

If you're looking to make a big impact in your home a sleek, modern bathroom is a good investment both financially and aesthetically. Frameless glass shower doors are redefining bathroom design because they offer sleek aesthetics and practical functionality. Here are eight valuable pros of installing glass shower doors.

1. Modern Aesthetic

Frameless glass shower doors provide a clean, modern look. Without the bulky frames of traditional shower doors, they create a seamless, open appearance that enhances the overall look of any bathroom. Their transparency showcases tile work, fixtures, and other design elements, making the space feel larger and more luxurious—a huge benefit in smaller bathrooms.

2. Increased Home Value

Installing frameless glass shower doors can also boost your home's value. Bathrooms are critical areas buyers evaluate when inspecting a property, and a sleek, modern bathroom with

frameless shower doors creates a strong impression. This subtle upgrade reflects contemporary design trends and can improve your home's marketability.

3. Customizable Design

Frameless glass shower doors offer high levels of customization. Whether you have an alcove, corner, or walk-in shower, these doors can be designed to fit your specific layout. Their flexibility allows you to choose the shape, size, and opening mechanism that suits your bathroom's style.

At Flooring Depot of Panama City, you can select from various glass types—clear, frosted, or textured—and pick customized handles and hardware to complete your ideal look.

4. Durability

Despite their delicate appearance, frameless glass shower doors are made from thick, tempered glass, designed for strength and durability. This type of glass is resistant to cracks and breaks, ensuring the doors withstand daily use. With minimal metal parts, there is less risk of rust and corrosion, contributing to the longevity of the door.



5. Easy Maintenance

Frameless glass shower doors are easier to clean than their framed counterparts. Traditional framed doors often trap water, soap scum, and mold in the frame's crevices, making them hard to clean. Frameless doors, with fewer crevices, offer a smoother surface that can be easily wiped down with a glass cleaner or squeegee.

By keeping the glass clear and free from buildup, frameless doors maintain their elegant appearance for years. This ease of maintenance is a huge bonus for homeowners looking to save time on cleaning.

6. Improved Lighting

Frameless glass doors also improve lighting in your bathroom. The transparency of the glass allows both natural and artifi-

cial light to flow freely, creating a brighter, more open atmosphere. This feature is especially useful in bathrooms with limited natural light, as it maximizes the available light and makes the space feel larger.

7. Enhanced Functionality

Frameless glass shower doors are functional as well as stylish. With fewer metal components, there are fewer parts to maintain or replace, reducing the likelihood of rusting or malfunctioning hardware. Additionally, frameless doors can be customized to open inward, outward, or both, based on your preference. Their user-friendly operation adds convenience, creating an uncluttered and streamlined shower experience that homeowners will appreciate.

8. Hygiene Benefits

Frameless glass doors help maintain a cleaner, more hygienic shower space. Without a frame, there are fewer areas for mold, mildew, and bacteria to accumulate. This is especially important in a humid bathroom environment, where maintaining cleanliness is essential for

both hygiene and safety.

Flooring Depot's Frameless Glass Shower Doors

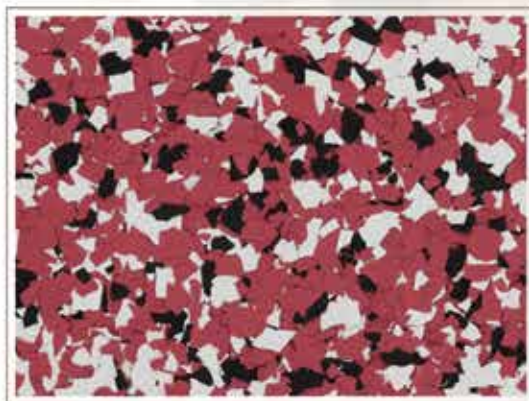
If you're considering upgrading your bathroom, Flooring Depot of Panama City now offers frameless glass shower doors. Our expert team can guide you through the selection process, helping you find the right design to match your bathroom's style and layout.

Not only will frameless glass doors enhance your bathroom's aesthetics, but they'll also offer durability, low maintenance, and improved lighting. With Flooring Depot, you can enjoy a modern, spa-like bathroom upgrade that adds value to your home.

With Flooring Depot of Panama City now offering these stylish doors, upgrading your bathroom has never been easier. Whether you're renovating or building new, frameless glass shower doors are a smart investment that adds beauty and value to your home. Visit us today at the corner of 15th Street and Lisenby or at our location on Back Beach Road to get started on your project.

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 Lifestyle

Design and Culture: **Outdoor Kitchens**

How we love the outdoors and the best time of year to be out and about in the Panhandle is here! If you are looking to build an outdoor kitchen or maybe remodel an area outside, we have some local resources to get you headed in the right direction.

SeaBee Constructors, LLC is a locally owned company. They offer a wide range of services including a new build or an outdoor kitchen remodel. Stucco, Brick, Hardy board, and Stone are a couple of options to consider for your new outdoor kitchen, and Heather Greise from SeaBee Constructors will help you design an outdoor kitchen that works for your exterior space.

When it comes to outdoor storage in your outdoor kitchen, The top two options are stainless storage or outdoor cabinets. NatureKast is the leader in the industry for outdoor custom cabinetry. It can be customized to the grills and appliances you would like in your outdoor kitchen, custom hoods are available if you need ventilation and it is all weatherproof. NatureKast has a limited lifetime warranty and offers a wide range of finishes with seven door styles: Slab, Shaker, Rustique, Louvre, Contempo, Euro and Metro. If you would like to find out more you can visit NatureKast.com or stop by



Design by NatureKast, Louvered door style, Weathered Graphite, Fantasy Brown Marble countertops. Granite Plus is your local resource for NatureKast Cabinetry.

Granite Plus.

When selecting countertops for your outdoor kitchen there are a wide range of options. Granite and natural stones are the most common materials used in outdoor kitchens for now.

Dekton, a manufactured material, is slowly making its way into our outdoor kitchens. Dekton is scratch-resistant, stain-resistant and heat-resistant. One of the wonderful characteristics of this product is its patterning, influenced by nature. For example, The Onrika Collection from Dekton gives the Calacatta Marble look without the maintenance of Marble. Dekton can also be used for wall cladding in your outdoor kitchen. Last but not least, Caesarstone Quartz is one of the only companies that has a quartz collection that can be used outdoors. It is durable and perfect for an outdoor space. Samples of these products are available at Granite Plus.

Now it's time for barstools to go with that new beautiful out-



Marine grade patio furniture available at Panhandle Patio

door kitchen. Panhandle Patio, located in Panama City is owned by a local family, Austin and Lynsey Beasley. All of their furniture is from Florida, and they have a line of Marine Grade Polymer furniture that comes in a wide range of colors and fabrics. If you would like to find out more, you can stop by their showroom located at 3715 West 23rd Street.

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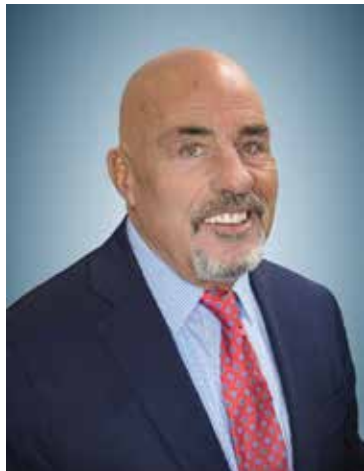
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Bond Market Opportunities for 2024



BY RANDY LOCKLIER, PRESIDENT AND CHIEF INVESTMENT OFFICER, GULF FINANCIAL

Led by Big Tech the equity markets are at or near all-time highs. The S&P 500 Index re-

Treasury yields declined and investors rushed to lock in current fixed income yields ahead of the first interest rate cut. The Fed is set to cut interest rates as focus shifts to the labor market. Investors expect the Federal Reserve to start cutting interest rates at its next meeting.

Fed Chair Jerome Powell signaled the move at last month's Jackson Hole conference by saying, "The time has come for policy to adjust. The direction of travel is clear, and the timing and pace of rate cuts will depend on incoming data, the evolving outlook and the balance of risks." It was the Fed's clearest policy signal since it last raised interest rates 14 months ago. The Fed's transition to

As investors we can view the current market landscape and see that there is a great opportunity to capitalize on the rate cuts and seek gains in the bond market. By moving into corporate, municipal, and treasury bonds early in the rate cut cycle, we can expect gains to our bond

portfolio. A very basic financial principle is as interest rates fall, bond prices rise. At Gulf Financial we have increased our positions in individual high grade corporate bonds in anticipation of this event. Individual bonds have less interest rate and redemption risk than bonds in an

ETF or Mutual Fund. We created a carefully researched portfolio of individual corporate and tax-free municipal bonds just for this purpose.

Do you want to learn more? Call Rhonda at (833) 403-4041 or visit gulffinancialgroup.com today.



turned +2.3% in August. Nine of the eleven S&P 500 sectors traded higher, led by Consumer Staples, Real Estate, Health Care, and Utilities. The story is the same across all major indices. Is it about time to take some gains and shift strategy? We think so and here's why:

Corporate investment-grade bonds produced a +1.9% total return in September as Treasury yields declined, slightly outperforming corporate high-yield's +1.5% total return. Treasury yields fell for the second consecutive month, driven by expectations for deeper rate cuts in response to rising unemployment. There is a surge in the fixed income market, and we want to ride that wave.

Bonds traded higher for a fourth consecutive month as

cutting interest rates comes as its focus shifts from lowering inflation to supporting the labor market. Since the last rate hike in July 2023, inflation has dropped from 3.3% to 2.9%, while unemployment has risen from 3.5% to 4.3%. The Fed is more confident that inflation will return to its 2% target but is concerned about the overall health of the U.S. labor market. The key question is how much and how quickly the Fed will lower interest rates. Investors anticipate that the Fed will cut rates by approximately -2% through the end of 2025, but the timing and amount will depend on the economy's path. A weaker economy would justify more rate cuts, while a stronger economy would likely lead to fewer rate cuts.

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Property Tax Season Is Approaching

What You Need to Know Before Visiting the Tax Collector's Office this Year



If you've visited the Bay County Tax Collector's Beach Office on Hutchison Boulevard, you know our building is not large. As property tax season approaches, we want to be sure our customers are aware a visit to the office is not necessary to pay property taxes.

Property tax notices will mail November 1 as always, which means most taxpayers will receive their notice by the second week of November. However, even before your notice hits the mailbox, you can access your online notice and pay online.

Property tax accounts are typically accessible online the last week of October.

Some things to keep in mind this property tax season:

If your property is mortgaged, the mortgage company is required by law to pay during the November discount period. Customers with a mortgage will receive a courtesy notice that reads "this is not a bill". Please simply keep this notice for your records. No other further action is required.

Online payments are highly encouraged. Customers can pay online with an e-check without paying any convenience fees. After paying online, you can print the tax notice with the payment date and receipt number noted at the bottom for your records. In addition to paying with an e-check, you can also pay online with a credit/debit card, PayPal,

or Google Pay (convenience fees may apply, review fees before finalizing payment).

Mailed in payments are posted within 24 business hours of receipt of the payment. It can take up to 48 hours for the payment file to post online. Please check our website before calling or emailing our office regarding receipt of your payment. When mailing in your payment, please make sure you reference your account number(s) on the check.

Drop boxes are available at all offices for check and money order tax payments. Payments are posted the following business day.

When sending in payment via mail or drop box, please only pay one amount based on when you are sending in your payment.

We strongly encourage you to skip a visit to our lobby to pay

your property taxes in person and pay online, by mail or drop box instead.

2024 Property taxes are not delinquent until April 1, 2025.

Homestead exemptions must be filed with the Property Appraiser's Office by March 1 to be applicable for the 2025 tax year. You can file online at bay-pa.net.

You can access services easily by visiting our website, Bay-CountyFLTax.gov.

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From the Office of Congressman Neal Dunn



America's fallen servicemembers.

On September 10, I joined a bipartisan group of legislators in the Capitol Rotunda in awarding the Congressional Gold Medal to the thirteen service members who lost their lives at Abbey Gate during America's withdrawal from Afghanistan. It was an honor to be in attendance as Congress posthumously recognized the sacrifice of these young men and women while honoring their surviving family members. These medals represent our nation's endless gratitude for the courage of these servicemembers.

September has also been filled with a whirlwind of legislative activity. On our first day back in Washington, House

Republicans passed the BIOS-ECURE Act. I am proud to be a cosponsor of the BIOSECURE Act, which ensures that biotechnology companies linked to foreign adversaries like Communist China do not gain access to U.S. taxpayer dollars through biotech contracts.

As a member of the Select Committee on Communist China, I am deeply concerned about China gaining access to American taxpayer money and our precious genetic data. That's why I spoke on the House Floor on the importance of passing the BIOSECURE Act and providing much-needed protection to the American people.

Fighting for the people of North Florida and supporting our communities are two of my biggest responsibilities in Washington. As we all know, one of the biggest challenges facing

Florida communities is natural disasters. When disaster strikes, I want communities to focus on the recovery effort, not financial concerns. However, too often, local leaders find themselves caught between the need for quick disaster recovery funding from FEMA and the significant interest costs that come with those loans.

Earlier this Congress, I introduced the FEMA Loan Interest Payment Relief Act to provide communities with the peace of mind they need. This legislation would require the Federal government to reimburse local governments and electric cooperatives for the interest on loans used for disaster recovery efforts. I'm pleased to report that this bill recently passed the House Committee on Transportation and Infrastructure and is now one step closer to becoming law.

Our communities always come together when disaster strikes. This legislation will ensure that Floridians can focus on the recovery effort without worrying about mounting interest costs.

Before I close out, I want to remind everyone that we are still within the peak of Hurricane Season. Please take the time to thoroughly review your disaster plans and supplies—being prepared makes us all safer. As we know all too well, disasters can strike at any moment. But as we've seen from all those who have assisted with the recovery effort, Floridians will always be stronger than the challenges they face.

For regular updates about what I'm doing in Congress, please follow me on Twitter, Facebook, and Instagram at @DrNealDunnFL2.

Congress returned from August recess to a flurry of activity in September. Although this time of year is full of legislative activity, my colleagues and I in Congress also took time to acknowledge the sacrifice of

City of PCB Unveils Its New Fire Department Training Tower

The City of Panama City Beach proudly unveiled its new fire department training tower early in September. The new training tower marks a major milestone in the city's commitment to public safety and emergency preparedness. This state-of-the-art training facility, constructed out of shipping containers, is a multi-use structure designed to meet industry standards for firefighter and emergency responder training. The \$1.2 million facility was partially funded through a grant.



ers are only as good as their training. This new facility will help us train in a real-world environment. Our community deserves the best firefighter training it can get."

The facility's completion is expected to further bolster the city's already impressive Insurance Services Office (ISO) rating, currently standing at Class 2. An improved ISO rating could lead to lower insurance premiums in the community, contributing to a stronger local economy. City Manager Drew Whitman noted, "The new training tower will be a cornerstone of the city's emergency preparedness efforts, ensuring that Panama City Beach's first responders are equipped with the skills they need to protect the community effectively."

Standing four stories high, the new training tower offers a realistic environment for training exercises. The facility features a burn room and reconfigurable walls that can be adjusted for various search and rescue scenarios, making it an invaluable resource for not only the city's firefighters but also the police department's S.W.A.T. unit and other emergency responders throughout Bay County.

PCB Fire Chief Ray Morgan emphasized the importance of this new training facility, stating, "Firefight-

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