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The Perfect Christmas

BY GUEARY CLENDENNING

What was your perfect gift you received as a child during Christmas? You know, the one gift that stands out in your memory even after all these years?

I remember my perfect gift was a fully loaded red, chrome Schwinn bicycle! How many of you from my generation got that bike for Christmas? But of the gifts we all received, I would think being with family and friends is what we cherished the most.

Living in Illinois for many years, driving home in the snow, and listening to carols being played on the radio was a lot of fun. At Grandfather's house, some of us would sleep on the floor, so all the family could stay together. On Christmas morning, we would be awakened by the shouting of the Children, "Wake up it's Christmas!" Reading the Christmas story from St. Luke's gospel was first on the agenda. Then we would pray, giving thanks to God for sending His Son. Afterwards, some would share what they were most thankful for. Next was the



madhouse, as everyone started opening their gifts. Joy and laughter filled the room as we modeled our new clothes and opened sometimes unexpected gifts. And soon the living room floor was littered with Christmas wrappings and ribbons.

Breakfast was always spe-

cial on Christmas day, which always included sausage gravy and biscuits with various egg casseroles. Can you tell there's a little southern blood in us? And Christmas dinner, what a feast! A huge bowl of chicken and dumplings, garden salad, and freshly baked dinner

rolls was the tradition at our house; followed by desserts we couldn't resist! The memories have lasted a lifetime.

I realize for some, Christ-

CHRISTMAS
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Americana Concerts Return to Camp Helen with a Music Festival Finale



Listen for Americana music floating along the shores of Lake Powell as it mingles with the salty evening breeze at Camp Helen State Park this winter. Americana Concerts in the Lodge at Camp Helen State Park are back and better than ever on Saturdays from January 11 to March 1 at 6 p.m.

Tickets are now available for purchase for a suggested donation

AMERICANA
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Community

AMERICANA

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of \$15 directly on the Friends of Camp Helen website (www.friendsofcamp Helen.org). The ticket price includes park admission, food, and beverages. There will be limited seats available for each show. The doors open at 6 p.m. and the music begins at 6:30.

Little Mercies, a young trio of talented Tallahassee musicians who trade instruments around like passing a plate of biscuits to a table full of hungry children, kick off the season on January 11.

Nikki Talley, along with exquisite guitar and harmonies by hubby Jason Sharp, offers a sweet trip down the Appalachian trail with a little Florida seafaring thrown in for texture. They will perform on January 25.

On February 8, Ben Gage takes the stage. Although he comes from the rust belt of Ohio, he is anything but rusty.

Crowd favorites, Mike and Maggie McKinney are back on February 22. Lucky Mud SwampyTonk... Folkabilly, harmony and discord, dark and



light from a Florida and beyond perspective.

The last Saturday show March 1 features Paul Kamm & Eleanore MacDonald, quintessential folk musicians with the rarest quality of combined stellar songwriting, beautiful musicianship and unreal vocals and harmonies.

For the first time ever, the grand finale of the series will be the Roots and Wings XII Festival Sunday, March 2, from 10

a.m.- 6 p.m. Roots and Wings XII is a one day music festival that includes morning workshops and afternoon concerts by some of the finest touring Americana singer/songwriters in the country today. The festival begins at 10 a.m. with one hour morning workshops, free with the purchase of a ticket, in guitar/mandolin/fiddle (choose your specific instrument) (workshop I) followed by vocal/harmony (workshop II) and ends

with songwriting (workshop III). These workshops follow each other so that everyone can attend all three. They are totally immersive and interactive, everyone gets involved. It's a sharing experience when we believe everyone, at any level, has something to add. Tickets are \$50 and include parking, lunch, concerts, and workshops. Tickets will be available to the public on Friday, November 29.

Scholarships will be offered to younger musicians. Concerts begin after our lunch break (1 to 1:45 p.m.), also included with the purchase of a ticket, at 2 p.m. with local favorite duo Lucky Mud, purveyors of SwampyTonk & Folkabilly, Florida style, followed by David Singley, jazz-influenced guitarist, former touring backing guitar player and former Minnesota professor with poetic lyrics and soulful melodies turned solo singer/songwriter. The duo Paul Kamm & Eleanore MacDonald from Northern California are the quintessential folk singer/songwriters who are the complete package of vocal/harmony beautiful songs with meaningful, heartfelt messages for today and always. Our final

performer, Wyatt Espalin hails from the heart of Appalachia, Hiawassee, Georgia. He brings big beautiful vocals, multi-instrumental talents, and powerful songwriting.



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Shop Talk: Merry Making at the Mall

By LEE ANN LEONARD

While Pier Park, Panama City Beach's unofficial downtown, is always known for its eye candy, eye-catching decorations join the party during the holidays!

Palm trees and even the iconic arch sparkle with dazzling lights. Photo ops, like Ron Jon Surf Shop's lifeguard stand, boast holiday touches. Colorfully decorated trees peek out from glowing shop windows. Shoppers stroll a little slower as they take in the transformation.

The merry mall is made even more festive by Santa's arrival! The jolly one is available for photos daily through Christmas Eve. Visitors can stop by his Pier Park beach house on the Boardwalk next to Paradise Found or visit Pier Park's website to secure their session. Beachy Beach Real Estate and Ellis Agency Insurance are proud sponsors of the experience.

On Saturday, December 14, the Optimist Club of the Beaches' Christmas Parade will travel through the center, spreading Christmas cheer and candy! The parade, which features festive floats, decorated vehicles, marching bands and more, is slated to start at 5 p.m. The parade will travel from the Sharky's overflow parking lot and head west on Front Beach Road before turning into Pier Park. From Pier Park Drive, the parade will turn north at the



roundabout and then travel east down Stingray Drive, ending behind Target.

Santa will return to his Pier Park home after the parade to help make memories. Guests who book their Santa photos on parade day will receive a special gift with purchase: a 4" x 6" light-up Christmas picture frame valued at \$30! Gift it or use it to display one of your pictures with Santa.

The events and holiday light display confirm what many already believe: Pier Park has always been more than just a mall. The shopping, dining and entertainment complex is a gathering place where friends and families can connect while enjoying holiday traditions.

We look forward to making yours merry at the mall!

CHRISTMAS

continued from page 1

mas is a difficult time. Many have experienced heartaches, broken relationships, disappointments and the passing of family members. Such is the case with me.

Is that why God sent his Son? Into an imperfect world Jesus came, showing God's love for us by dying on the cross. He paid the

penalty for our sins, and through putting our faith in Him we will become children of God.

(Read St. John 1:12 and 3:16 and Romans 10:13). The perfect gift is to spend Christmas with God and His family forever. That's God's ultimate purpose for you!

May you receive God's perfect gift this Christmas!

Merry Christmas to all!



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Beauty and Breathing: LightOn Radiance Takes Workouts to the State Parks

Bay County Sheriff Tommy FLightOn Radiance is a fitness and wellness business that has a goal to bring fitness and the beauty of our state parks together. Cathy Lighton, the owner of LightOn Radiance, believes breathing fresh air while working out is an essential part of regulating our nervous system. She also loves and supports our beautiful state parks. Classes that are currently offered are a blend of barre, pilates, and yoga. Classes are offered every Monday at

Eden Gardens at 9 a.m. and Thursdays at Camp Helen at 10 a.m. Using state-of-the-art sound immersion headphone technology makes the classes seem very personal and easy to follow. The class cost is \$22 which includes parking and a portion of the proceeds go back to the state parks. Classes are for all levels of fitness. Cathy has been in the fitness industry for over 30 years and can either challenge you or help you get started on your fitness journey. Getting people



outside and enjoying nature is something she feels compelled to encourage, she feels it's essential and the beauty of our parks is unsurpassed. To register please visit the website www.lightonradiance.com.

PCB Chamber New Member Spotlight



The Journey of Mahalo Grounds: More Than Just a Coffee Shop

Nestled in the vibrant community of Bay County, Mahalo Grounds isn't just your average coffee shop. It's a blend of passion, history, and a dedication to both the art of coffee and the discipline of martial arts. The story of Mahalo Grounds begins with its founder, Professor Thor, whose journey with coffee began long before the shop's inception.

A Passion Ignited

It all started in 1998, during Professor Thor's college years in Arizona. This was a time when the coffee culture was beginning

to take root in America, and Thor found himself captivated by the process of brewing the perfect cup. He eagerly learned the intricacies of working with fresh beans and honed his skills as a barista. Despite the allure of coffee, life had other plans for him, leading him down a path that included the establishment of a Jiu-jitsu academy.

A Dream Realized

Fast forward to 2022, a year of transformation for both Professor Thor and his academy. As the academy underwent a remodel, Thor saw a unique opportunity to bring his long-held dream to life. He envisioned a space where his two passions could coexist, and thus, Mahalo Grounds was born. The coffee bar was seamlessly integrated into the academy's lobby, creating a welcoming environment for both martial arts enthusiasts and coffee lovers alike.



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More Than Coffee

Opening its doors full-time in August 2024, Mahalo Grounds quickly became a cherished part of the Bay County community. But what sets it apart from other coffee shops is not just the quality of its beverages but the atmosphere of camaraderie and respect that permeates the space. The name "Mahalo," meaning "thank you" in Hawaiian, reflects Thor's gratitude for the opportunity to serve his community and share his passions.

Serving the Community

Mahalo Grounds is more than just a place to grab a cup

of coffee; it's a community hub where people gather to connect and unwind. With a commitment to quality, the shop offers an array of carefully crafted beverages, from robust espressos to soothing teas, all made with the finest ingredients. Whether you're a martial artist stopping by after training or a local resident in search of a cozy spot to relax, Mahalo Grounds welcomes everyone with open arms.

Looking Ahead

Professor Thor and his team at Mahalo Grounds are excited about the future. They aim to continue fostering a sense of community, expanding their menu, and hosting events that

bring people together. As they look forward to many more years of serving Bay County, Mahalo Grounds remains a testament to the power of pursuing one's passions and the joy of sharing them with others.

Mahalo Grounds is located in the Beachwalk shopping center next to Kartona at the Hathaway Bridge at 7131 West Hwy 98 in Panama City Beach. For more information find them on their website www.pcbjiu-jitsu.com, call (850) 588-7839 or email beachbjj@gmail.com. You can also follow them on Facebook at <https://www.facebook.com/profile.php?id=61565306570299>.

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PCB Chamber Established Member Spotlight



David Scott Fine Jewelry: A Legacy of Quality and Community

David Scott Fine Jewelry, a renowned name in the world of fine jewelry, has been a cornerstone of the community for over 30 years. With a legacy built on trust, expertise, and exceptional service, the store has become a trusted source for exquisite jewelry and personalized experiences.

A Family Affair

Founded by David Scott Steverson in 1993, this family-owned business approach fosters a personal connection with customers, ensuring that each individual receives tailored attention and guidance. The store's commitment to building lasting relationships with clients has been a key factor in its enduring success.

A Curated Collection

David Scott Fine Jewelry offers a diverse and meticulously



curated collection of fine jewelry, catering to a wide range of tastes and budgets. From classic engagement rings and wedding bands to contemporary fashion jewelry, the store's inventory showcases a stunning array of styles, designs, and gemstones.

Each piece is carefully selected for its quality, beauty, and timeless appeal.

Beyond the Sale

The store's dedication to customer satisfaction extends far beyond the initial purchase.



David Scott Fine Jewelry provides a comprehensive range of services, including jewelry repair, resizing, and cleaning. The skilled on-site jewelers ensure that each piece is maintained to the highest standards, preserving its beauty and value for generations to come.

Community Engagement

David Scott Fine Jewelry is deeply committed to giving back to the community. The store actively supports various local charities and organizations, contributing to initiatives that make a positive impact on the lives of others.

A Personalized Experience

One of the defining characteristics of David Scott Fine Jewelry is its personalized approach to customer service. The knowledgeable and friendly staff takes the time to understand each customer's unique needs and preferences, offering expert advice and guidance throughout the entire jewelry buying process. Whether it's selecting the perfect engagement ring or finding a special gift for a loved one, the store's team is dedicated to helping customers find the ideal piece. With its extensive collection of fine jewelry, personalized service, and dedication to giving back, the store has earned a well-deserved reputation as a trusted source for all your jewelry needs.

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Community

PCB West End Boom Is Coming

By ED OFFLEY

The scrub forest is gone, and heavy earth-moving equipment has cleared a fourteen-acre tract of land along the north side of Panama City Beach Parkway just west of the intersection with Front Beach Road.

At first glance, the development of Vintage Lake Powell does not appear to be a harbinger of dramatic change. When completed in late 2025 or early 2026, the mixed-use development will be one of several dozen residential housing communities underway throughout the Panama City Beach "island."

The project will comprise five 5-story buildings with 286 one- and two-bedroom apartments, and a handful of three-bedroom units, said Jake McDonald, president of the Nashville-based company Oldacre McDonald LLC, which is co-developer with another Tennessee firm, TDK Co. Two of the buildings will feature 20,000 square feet of businesses on the ground floor ranging from full-service restaurants to specialty retail outlets.

While adding only modestly to the area housing inventory,

Vintage Lake Powell nevertheless is symbolic of a major growth boom that will soon physically transform the west end of Panama City Beach.

For years, the area remained a quiet residential area with some commercial development along the parkway, avoiding the boom-and-bust development cycles of the early 2000s and 2010s that transformed the skyline of the Gulf beachfront. Most new construction consisted of individual houses replacing older cottages and smaller homes.

That era is over.

Panama City Beach and Bay County planners have identified five substantial development projects eyed for unincorporated Bay County west of the city limits in addition to Vintage Lake Powell. Many are in the preliminary planning and permitting process and do not yet have firm construction startup dates. They include:

* A future St. Joe Company residential project identified only as "Lake Powell," comprising a 2,100-acre swath of forest land north and west of



Wild Heron and the new Watersound Golf Course. Current plans call for 1,500 single-family homes and 125,000 square feet of commercial development.

* West Laird, a second major St. Joe residential community, will be located on 1,368 acres immediately east of the Lake Powell development. Currently, it is slated to have 2,390 residential lots when built, including

400 in the first two phases of development.

The timing on both projects is still somewhat undetermined and is probably between 5-10 years off, said Bay County Planning Director Wayne Porter. Both projects are "contingent" on the future extension of the Phil Griffiths Parkway west of its current terminus at SR 79, he said.

A St. Joe spokesman did not respond to a request for comments on the two massive projects.

* "West Lake," a multi-family development, is planned on both sides of Wild Heron Way just north of Panama City Beach Parkway. It will feature 750 apartments.

* Two hotels earmarked for a 5.5-acre lot on the north side of Front Beach Road on Jamaica Lake just east of the Bayou Bill's restaurant. One is identified as a 259-unit Dual-Branded Hotel, and the second is a smaller, boutique hotel with less than a dozen rooms.

All in all, the projects are expected to add roughly between 8,000 and 10,000 residents to the area when finished.

McDonald told PCB Life he and his company are well aware of the boom in development throughout the greater PCB area, which is occurring elsewhere throughout the Florida Panhandle. Oldacre McDonald recently redeveloped the Just Jump Shopping Center on Hutchinson Boulevard and previously helped build the west end Winn-Dixie at 23200 Front Beach Road. "We're excited to have broken ground with this project," McDonald said. "It's great to be back at the same intersection."



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12th Annual Bethlehem Christmas Village AND Red Snapper!

BY PAM ANDERSON

Once again Capt. Anderson Marina's parking lot will be transformed into Bethlehem Christmas Village December 11 through 14 (Wednesday through Saturday) from 5:30 to 8:30 p.m. The event is always free and very family friendly.

For an additional blessing this Christmas for anglers and charter and guide boat operators, there will be an additional Red Snapper Season from now through December 31. Looking for gift ideas? Find your captain at www.CaptAndersonsMarina.com. Scroll down below the 'Bethlehem' icon to Charter Boats on the left side of the page to find the list of the greatest fishing captains in NW Florida!

Each evening during Bethlehem Christmas Village we will enjoy many of our local school choirs and bands sharing their Christmas programs. This year we will hear from Breakfast Point Academy, Rutherford High School, Patronis Elementary School, Arnold High

School Concert Band, Mosley High School Band, Bay Haven Charter Academy, Hiland Park Elementary School and more! Come support your favorite schools and students and listen to some great Christmas music each evening.

At 6:30 each evening we will present the Live Nativity with singers and actors from local churches. The Christmas story of the Greatest Gift ever given will come alive as we present Mary and Joseph as they hear from the Angel Gabriel of the Incarnate birth to come and then, their arrival into Bethlehem for that most blessed birth.

Stories of that very first Christmas in Bethlehem from the viewpoints of Isaiah, Mary, Elizabeth, Joseph, the Innkeeper, Shepherds, Angels, and Wise Men will be shared as you walk through the Village and meet the storytellers. They will give you a page for your Bethlehem Book. Our hope is that this will help you experience what Mary and Joseph lived over



2000 years ago and be reminded of what the real Christmas is all about. Be sure to stop by the Gospel Bracelet table to get your free bracelet! At the last booth, we invite you to put your book together and receive a small gift from one of our local merchants.

Experience the bustling little village of Bethlehem as people have come to register for the

Census and pay their taxes. Our tax collectors will be collecting unwrapped toys and non-perishable food and monetary donations for different local charities each night. All gifts, large or small, will help make a difference to our neighbors in need.

This year's "Tax Collectors" will be the Rescue Mission, Scottish Rite Temple, Center of Hope, and Make-A-Wish Foundation.

Our Candy Cane Grandma will share the story behind the candy cane that we all love at Christmas.

The children love the stable that houses all the small animals they can pet and love on, from rabbits to a donkey. Back by popular demand, pony rides will be offered for a donation of \$2.00 per child.

It can't be a real village without food and gift vendors. There will be over 30 local vendors joining our event this year to offer food, beverages, toys and gifts for all you shoppers. Be sure to browse through the Village for a unique gift for that special someone in your life.

We are grateful that we live in a country where we can share this special event with the community and grateful to all of you for your support.

Christmas Blessings to all,
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Community

A Race for Wellness: Slow, Steady and Intentional Healing



BY DR. KAREN DEVORE

At the Tortoise Clinic, we embrace the philosophy of the tortoise: steady, intentional and focused on the journey. I often reflect on the story of the tortoise and the hare, where the tortoise wins not by speed, but by staying the course with quiet determination. It's a lesson that I've seen echoed time and time again in my patients' wellness journeys. Health isn't something that can be rushed. True, lasting wellness is a marathon, not a sprint.

When I first began practicing medicine, I saw a gap in how

we approached health—one that overlooked the wisdom of ancient healing methods in favor of fast, superficial treatments. But, I also saw the potential in blending the best of both worlds: the deep, holistic roots of Eastern medicine with the advancements of modern Western science. That's how the Tortoise Clinic came to be, an integrative health center where the patient's entire well-being is considered—not just the symptoms they present with, but the root causes beneath.

We offer a wide range of services, from acupuncture to massage therapy and holistic health consultations, each tailored to the individual's unique needs. Our Chinese Herb dispensary, the largest in Northwest Florida, is one of the cornerstones of our practice. We create customized raw herbal prescriptions, combining the wisdom of ancient medicine with medical-grade supplements and formulas designed to support the body's natural healing process.

One of the things I'm most passionate about is empower-



ing our patients to take charge of their own health journeys. I love helping people connect the dots between their lifestyle, environment and diet, and how these factors play into their overall wellness. At the Tortoise

Clinic, it's not about treating a headache or a sore back in isolation. It's about understanding why that pain exists in the first place and working together to create sustainable solutions. That's where the beauty of integration—Eastern and Western medicine—comes into play.

We are also incredibly fortunate to have Dr. Lisa Forsythe on our team, offering Neuro-Acupuncture, a cutting-edge technique that combines traditional Chinese needling with the latest in neurological science. As

the only Neuro-Acupuncture specialist within 300 miles, Lisa provides life-changing care for patients recovering from strokes, managing nerve pain or dealing with other central nervous system disorders. Her work is a powerful reminder of why combining these two worlds of medicine is so essential for holistic healing.

At the Tortoise Clinic, we don't believe in rushing toward a finish line. We believe in walking alongside our patients, step by step, on a path toward lasting vitality. Like the tortoise, we know that the journey to wellness is slow and steady, but ultimately, it's the most rewarding one you can take.

If you're ready to take that journey with us, I invite you to visit our clinic. Whether you're seeking relief from chronic pain, support with your overall health or just a deeper connection to your body's natural healing abilities, we're here to guide you. Because in the race for health, it's not about how fast you go—it's about how well you get there.



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Consuming Golf

BY ALAN WATSON, PRESIDENT, GOLF+ DOTHAN AND PCB

When I was young I would watch golf on television with my father. The picture was grainy, the ball was hard to follow in the air, and the limited number of cameras didn't allow for much of the course and the golfers to be seen. Today all that has changed with technology but that's not all that has changed. The way we consume golf has changed. A lot.

More than ever, YouTube is the preferred place for golfers to consume and view golf. Gone are the days of CBS covering only the back nine at Augusta each year for the Masters. Now we can see every hole, every tournament, and every shot.

tours, and more and the number of viewers doing it is staggering. There were three billion streams on YouTube for golf-related content last year. The PGA Tour had a few million viewers all season on television networks. The difference is mind-boggling.

So what does this all say about golf, golfers, and the future? Well for sure in the short term, it says that people are longing for more than just tournament play content. They want to see golf in some form daily. I've even heard that recently people are watching golfers play simulator golf online. Imagine watching someone play indoor golf for hours! It's happening!

People watch golf lessons,

back off from their shot. There is truly something for everyone online with the wide world of golf videos.

My staff even uses YouTube for training on information from the manufacturers and our customer base is more informed than ever. I see that as a direct result of YouTube.

When the LIV tour first launched they weren't even on television. You could only watch it on their website's live stream.

Today they have television coverage but more people view their content online than in the traditional manner of television.

This trend seems to be becoming the norm and I don't feel like CBS, Golf Channel and TNT really have much to offer in comparison to the many and varied options of the internet. Some networks are partnering with online streaming channels to double down on the chances that you will have a place to see

golf. However, the main source for all things golf is now YouTube.

Head on over there and see what you can find for golf content that speaks to you. Maybe it's a golf lesson, maybe it's comedy, or maybe it is an equipment review. Personally, I love the Tour Truck Tours from the manufacturers.

As always – Fairways and Greens.



Thanks to streaming networks, YouTube, and even mobile platforms we can keep up with the professional tours and the average golfers alike at any time of the day or night.

Golfers are watching golf podcasts, club reviews, course

course tours, equipment reviews, versus matches, and of course, there is plenty of golf comedy as well with "fail" videos. One channel is dedicated to a group of golfers sitting on tee boxes insulting golfers in an effort to try and get them to

Golf Game Getting Worse?



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 Community



Let's Get Growing with Julie: Reindeer Moss

By JULIE MCCONNELL,
UF/IFAS EXTENSION

As the weather cools off many people take to the trails to explore beautiful Northwest Florida beyond the beaches. If

you find yourself hiking through state parks, national parks, or other undeveloped natural areas you will likely spot common native plants including oaks, pines, palmetto, and goldenrod. But as



you are walking, be sure to take notice of the area beneath the trees and shrubs or you might walk right past a patch of reindeer moss!

Reindeer moss forms masses of small lacey looking gray-green balls that live on top of sandy soil in undisturbed areas. Technically a lichen, reindeer moss is composed of a mutualistic relationship between a fungus and a blue-green algae and has no roots. The fungus provides structure and form to the lichen and the algae makes food through photosynthesis. Reproducing by spores, reindeer moss can cover large bare areas of full to part sun in the forest. Upon close inspection you will notice intricately formed rounded balls that remind me of snowballs – each with unique branching details.

So, you might be wondering why is it called reindeer moss?

Reindeer moss belongs to the genus *Cladonia* which occurs from Florida to the arctic tundra and is a winter food source for – you guessed it – reindeer! Although we don't have reindeer in Florida, reindeer lichen may be a food source for native white-tailed deer and is utilized by native birds for nesting material as well as a food source for insects.

If you would like to learn more about lichen visit *The Life of Lichen* at <https://edis.ifas.ufl.edu/publication/IN1296>

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Sergey Bogza's Journey to Panama City: A Symphony of Fate

INTERVIEW WITH MARTA
ROSE-THORPE

Sergey Bogza, the charismatic Music Director and Conductor of the Panama City Symphony arrived in Florida three years ago with a journey that started thousands of miles away, winding through Oregon, Illinois, and thirty-eight U.S. states—plus a few jaunts to Canada. Accompanied by his two loyal Belgian Malinois, Samson and Stella, he explored much of the country during the pandemic. “Travel was unexpectedly affordable,” Sergey recalls, “so instead of staying put, I packed up, booked some dog-friendly hotels and Airbnbs, and hit the road.” His travels eventually brought him to Florida, where he spent three weeks exploring Tallahassee. Before leaving, he couldn't resist a final stop: Panama City Beach, a place he'd heard so much about.

“When I first visited, I had no idea Panama City Beach had a symphony,” Sergey admits. “I thought, wouldn't it be amazing to live here one day?” He left town, but the notion lingered. Just a few months later, the Panama City Symphony posted an opening for Music Director, and fate seemed to call him back. “It felt serendipitous. Conducting positions like this one are rare—two or three open across the country in any given year. So, being offered the position was a genuine honor. It was a musical lottery win—finding a role that aligns with my vision and values, in a community that shares those values.” Panama City felt like a place where he could not only make music but also lay down roots.

An Artistic Renaissance in Panama City

Sergey sees the spirit of renewal everywhere in Panama City, especially in its vibrant arts scene. “There's such a feeling of renaissance here,” he says. “Every time you leave for a few weeks and return, something new has sprung up—a new restaurant, a freshly paved street, a building rising. There's a sense of growth that's exciting and inspiring, for both the arts and the people who call this place home.” Panama City



is transforming, and it's clear that Sergey finds his role in its cultural revival immensely fulfilling. “The energy here is like nowhere else. The community is truly on the same wavelength, and I feel that they're open to what we're creating together with the symphony.”

A Christmas of Simple Joys

When asked about Christmas, Sergey's eyes light up, revealing cherished memories of holiday seasons in the small village on the Russia-Ukraine border where he grew up. His family, though modest in means, infused every holiday with magic. “We didn't have much, so Christmas was all about simplicity,” he remembers fondly. “We'd cut down a fresh tree from the woods, and as the eldest, it was my job to carry it home. The cold was intense, freezing your nose and fingers, but the smell of that tree made it all worth it. Every decoration we had was handmade, every meal homemade. The only music we could hear was what we made ourselves—my dad playing guitar, our family singing. It was a Christmas you couldn't buy; you had to create it.” For Sergey, one of the most special parts of those childhood Christmases was the caroling. “In a village of only two thousand people, the local musicians and church choir would go house to house, singing in harmony. It was beautifully primitive, a pure joy that's hard to recreate.”

Recreating Tradition in Modern Times

Although Christmas is different now, Sergey makes a point each year to capture that same purity. With a growing family of nieces and nephews, there are now many holiday gatherings, yet he finds himself drawn to moments of simplicity. “I pick one day during the season to shut off technology, make a homemade meal, and listen to Bach's Christmas Oratorio. That's as close as I can get to the magic I remember.” As a conductor, Sergey understands the unique joys and sacrifices that come with his role. Holidays for him now mean preparing concerts that will bring together



families and friends in Panama City. “Being a musician, you're often away from your own family during the holidays, creating the Christmas spirit for others instead,” he says thoughtfully. “If I were to leave and visit my family in Oregon, I'd miss the chance to perform for the families here who look forward to our concerts.”

For Sergey, this season is a time of happiness, but it's also bittersweet. “It's a beautiful exchange. Though I may miss my own family's celebrations, seeing the joy and magic our performances bring to people here is deeply rewarding. Sharing music is what I love, and I get to share it with a community

that appreciates every note.” With his incredible journey, his passion for the arts, and his love for his new community, Sergey Bogza has found in Panama City a place where music, tradition, and community come together in perfect harmony.

The Panama City Symphony has three upcoming holiday concerts. If you feel like getting out and doing something festive with your family, please check out:

- Beach Home for the Holidays on Saturday, November 30 at 6 p.m., Aaron Bessant Park (free).

- Holiday by the Bay on Saturday, December 14 at 7 p.m., Bay High School; with special guest, tenor Justin John Moniz, the familiar sounds of the season will come alive!

- Musically Up Close on Friday, December 27 at 6 p.m., City Hall Rotunda, Downtown Panama City; this concert features award-winning soprano Alexandra Razskazoff in a mixture of Christmas-meets-New Year's. Tickets are available on panamacitysymphony.org.

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Music & Arts

Panama City Symphony Hosts Third Annual Formal Gala

Panama City Symphony is excited to announce its third annual fundraising gala, Bella Notte, featuring guest artist, piano virtuoso Ilya Yakushev from St. Petersburg, Russia. Ex-

perience this sophisticated and beautiful night in FSU-PC Holley Center on Wednesday, January 8, 2025.

The Symphony's cherished Music Director and Conductor,

Sergey Bogza, will emcee Bella Notte. In formal attire, we will nurture connections, taste appetizers, sip cocktails, and peruse the silent auction. David Goldflies Jazz Trio will play smooth



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sounds throughout the evening. We will savor an elegant scrumptious meal prepared by Chef Kyle Swift and the Swiftly Catered team. The evening will crescendo with a stunning performance by Ilya Yakushev, as we enjoy coffee and luscious desserts by Blue Mountain Bakery.

Bella Notte raises support to fund symphonic concerts, intimate Musically Up Close performances, and music education programs for all ages. Purchase

individual tickets, buy a table for you and your friends, or secure the best view with a sponsorship. Please let us know if you would like to donate an item for our silent auction. We want to offer artwork, classes, dining, experiences, vacations, jewelry, event tickets, and more!

Contact operations director, Ellen Andrews, at (850) 785-7677 for more information or to set up your sponsorship and reserve your table. Seating is limited.

Bella Notte
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Reservation Deadline
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Emcee
Sergey Bogza,
Music Director & Conductor,
Panama City Symphony

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Holiday Cheer Comes to Downtown: Annual Christmas Celebration & Holiday Bazaar to Spark Season of Joy

Christmas has come to Downtown Panama City! While Four Points Plaza will be teeming with festive lights for the annual Christmas Tree Lighting Ceremony, The Center for the Arts will be filled with local artisan vendors for the seventh annual Holiday Bazaar presented by Bay Arts Alliance. The public is invited to shop small and enjoy the holiday festivities starting on Friday, December 6 from 5-8 p.m. as part of the Downtown Christmas Celebration.

Bay Arts Alliance will host its seventh annual Holiday Bazaar over two days: December



6 from 5-8 p.m. and December 7 from 10 a.m.-3 p.m. Shoppers can browse the galleries of the Center for the Arts with table after table of unique, handcrafted



goods from dozens of local artists and artisans.

“The Annual Christmas Tree Lighting and our Holiday Bazaar have always been a great opportunity for our community to come together, not only to enjoy the holiday festivities but

also to support our local artists and businesses,” said Jayson Kretzer, Executive Director of Bay Arts Alliance. “This year I’m also beyond excited to see the new downtown Christmas Light show.”

This Christmas Tree Lighting Ceremony will take place at 5:30pm on Friday evening, featuring performances by the Bay High School Choir, and Downtown’s first Christmas Light Show choreographed by David Price. This event would not be possible without the support of Destination Panama City and the City of Panama City.

The Center for the Arts will also have two new exhibits on display in time for the festivities: The Enchanted Forest by local ceramicist Mary Kay Griffith, and Physis, a duo show featuring Fahmida Akter and Andrew Golob. Visitors can enjoy these exhibits from December 6, 2024 through January 15, 2025.

The Center for the Arts is open Tuesday-Saturday 10 a.m.-5 p.m., Fridays 10 a.m.-7 p.m. The Center for the Arts will be closed for the holidays from December 24 through January 1, and will reopen on January 2, 2025.

Christmas at the Wesley House!

BY MARGARET ZONIA MORRISON

Are you seeing visions of sugarcorn dancing in your head? Are you anticipating the patter of tiny hooves on the roof? Perhaps you may enhance your excitement about the holidays by taking a trip to Eden Gardens State Park. Not only will you be able to enjoy the grounds, with the early blooming Sasanqua camellias, but you will find an additional treat to add to your enjoyment.

While the holidays are often preceded by many days of anxious activity, there is an area tradition that will afford you an oasis of peace, and a chance to step back in time to the late 1800s, to contemplate Christmas traditions of families in years gone by. In keeping with the style of the Wesley House, this year’s theme for decorating the rooms and exterior will be a Victorian Christmas. The house and all the rooms are ready for viewing by the public. Tours



happen each hour, Thursday to Monday each week, from 10 a.m. to 3 p.m. You will learn the history of the house, which is a treasure for the park and the community, and get a chance to enjoy the very creative ways in which each room has been decorated by an amazing group of dedicated volunteers.

As part of the ongoing celebration, The Christmas Candlelight Open House is anticipated each year at Eden Gardens.

On Saturday, December 7th, from 5 to 8 p.m., weather permitting, you will enjoy a ride through luminary lined pathways at Eden Gardens after sunset, and be able to tour the historic Wesley House at no charge. Live music, cookies and hot beverages will be provided by the Friends of Eden

in the Pavilion.

The festive decorations will remain in place until Monday, January 6, 2025. Make plans to come and to bring along any visitors you have during this celebratory time of year. It will be a visit to remember, and an interesting way to learn about the history of Walton County before we end its Bicentennial Year (1824-2024). This effort is sponsored by the Friends of Eden, the Citizens Support

Group that provides assistance to the state park staff to repair, maintain and enhance the park. Please accept this invitation to add Wesley House to your

holiday schedule. The Park is opened from 8 a.m. to sunset each day, with fees of \$4 per vehicle.



 Music & Arts

The Harmony of Learning and Celebration: Student Music Recitals During the Holiday Season

Studio 237 Music is excited to invite the community (free of charge) to attend our Winter Student Recital on Saturday, December 14 at Seagrove Baptist Church Sanctuary, 4915 E County Hwy 30A, Santa Rosa Beach, FL at either 10:30 a.m. or 1:30 p.m. Our recitals last about an hour, with a variety of holiday, contemporary, and classic songs.

The holiday season is synonymous with joy, togetherness, and traditions that warm the heart. Among the festive lights and spirited gatherings, one tradition often stands out: the student music recital. These performances, a blend of hard work, creativity, and holiday cheer, provide an opportunity for budding musicians to shine while spreading seasonal joy.

A Showcase of Growth and Talent

A recital is more than just a performance; it is a milestone. After months of practice, they step onto the stage to showcase

their progress. The holiday season adds an extra layer of excitement, with students performing festive classics like Jingle Bells, Silent Night, or even more challenging pieces like Tchaikovsky's Nutcracker Suite.

Recitals provide a platform for students of all ages and skill levels to gain confidence, share their passion for music, and experience the magic of live performance. From the first notes of a young beginner to the advanced student, the event is a testament to the transformative power of music education.

Building Community Through Music

Holiday music recitals are not just about individual achievement—they are about community. Parents, teachers, friends, and family gather to celebrate the performers, creating a supportive environment that encourages growth. In many cases, these events become community-wide celebrations, fostering connections through



shared appreciation for the arts. Familiar melodies bring memories of past holidays, evoking a sense of nostalgia and unity.

Adding a Personal Touch to the Holidays

Holiday recitals often take on a festive flair, with venues decorated in seasonal themes and performers wearing holiday attire. The repertoire can range from traditional carols to jazzed-up arrangements of popular songs, offering something for everyone.

The Role of Teachers and Studios

Behind every successful recital is a dedicated teacher or music studio. These professionals put in countless hours organizing the event, selecting appropriate pieces, and preparing students for their moment in

the spotlight. Studios like Studio 237 Music exemplify this commitment by creating a nurturing environment that allows students to thrive musically while celebrating the holiday spirit.

Teachers also use recitals as an opportunity to impart life skills. Students learn discipline, perseverance, and the value of presenting their work to others. These lessons resonate far beyond the stage, influencing their personal and academic lives.

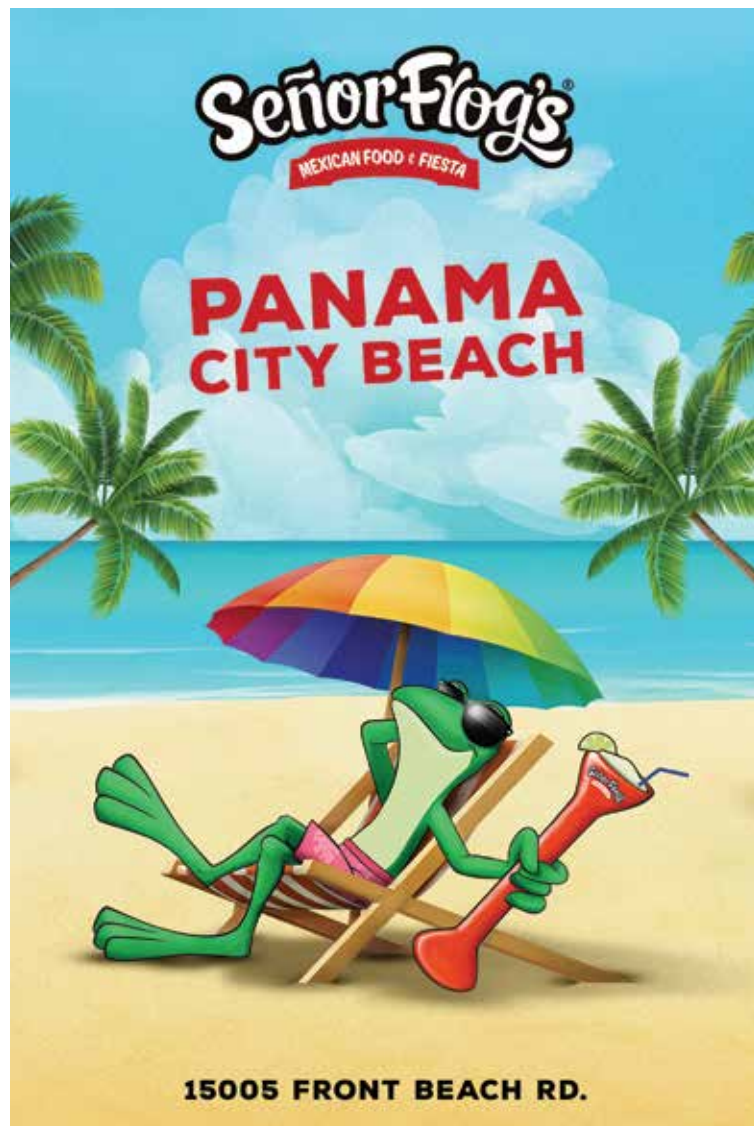
A Lasting Memory

For many, the holiday recital becomes a cherished memory. Performers remember the applause, the glow of the stage lights, and the pride they felt in their accomplishment. Audience members leave with hearts warmed by the holiday spirit and a renewed appreciation for

the talent and effort displayed.

Student music recitals are more than just performances; they are celebrations of growth, community, and the enduring magic of music. As students take the stage, their notes are a reminder of the beauty of sharing, the power of tradition, and the joy of being together. Whether you're a performer or an audience member, attending a holiday recital is sure to make your season brighter.

Since 2011, Studio 237 Music Lessons is located in Santa Rosa Beach, FL. Our teachers are ready to teach: Piano, Voice, Guitar, Ukulele, Drums, Songwriting and more. For more info: give us a call at (850) 231-3199, or email Studio237Music@gmail.com, see our teachers/studio at: www.Studio237Music.com.



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Dessert

Review

Fun Things

ISO: PCB's Best Dessert

The word dessert comes from the French word *desservir*, which translates to “to clear the table.”

Sweets were fed to the gods in ancient Mesopotamia, ancient India and other ancient civilizations. Dried fruit and honey were likely the first sweeteners used in most of the world. It was the spread of sugarcane that brought about the popularity of the dessert. In the 17th century, vast sugar plantations in the New World allowed sugar costs to go down. Sugar could be used abundantly for sweet foods.

Ice cream can be dated as far back as 3000 BC and perhaps was the first “dessert” in the sense in which it is known today. The ancient Egyptians are thought to have created the first cake. Apple pie is believed to be brought to America by Swedish, Dutch, and British immigrants, which quickly became a part of American culinary tradition. We thank them all for bringing us the delicious experience of desserts.

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Our catering service was made to design and create unforgettable events for every occasion, from small intimate gatherings to large-scale parties. Call us, we don't disappoint. Bacon caramelized in brown sugar, spices and served in decorative containers and boxes makes a great holiday gift!





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Capt. Anderson's may be known for their fresh seafood, but you can't finish your meal without Feud Cake, their equally famous dessert! Made with finely chopped pecans and slightly sweetened whipped cream its nutty flavor pairs perfectly with a rich dessert wine or cognac.

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thepancakery.com

Dessert for breakfast? Why not, you're at the beach. You can even build your own custom-made pancake. Start with two of our gourmet pancakes and choose from our large selection of fruits, including bananas, blueberries, strawberries, etc., and top that with powdered sugar and whipped cream. Enjoy dessert the southern way at The Pancakery. Y'all come back now, you hear!



Bringing Home the Bacon: Gatherings With Jennifer Provides Fresh Catering Options for the Emerald Coast



bacon lady. So in 2019, she did the next logical thing: she founded Gatherings by Jennifer. "Everyone loved my cooking, and I have hosted big events of 250 people or more, as well as small, romantic home-cooked meals for two," she says. "I've taught myself to cook pretty much anything, and it has helped me venture out into different venues."

Though her specialty foods are equally popular at weddings and corporate functions, she also hosts holiday parties that are mystery-themed. Think Bad Santa or Ugly Sweater Office party with an assortment of great food and a "whodunnit" to solve before evening's end.

In addition to Jennifer's catering business, with the help of some great friends, she also started Emerald Coast Bonfires, and it's been a huge hit. Emerald Coast Bonfires is equipped to handle all beach bonfire needs whether it's a fun-filled family outing, a romantic night under the stars or a majestic beach wedding anywhere along the Emerald Coast.

For more information find Jennifer at www.emeraldcoast-bonfires.com and www.gatheringsbyjennifer.com.



Event Center. Then Hurricane Michael hit and business slowed to a stop. Jennifer thought outside the box and decided to start making dessert bacon, bacon caramelized in brown sugar and spices, and package it in decorative holiday tins which she sold to restaurants and bars for the holidays. This effort expanded into smoked holiday hams, which are smoked over twenty-four hours and topped with a bourbon brown sugar glaze.

Eventually, through word of mouth, Jennifer came to be known as the ham lady or the

Jennifer Hall is a single fur baby mom who loves to cook and entertain. She traveled all over the United States before finally deciding Panama City Beach was the place to be, relocating to the area in 2014.

Jennifer has always loved to cook, teaching herself when she was young. Eventually, this love of cooking grew from a passion to a business. When she first moved to Florida, Hall opened up The Shack Pub and Grub, a food truck concept. She would go set up at bars that didn't serve food and host a Steak Night or Whole Hog Roast that eventually evolved into Mystery Murder Dinner Shows. These proved to be a big hit. Jennifer took this concept to breweries, bars, restaurants and other local hot spots like Captain Anderson's

It's Christmas and the only thing you want to put in the oven is your head.



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PCB New Year's Eve Beach Ball Drop Returns with Exciting Additions

Visit Panama City Beach invites visitors and residents to ring in the New Year at the annual New Year's Eve Beach Ball Drop presented by Coca-Cola on December 31. Named the "Best New Year's Eve Drop" by USA TODAY 10 Best, the celebration promises fun for all ages with live music, fireworks, and exciting new additions that extend beyond Pier Park, offering attendees more space to spread out and enjoy the festivities. New for 2024, there will be two simultaneous 8 p.m. beach ball drops at Pier Park Drive and Aaron Bessant Park. Throughout the evening, families can also enjoy free kids' activities at Aaron Bessant Park.

"One of Panama City Beach's most anticipated events,

New Year's Eve Beach Ball Drop brings together families, residents, and visitors for an unforgettable celebration," says Dan Rowe, President and CEO of Visit Panama City Beach. "With a fantastic lineup of live entertainment, exciting ball drops, and family fun at Aaron Bessant Park, we're thrilled to offer the most kid-friendly New Year's Eve celebration you'll find anywhere."

New this year, the Kids FUN Zone at Aaron Bessant Park invites families to kick off the festivities at 4 p.m., with a variety of free activities including slides, obstacle courses, bungee trampolines, friendship bracelet stations, and video games. At the Aaron Bessant Park stage, kids and adults alike can enjoy



live performances by Saved by the 90s and Taylor Shines – The Laser Spectacular. A captivating, high-energy show that has enchanted audiences across the country, Taylor Shines – The Laser Spectacular features a mesmerizing combination of Taylor Swift's chart-topping hits with vibrant laser displays and stunning light effects. This one-of-a-kind performance takes fans on a dazzling journey through Taylor's iconic music career, creating an unforgettable, immersive experience for Swifties of all ages.

Throughout the night, the streets in and around Pier Park are closed off to traffic so thousands of revelers can delight in

Continued on next page



Have a Sunset Cocktail at The Reef Bar & Grill

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

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1711 Beach Park Trail, PCB
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Celebrating Excellence at Breakfast Point Academy: A Tradition of Achievement and Growth

BY CLINT WHITFIELD,
PRINCIPAL OF BPA

Breakfast Point Academy is thrilled to celebrate its recent “A” rating, a testament to the hard work and dedication of our students, teachers, and community. This achievement showcases our commitment to providing an environment where students can excel academically, creatively, and socially. Our tradition of excellence continues to grow, and this year, we’re excited to welcome new teammates who bring fresh energy and ideas to our school.

Our academic success is rooted in a supportive culture and rigorous standards, made possible by dedicated faculty who consistently go above and beyond. These educators are not only committed to our curriculum but are also passionate about fostering a positive, inclusive school environment. We are delighted to have new teachers join our ranks, each one contributing unique skills and perspectives to enrich our students’ learning experiences.

One of the pillars of Breakfast Point Academy’s success is our comprehensive approach to education, which spans from core academics to the arts. Our students are encouraged to explore their talents in visual arts, music, and performance, and

our programs have become a defining part of our school’s identity. By embracing the arts alongside academics, we nurture well-rounded students who thrive in both intellectual and creative endeavors.

A shining example of our commitment to literacy and critical thinking is the revamping of the “Battle of the Books” for our 4th-grade students. Last year, Breakfast Point Academy led the way in breathing new life into this beloved tradition. Our revamped program focused on building a love for reading through friendly competition and collaboration, encouraging students to dive deeply into the world of books. The enthusiasm and success of this program were so impactful that it is now being adopted district-wide again, allowing more students to experience the joy of reading and teamwork.

Our dedication to hands-on, experiential learning also shines through in our Second Grade Wax Museum, a unique event that honors historical figures. Each student selects a notable person from history, researches their life and accomplishments, and then presents their character in a living museum for their peers and family to enjoy. This engaging project not only strengthens students’ research

and presentation skills but also deepens their appreciation for the contributions of those who came before us. This annual event has become a cherished tradition at Breakfast Point Academy, celebrating curiosity, creativity, and respect for history.

As we reflect on our achievements and set goals for the future, we remain steadfast in our dedication to fostering a culture of excellence. Our success as an “A” school is just one piece of the larger picture, representing years of teamwork, community support, and a shared belief in our students’ potential. This year, with our new teachers, expanded programs, and beloved traditions, we are ready to build upon our legacy and inspire even greater achievements.

Breakfast Point Academy is not just a school; it’s a vibrant community where students grow, learn, and thrive. Together, we continue to uphold the values that make our school an exceptional place to learn, with our eyes set on new goals and new heights of success. Here’s to another wonderful year at Breakfast Point Academy – a place where excellence is celebrated, and every student is inspired to reach their fullest potential.

ten feet taller than the pole on One Times Square in Manhattan and can be seen from Russell-Fields Pier, where the second round of fireworks will be launched over the Gulf of Mexico to signal the New Year.

Schedule of events:

New Year’s Eve Beach Ball Drop | Tuesday, December 31, 2024

Kids Beach Ball Drop Event Begins at 4 p.m. (Aaron Bessant Park)

Pier Park Event Begins, DJ performs at Celebration Stage Tower Stage at 4 p.m. (Pier Park Drive)

Saved by the 90’s performs at 4:30 p.m. (Aaron Bessant Park Stage)

Taylor Shines – The Laser Spectacular Performs at 6:30 p.m. (Aaron Bessant Park Stage)

DJ Performs Near Ball Drop at Pier Park at 7 p.m. (Croc Stage)

Kids’ Beach Ball Drop and Fireworks at 8 p.m. (Aaron Bessant Park and Pier Park Drive)

The Life Atlantic Performs at 8:20 p.m. (Celebration Tower Stage)

Will Thompson Band Performs at 10 p.m. (Celebration Tower Stage)

Countdown Begins at 11:57 p.m. (Pier Park Drive)

Fireworks at Midnight (Russell-Fields Pier)



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NEW YEAR'S

continued from previous page

free entertainment and good cheer. At 8 p.m., families with young children or those too excited to wait until midnight can experience the first ball drops of the evening at Aaron Bessant Park and Pier Park Drive, featuring dazzling fireworks and the release of 15,000 beach balls between the two locations.

On the way to midnight, live music continues at Pier Park with performances by The Life Atlantic and Will Thompson Band, as revelers anticipate the countdown to 2025 and the lowering of a giant LED-lit beach ball on Panama City Beach's Celebration Tower. Standing over 80 feet tall, this tower is

The Best Gifts Under the Tree

BY SUPERINTENDENT
MARK McQUEEN

As we approach the Christmas season, I can't help but reflect on the incredible gifts we're all hoping to find under the tree this year. While many of us might be excited about beautifully wrapped boxes and the joy they bring, the most meaningful gifts aren't always the ones tied up with bows. This year, I'm hopeful for the gifts of hope, peace, kindness, and compassion — the gifts that make our community the strong and supportive place it is.

To me, each of you is a true gift to our community, and I am especially grateful for the support you continually show our students and schools, particularly here on the beach. Your enthusiastic attendance at school events, your generous donations to school drives, and the way you rally around our students, all these actions are not just gestures, but they are the pillars of our success. Your unwavering commitment to their success is evident and deeply appreciated. This holiday season, I want to personally thank you for the

difference you make in the lives of our students and for the ways you give back to the beach community.

At Bay District Schools, we're teaching our students the value of giving back—something they see modeled so beautifully by you, their neighbors. Throughout the holiday season, we have many opportunities for our students to learn the importance of helping others, from food drives to clothing donations to holiday cards for those in need. These efforts teach our students about generosity and help build a sense of unity and compassion that we, as a community, can be proud of. This unity and compassion are what make our community a strong and supportive place.

As we celebrate the season of giving, I want to wish each of you a very Merry Christmas, Happy Holidays, and a Happy New Year. May your homes be filled with the gifts of hope, love, and joy, and may we all continue to work together to make Bay District Schools—and especially our beach schools—a shining example of what right looks like.



Together, we're putting the 'A' back in Bay, and your support makes all the difference. Thank you for being such a tremendous gift to our schools, students, and community.

Merry Christmas and Happy New Year!

Holiday Mountain Dulcimer Concert at the Gallery of Art

The Gallery of Art (36 W Beach Drive, Panama City) is hosting the 11th Street Dulcimers on Saturday, December 14 at 2 p.m. CT. for festive carols. Audience members are invited to sing familiar tunes. Light holiday refreshments will be provided. The concert is free and open to the public.

The 11th Street Dulci-

mers meet each month at the Bay County Public Library. The mountain dulcimer is a stringed, lap instrument with a sweet sound. New members are always welcome to join the group. Mountain dulcimers are available for check out with your Northwest Regional Library System library card!



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Common Dermatology Myths Busted



BY DR. JESSICA CLARK OF BEACH DERMATOLOGY SKIN WELLNESS CLINIC

Although it is true that the chance of getting skin cancer increases with age, unfortunately, it can occasionally happen in young people.

3. I don't need to wear sunscreen in the winter or on cloudy days.

Sunscreen is recommended daily year-round. Many skin cancers are caused by daily sun exposure over our whole life. Up to 90% of UV rays can pass through cloud cover.

4. My hormone therapy is not contributing to my acne or hair loss.

A number of hormones can stimulate adult onset acne and pattern hair loss, especially testosterone. Many patients are taking supplements that can be appropriate for certain conditions. However, I often see patients with levels of testosterone much higher than recommended and this can trigger both acne and hair loss.

5. As a woman, it is completely normal to have dryness of the vaginal muco-



sa, itching and pain during sex. This is just part of menopause and getting older.

There are so many things that come with getting older and menopause but I am shocked at how many women

women thinking they are crazy for years before they get an accurate diagnosis. It is treatable and much better if caught early!

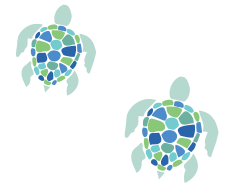
6. I can see all of my spots and none of them have changed so I will just get checked if I see something new.

It is impossible to see all of your skin. It is very hard to see certain areas even with a mirror like your back and your scalp. Also, most importantly, the spots patients come in worried about are often harmless. Many times, I identify a suspicious skin cancer that the patient had no idea was there.

7. I will call my dermatologist right away if anything is hurting or itching.

Most skin cancers are completely asymptomatic and most people are not aware that they are there.

I diagnose with lichen sclerosis which is an autoimmune disease that causes itching, pain, and burning and can even make it impossible to have sex in severe cases. For some reason, this is hugely underdiagnosed. I even see OBGYNs who miss it or do not diagnose it all of the time. This leads to misdiagnosis and



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Money Can't Buy Love, But the Right Gift Can



BY JAMIE C. WILLIAMSON, PhD

Most gift givers assume that a more expensive present will be more appreciated, yet receivers don't appreciate expensive gifts more than other less expensive gifts. And, that goes for gifts of clothes, wine, home décor, jewelry, and even the price of an engagement ring.

Research clearly shows that money can't buy you love. Instead, when it comes to gift giving, it truly is the thought (and effort) that counts.

So, how do you select the "right" gift?

Selecting the right gift begins with the understanding that the gift you give – no matter the cost – communicates how you feel about the receiver and the relationship you share. If you want your partner to receive a message of love, appreciation, admiration, and commitment,

then you need a gift that makes that statement.

A good gift is tailored to the needs and desires of the receiver and communicates commitment to the relationship.

But the best gifts do all of that and more. The best gifts also reflect effort and high levels of involvement.

It truly is the thought and effort that counts.

For example, if your husband dreams of owning a sailboat and you can't afford it, don't buy him a toolbox or new pair of running shoes. Show him you want his dreams to come true. Buy him a sailboat (and captain) for-a-day. Arrange with his boss for a day off, schedule childcare, buy him a pair of deck shoes. Then, the two of you go for a day of sailing. If that is too much, buy him a subscription for Sailing magazine, open a special "sailing" savings account, and start saving for next year's rental or even boat ownership. Just let him know his dream is your dream, too.

Or if your wife is a busy mother who longs for the romance and excitement of your early marriage but barely has time to blow dry her hair, don't buy her a gold bracelet or the truly forbidden food processor (unless it comes with a cooking



class in Italy). If she longs to feel passionate again, show her she is still the woman you married. Buy her a day of luxury and romance.

Do all the planning. Book her into a resort spa, arrange for her to have a day off, arrange childcare, schedule her a massage, mani-pedi, facial, and blow-out (or whichever services you can afford). Give her a new sexy top to wear, and end with an overnight "date night" at the resort. If that's too much, then give her the mani-pedi, send the kids to

grandma's, and prepare a romantic dinner at home. Just let her know for sure that, to you, she's not just a mom, she's the love of your life.

Here's a less extravagant example. Last year around Thanksgiving, my husband broke his favorite reading glasses. I could have easily ordered him a new pair of readers. But, I knew they wouldn't be the same. So, I found an optometrist's office willing to repair the old ones, wrapped the repaired glasses in tissue, and put them in his Christmas stocking.

Getting the glasses repaired was tailored to my husband's needs and the effort showed my commitment to him and our relationship. The effort also showed a high level of in-

volvement (I had to do a lot of running around rather than just order something online).

Although my husband received other more expensive gifts last year, the repaired readers were his favorite because they communicated to him the lengths I would go to make him happy. In turn, he was happy with me.

Love is, after all, an action word.

Try sharing this article with your partner to start a discussion about what you both might want most for yourselves and your relationship this year. Acknowledge that the best gifts are tailored to the receiver's unique needs and desires, reflect effort and involvement on your part, and demonstrate your commitment to the person and the relationship you share. Then shop creatively so you have the best (and perhaps, least expensive) Christmas ever.

If you want to give your partner a private and fun marriage refresher course, contact me and I'll set it up for you.

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

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Book Review: Big Magic

Creative Living Beyond Fear by Elizabeth Gilbert




BY MICHAEL McMANUS LCSW
In “Big Magic: Creative Living Beyond Fear,” Elizabeth Gilbert invites readers to embark on a transformative journey that transcends traditional notions of creativity. I use Audible to listen to books and this is an especially delightful book to listen to as Elizabeth Gilbert herself beautifully narrates it. I often refer this book to clients and use concepts in this book with clients who feel stuck or blocked or who struggle with unrealized potential. This book asserts that creativity is not the exclusive domain of artists; rather, it is a vital force that can enhance every facet of our lives. Whether you are a parent, teacher, attorney, physician or entrepreneur, Gilbert’s insights will resonate deeply, empowering you to embrace your innate creativity and apply it to your everyday life.

Throughout the book, Gilbert shares personal anecdotes and reflections, creating a relatable narrative that speaks to the heart of human experience. She champions the idea that engaging with our creativity is not only fulfilling but essential for living a rich and meaningful life. One of the most empowering aspects of “Big Magic” is its emphasis on overcoming fear—the common barrier that stifles creativity. Gilbert candidly ad-

resses the fears that plague us all, from the fear of failure to the fear of judgment. She encourages readers to confront these fears head-on, suggesting that creativity flourishes when we allow ourselves to take risks and embrace imperfection. Gilbert reassures us that creativity is not about being flawless; it’s about exploration, experimentation, and growth. Moreover, Gilbert’s explora-

tion of the mystical nature of inspiration is a highlight of the book. She personifies ideas as entities that seek out individuals to collaborate with. This perspective encourages readers to remain open to inspiration in their daily lives. In conclusion, “Big Magic” is a powerful reminder that creativity is not confined to the realm of artists, but is a vital force that can enrich every aspect of our lives. Elizabeth Gilbert’s wisdom inspires us to reclaim our creative instincts, encouraging us to live boldly

and authentically. This book is an essential read for anyone seeking to ignite their creativity and embrace the magic that lies within. I love this beautifully written book and if you embrace it with an open heart, it can bring out hidden treasures within you and change your life. *Michael McManus LCSW is a psychotherapist in private practice in Santa Rosa Beach and can be reached at (850)-837-0123 or psychotherapy30A.com.*



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Wellness

Rosacea: Causes, Triggers, and Treatment Options



By BRIDGET SULLIVAN

Rosacea is an inflammatory condition that causes persistent facial redness. The cause of rosacea is thought to be multifactorial. Some of these factors

include genetics, altered skin microbiome, impaired skin barrier and certain triggers. Rosacea affects approximately five percent of the population and affects both men and women.

There are different types of rosacea. These include telangiectasia (dilated blood vessels), papulopustular (inflamed pimples), phymatous (thickened skin commonly seen on the nose), and ocular rosacea. The type of treatment you need will depend on the type of rosacea you have.

There are certain triggers that will make rosacea flare up and get worse. These triggers include high sun exposure, alcohol, stress, extremes of tem-

perature, spicy foods, and certain medications. These triggers are hard to avoid, but having an understanding that coming into contact with these conditions will cause rosacea to flare and calm down when the trigger is gone should give understanding and solace.

There are some daily practices and products to include and exclude from your routine to prevent rosacea from getting worse. For your face wash, use a gentle cleanser and avoid exfoliants. Avoid extremes of temperatures when washing your face - not too hot or cold - lukewarm water is best. Apply sunscreen in the morning to avoid

sun damage and further inflammation.

There are a myriad of different treatment options depending on the type of rosacea that you have. Some of these options include prescription creams, oral antibiotics, laser treatments, and surgical excision. Please speak to your medical provider for the best treatment options for your type of rosacea.



Rosacea can be an embarrassing and frustrating condition. I believe that having a better understanding of what rosacea is and the triggers that will make it worse is half the battle. Making lifestyle modi-

fications and using the correct skin care products, while also seeking medical treatment, can greatly help a person suffering from rosacea.



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Sean of the South: **Waffle House**



BY SEAN DIETRICH

The Third Day of Christmas. My three French hens must have gotten lost in the mail. The weather was a stolid 34 degrees. The water in the dog bowls was stone. The sun was out.

Waffle House was warm and inviting. The parking lot was mostly empty except for a few muddy trucks. My wife and I had an 11-year-old with us. She is blind. This is her first time attending a Waffle House.

“Have a seat wherever,” said the server.

We found a table in the corner. A booth. Red vinyl. Faux wood table. Laminated menus. Napkin dispenser.



Going to Waffle House is one of my most cherished habits. I go a few times every week. Sometimes more often, if I'm on the road. I give the Waffle House corporation half my annual income. And I do it gladly.

But going to a Waffle House with a blind child is another matter entirely. The whole ordeal is different. For starters, the multi-sensory experience begins with the nose.

“That smell,” the child said, as we walked into the door.

She used her white cane to trace the perimeter of the aisle, navigating between booth and bar and jukebox.

“What is that smell?” she said. Nose to the ceiling.

“It's bacon,” said my wife.

When you walk into a Waffle House, it's the smell that gets you first. The smell of cured pork and frying tuber vegetables. It hits you in the back of the throat. If you're lucky, the scent works its way into the fibers of your clothes. And it stays

with you all day.

The child was smiling. “This place smells delicious.”

“Welcome to Waffle House,” said the server.

We told the waitress it was the kid's first time visiting.

The employees made a big deal about it. You would have thought Young Harry and Meghan Markle were entering the premises.

We sat. We talked. The waitress gave the kid a complimentary paper hat.

I've known people who worked at Waffle House. The industry term for this hat is the Confidence Killer. But it looked good on the girl.

The waitress gave me a paper hat too. She put it on my head. I looked like an unhappy mess-hall sergeant.

The child is thrilled to be here and she doesn't care who knows. She is dancing in her seat. Bouncing in rhythm to the jukebox music. Which is Taylor Swift.

“Are you having a good day?” says our waitress.

“Yes, we are!!!” says the kid, using not one but two exclamation points.

She ordered eggs, scrambled. Bacon, crispy. White toast, buttered within an inch of its grain. Strawberry jam. An Irish pint of chocolate milk. A giant waffle—blueberry.

The waitress drew a whipped-cream smiley face on the waffle. Nobody asked her to do that.

When the meal was finished, the waitresses asked, “Has it been a good first visit to Waffle House?”

But the kid can't answer. Her mouth is still full.

So the waitresses offered to pose for a picture with us, to commemorate the monumental occasion. One that will not soon be forgotten.

We all pose. The photographer holds the camera and tells us all to smile. “Say cheese,” says the photographer.

“No,” says one waitress, kissing the blind girl's head. “Don't say cheese. On the count of three, let's everyone say, ‘Love!’”

Whereupon every customer joined in unison, counting down with the photographer. We all counted.

“ONE...! TWO...!”
Love.

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Musing



BY DR. KERRY KNIGHT,
EMERALD BEACH CHURCH
OF CHRIST

“Out of the mouth of babes
and nursing infants,
You have perfected praise”
(Matthew 21:16b)

A Minister’s Message: The Baby That Changed the World

Imagine for just a moment,
a tiny newborn baby wrapped
in swaddling clothes, lying in
a manger. He is so vulnerable,
so helpless, so dependent. It is
hard to envision that little child
changing the world, but He did.



Mary, His mother, knew of His
destiny. An angel had told her.
His mother would guard Him
so carefully until His time came.
She nursed him, clothed him,
and read to Him from the scrip-
tures. His earthly father, Joseph,
would teach Him the value of
hard work, and give Him the
perfect model of a strong, Jew-
ish man. He finally announced,
“I must be about my Father’s
business. And then from the
baptism by John, which led to
the cross of Calvary, His every
move was to show compassion
and offer salvation to all those

who mirrored His own help-
lessness as a baby. The man,
Jesus, healed approximately 40
people, personally, yet when
you consider the multitudes that
followed Him, He could easily
have healed hundreds, maybe
thousands. The Bible says in
Matthew 9:36, “He looked on
the masses and had compas-
sion.” And then He gave them
the greatest gift of all, His blood
on Heaven’s Cross.

And it’s hard to believe that it
all began with that little baby in
Bethlehem.

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THEREFORE THE LORD HIMSELF - WILL GIVE YOU A SIGN:
THE VIRGIN MARY SHALL BE WITH CHILD AND WILL GIVE
BIRTH TO A SON, AND WILL CALL HIM IMMANUEL. ~ LUKE 7:14

AND SO IT BEGUN.

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SUNDAY PM:
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WEDNESDAY:
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BCSO Issues Scam Alert

Bay County Sheriff Tom-
my Ford recently issued a
Scam Alert after receiving
several complaints about a
new scam using the social me-
dia platform Facebook.

In this scam, the scammer
hacks a person’s Facebook
page. Once they have access,
the scammer posts a list of
valuable items for sale at very
low prices. Vehicles, tractors,
tools, and other items that, in
the pictures, appear to be in
good condition and, because
of a hardship, are being sold
at a bargain price.

When a potential victim
shows interest in purchasing
an item and sends a message
to the scammer, they are
told that to make a purchase
they must use a cash app. If
the victim is unsure, they are
urged to at least send a sub-
stantial deposit to “hold” the
item, again, using the cash
app. Sometimes the scammer
reaches back out to warn the
victim that there has been a
lot of interest in the item and
to continue to hold the item,

the victim must show they are
serious about the purchase
and send another deposit by
cash app.

The post is a scam. There
are no items for sale at low
prices because of a family ill-
ness or hardship. Once mon-
ey is sent through the cash
app, the scam is complete.
Suddenly, the victim can no
longer make contact with the
scammer to take possession
of the item. They have been
scammed.

Sheriff Ford urges anyone
attempting to purchase an
item listed on a social media
post to make every effort to
examine the item in person
before purchasing. The Bay
County Sheriff’s Office also
offers a Safe Space for trans-
actions to take place in the
front parking lot of the main
office at 3421 N. Hwy. 77,
Panama City.

If you have been vic-
timized by this type of scam
or any other, please call the
BCSO at (850) 747-4700 to
report the crime.

Family-Friendly Flooring for Holiday Fun: Durable and Easy-to-Clean Options for Florida's Festive Season

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

In Florida, the winter holidays bring family gatherings, fun-filled activities, and a unique mix of indoor-outdoor foot traffic. From sandy feet to spills, family floors in Florida need to handle the excitement while remaining easy to clean and maintain. For households with kids, pets, and holiday guests, choosing durable, low-maintenance flooring can make all the difference in creating a stress-free, festive environment.

Here's a guide to some of the best family-friendly flooring options for Florida homes, designed to withstand the season's festivities and Florida's lifestyle.

Luxury Vinyl Plank: Waterproof and Resilient for Busy Households

Luxury vinyl plank is one of the best choices for families in Florida, especially during the holiday season. Its waterproof



and durable nature means it can handle sandy feet, wet paws, and the occasional drink spill without a problem.

LVP's resistance to scratches and dents makes it perfect for families with pets and children. Its top wear layer provides durability that stands up to holiday traffic and everyday activities, keeping it looking fresh year-round. Plus, it's easy to clean with just a quick sweep or mop, allowing you to focus on enjoying the holidays rather than

worrying about floor maintenance.

Tile Flooring: Stain-Resistant and Ideal for Indoor-Outdoor Living

Tile flooring, especially porcelain or ceramic tile, is a natural choice for Florida homes that welcome indoor-outdoor movement. With its durable, stain-resistant surface, tile flooring is ideal for entryways, kitchens, and other high-traffic areas. Families who often entertain

guests will appreciate how tile resists stains and scratches from sandy shoes, pet claws, and daily wear.

With Florida's mild winters, guests often transition between indoor and outdoor spaces, making tile's resistance to moisture, dirt, and sand a big benefit. Cleaning is a breeze with tile; it only takes a quick mop or sweep to keep it looking pristine. And with a range of colors and textures, tile can easily fit into any holiday decor, blending style with practicality for a family-friendly option.

Laminate Flooring: Scratch-Resistant and Budget-Friendly for Families

Laminate flooring is a popular choice for families seeking an affordable, durable, and stylish flooring option. With a protective top layer, laminate resists scratches, scuffs, and stains—perfect for homes with young children or pets that may be a bit rough on the floors. During

the busy holiday season, laminate flooring's low-maintenance appeal is a big plus, as it requires minimal upkeep to stay looking fresh.

Today's laminate options come in a variety of colors and finishes, mimicking hardwood or tile textures, allowing you to create a cozy, upscale look without the cost or hassle. It's especially well-suited for living rooms, playrooms, or bedrooms where you want a welcoming feel along with durability. Simply wipe or mop as needed, and you're ready to welcome family and friends.

Maintaining Your Floors During the Holidays

Even with durable flooring choices, a few simple tips can help keep your floors looking their best throughout the holiday season:

Place Entry Mats: Set mats at all entry points to trap sand, dirt, and other outdoor

Continued on page 31

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Design and Culture: Local Design

RiverCamps on Crooked Creek is one of the many beautiful communities located in the Panama City Beach area. It is pure serenity with its open and peaceful natural vistas. Another draw is the architecture and interior design of the homes. Laura Dobbins is a local interior designer. She is originally from Birmingham, Alabama, and has been in Panama City Beach since 1993. Dobbins has been a designer for over 20 years and recently completed her home in RiverCamps. She allowed us in to see her lovely and cozy modern cottage home.



Architect: Bryan Almodovard of Almodovard Drafting and Design
 Builder: Cam Cameron of JC Homes
 Interior Designer: Laura Dobbins

The exterior of this charming cottage has a rustic cabin feel with some contemporary components. The colors accentuate the home's natural environs, while slightly modern touches such as the metal roof and dark windows keep it firmly in the twenty-first century.



This RiverCamps interior is sleek and modern with clean lines. It utilizes dark and warm colors to create an inviting space for entertaining. Contrasting elements such as the flat panel door style in matte black, the light countertop, the luxury vinyl floor



Countertops by Granite Plus. Viatera Calacatta Sol Quart



in a natural wood color, and the touch of natural wood on the island work together beautifully. The furniture selections, the barnwood door, and the lanterns with driftwood add a rustic feel to the spaces. Throughout the home, a black and white palette offers a coherent color theme with soft textures and warm color tones added in through furniture and accessories to create minimalist yet welcoming spaces. Some of my favorite touches are the chandeliers in the master bedroom and the use of driftwood throughout the design.



If you are looking for a local interior designer, Laura Dobbins would love to assist you with your next project. you can contact her at (850) 625-1736 or email her at lauradobbins3@yahoo.com. You can also follow her on Instagram @Lauradobbins3.



Chandeliers designed and crafted by Modern Gesture of Cape Town South

Best Retirement Advice for 2025



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

Here's a list of things to keep an eye on if you are planning to ride off into the sunset soon.

1. Understand Sequence of Return Risk

Sequence of Returns Risk is a fancy term but what does it mean? Here's the simple version: At some point during your 25-year retirement, there will be at least one bear market. Your finances will be much worse off if a market slump or crash occurs at the outset of retirement. The name of the game is to reduce risk and minimize principal withdrawals during a market downturn.

2. Delay Starting Social Security

Social Security is guaranteed income, indexed for inflation. That makes it extremely valuable. Mid 60's is better than 62 for a start date. Tap other sources of retirement income before starting Social Security.

3. What is Your Healthcare Gameplan?

Americans are eligible to enroll in Medicare at age 65.

There can even be penalties for failing to enroll on time. Make a plan to sign up in the months leading up to your 65th birthday. If you retire before age 65, you'll also need to obtain health insurance on your own before Medicare kicks in. Can COBRA or the Affordable Care Act (ACT) insurance provide a bridge? Consider a Health Savings account to make your premium tax-deductible. Make a plan now before these choices are forced on you.

4. Consider Part-Time Work

Sometimes it's a good idea to keep some income flowing. 27% of retirees work part-time and this helps with expenses and has the added benefit of increased mental acuity and longevity.

5. Pivot Investments from Growth to Asset Preservation and Income

Retirement is not the time for a lot of risk. Rather, consider it as a time to live off the interest and income your portfolio earns while maintaining a secure principal base. Find an advisor that specializes in lower-risk income portfolios when seeking professional investment help, always work with a Fiduciary Advisory that is bound by law to act in your best interest.

6. Get Professional Help

Now that it's time to deal with Retirement Planning math or estate and tax planning it's time to lean on others. I'd encourage everyone to consult a fee-only financial planner or accredited Financial Counselor simply because there are so many decisions to make. After all, you've never retired before, but an experienced advisor has guided many, many people through the process.

Here's a great idea: reach out to Gulf Financial and schedule your free consultation today. It

doesn't cost a thing, and you will get actionable information tailored specifically to your needs.

Until then, from the Gulf Financial Family to yours, MERRY CHRISTMAS!

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From the Office of Congressman Neal Dunn



forts. Together, we have taken a big step forward for North Florida and our shared vision of a stronger United States.

As we move ahead, my focus will remain steadfast on the issues that matter most to you. We will fight to curb inflation and lower costs for hardworking families, prioritize the safety and security of our communities, and ensure our allies like Israel have the support they need in the face of ongoing threats. With strong leadership in Washington, we'll work to tackle the critical issues at our southern border and hold accountable those who fail to keep our nation secure.

Together, we can build an

America that stands tall on the world stage, where our values guide our path forward, and our communities are safe, strong, and prosperous. The road ahead is promising, and I am excited to continue this journey with you as we work to make these goals a reality.

House Republicans are hard at work right now to deliver results for the American people. Earlier this month, I voted in favor of the Senator Elizabeth Dole 21st-Century Veterans Healthcare and Benefits Improvement Act, which represents the largest expansion of long-term care options for veterans in recent history. In addition to streamlining the disability

benefits process, this legislation also expands mental health resources and allows even more veterans to take advantage of Veterans Technology Education Courses (VET TEC). American veterans upheld their oath to defend American shores and protected our country at great cost. Now, Congress is doing its part to uphold the promises we made to them.

This bill came on the heels of Veterans Day. As a veteran myself, this holiday holds a special significance to me and everyone who has served in our nation's armed forces. Last week, I had the incredible privilege of meeting with a Medal of Honor recipient at an expo for Florida

veterans looking to transition into civilian life. Standing with one of our nation's greatest heroes was a powerful reminder of the extraordinary bravery and selflessness of those who serve. It was a humbling experience, and it strengthened my resolve to continue prioritizing my voice for policies that address the needs of our veterans and their families.

If you or someone you know needs help navigating their veterans' benefits, please do not hesitate to contact my office at (850) 785-0812. My staff and I are available to assist veterans with obtaining their service records, accessing their benefits, and more!

I am deeply honored to have earned your support earlier this month. Thank you to everyone who turned out to vote, volunteered, and encouraged our ef-

Tax Collector Updates Website Design

Moves to a .gov URL for Enhanced Customer Experience

The Tax Collector's Office is excited to announce an upgraded website, featuring a modern design and the transition to a new .gov domain. This change

comes with a series of benefits aimed at improving the overall user experience for citizens accessing services just in time for property tax season.

The move to a .gov URL is a significant step in enhancing security and trust. Websites with the .gov domain are exclusively reserved for government agencies, ensuring users can confidently access official information and services. This trusted domain signals a commitment to data privacy and security, assuring visitors that they are engaging with legitimate, authorized resources.

Along with the domain change, the updated website boasts a fresh, user-friendly design. Navigation has been



streamlined to make it easier for individuals and businesses to find the services they need, such as paying taxes, renewing registrations, or finding information specific to their needs. The responsive design ensures the website functions smoothly across devices, from desktops to

smartphones, offering convenience for users on the go.

With property tax season underway, the Tax Collector's Office encourages customers to visit their new site at

BayCountyFLTax.Gov to take advantage of the online services available for property tax payments and registration renewals.

Property tax payments received or postmarked by December 31 receive the 3% discount. This discount is shown on the property tax notice.

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wish to cancel, Oceans PM asks for a courtesy 30-day notice.

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Oceans PM, your home is in great hands! They're here to make sure everything runs smoothly, so you can focus on what really matters—enjoying your time and stay on the beach.

Your beach home is a place of relaxation, joy, and cherished memories. Don't let the challenges of living on the Gulf take away from that. Let the experts at Oceans PM handle the details so you can enjoy all the benefits of owning a beach home stress-free.

For more information, visit <https://oceanspm.com/> or contact them directly at service@oceanspm.com or (850) 382-7475.



Deedrian & Siegfried Taylor, Owners, Oceans PM. Photo taken at the iconic Red Bar, Grayton Beach, FL

home property. What Makes Oceans PM Different;

Local Experts: Oceans PM is not just a local company; they're your neighbors. They understand the specific needs of your beach home because they face the same challenges every day.

No Long-Term Contracts: Flexibility matters. No long-term contracts. If you ever

prep, Oceans PM handles everything so you can relax and enjoy your home without the worries.

Personalized Service: As a family-ran business, Oceans PM prides themselves in offering a personal touch. They treat your home as if it were their own, ensuring every detail is taken care of.

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The same elements that make the beach so inviting—sun, sea, and sand—also bring serious challenges for homeowners. Here are a few issues you'll need to manage: Hurricane and Tropical Storm Damage, Humidity and Mold, Corrosive Salt Air, Termites, Constant Maintenance Needs, Storm Surge and Flooding Risks, and Landscape Deterioration.

without worry. They offer Weekly Inspections, Monthly Services, Quarterly Maintenance, and Annual Services. Why Choose Oceans PM? As a husband-and-wife team living and working right here on the Gulf Coast, they know firsthand the unique challenges of beach home ownership. Their local expertise and commitment to providing exclusive services make them the ideal partner to care for your beach

FLOORING

continued from page 27

elements. This simple step can prevent a lot of extra cleaning and keep floors looking clean.

Add Area Rugs to High-Traffic Zones: In places like the living room or entryway, area rugs or runners can help protect your floors from wear and tear. Opting for washable rugs that can easily be cleaned after gatherings or spills.

Use Felt Pads on Furniture: If you're rearranging furniture to accommodate guests or holiday decor, place felt pads on the bottoms of furniture legs to prevent any potential scratches.

Quick Clean-Up: Stay on top of spills to prevent stains

from setting in. Keep a microfiber mop or cloth nearby for quick clean-ups on laminate and luxury vinyl.

Choosing the right flooring for a family home not only creates a beautiful look but also makes life easier during the holidays and beyond. With these family-friendly flooring options, you'll have a home ready for holiday celebrations that's easy to maintain, stylish, and built to last. So, as you prepare to welcome family and friends, consider these practical choices that blend durability, low maintenance, and timeless style—making every holiday memory more enjoyable. Happy Holidays from your Flooring Depot family!

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