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Four Major PCB Openings Set for 2025

BY ED OFFLEY

Panama City Beach residents and visitors alike will enjoy an expansion of opportunities for dining, entertainment and sports in the year ahead.

Three new projects are on track to finish construction and open their doors to the public in the first half of 2025. They include the 60,000-square-foot **Pirates Voyage** indoor theater on Panama City Beach Parkway west of Pier Park; the 38,000-square-foot **TopGolf** driving range and entertainment center on Powell Adams Drive, and a new **McGuire's Irish Pub** at 17290 Front Beach Road on the former site of the Boar's Head Restaurant.

And to the relief of all motorists, construction of Segment 3 of the Community Redevelopment Agency's massive street reconstruction project – SR 79 from the US 98 parkway to Front Beach Road, and east to Lullwater Drive – will be completed by mid-year

Under construction since



last summer, the \$60 million **Pirates Voyage** dinner theater is now in its final phase of construction and on schedule for a late spring opening. Workers in August completed “topping off” the external structure that holds 1,000 seats. Construction is now centered on the 15-foot-deep interior lagoon that will hold more than 600,000 gallons of water for the centerpiece

of the set that will house two pirate vessels – Crimson and Sapphire – and the pirate crews who will battle on deck, in the water and in the air.

Jack Lawrence, Pirates Voyage CEO, said that in addition to the 400 construction jobs, the dinner theater will employ 300 people when it opens. “This is going to be a show that guests to Panama City Beach are not going to

want to miss,” Lawrence said. Two other Pirates Voyage facilities are in operation in Myrtle Beach, S.C., and Pigeon Forge, Tenn.

The city's attraction for golfers will also significantly grow in the summer of 2025 with the scheduled opening of the \$26 million TopGolf venue on Powell Adams Drive.

The two-story facility will feature 74 climate-controlled hitting bays with lounge-type furniture and high-top tables for groups to cheer on (or heckle) fellow players. It will also feature the company's “Toptracer” technology, which traces each golf ball's flight path, distance and other metrics.

In addition, the site will include a full-service restaurant, a 22-foot video wall, and an outdoor patio suitable for team gatherings and family events.

TopGolf's tenth Florida facility will employ 275-300 people when open, company

2025

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The 16th Annual 30A Songwriters Festival Hits South Walton as the Number One Songwriters Festival in the Country

BY WILL ESTELL

If you consider yourself a fan of great music and the talented songwriters who make the songs you love possible, you will definitely want to make plans to attend the 16th Annual 30A Songwriters Festival—especially since it is now considered the top-rated songwriters' festival in America—happening along our beautiful beach communities of South Walton and the white sands of Northwest Florida's Gulf Coast.

The renowned festival is celebrating its 16th year of Hooks,

30A SONGWRITER

continued on page 2

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Community

30A SONGWRITER

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Lines and Singers January 16 - 20, 2025, with performances on presenting sponsor Grand Boulevard's main stage in beautiful Miramar Beach, as well as more than 30 other popular venues dotting the map of World Famous 30A.

This year's rendition of the popular festival includes headline performances by Grammy award winning rocker Melissa Etheridge; the acoustic Americana sound of Amos Lee; the masterful harmonies and arrangements of The Jayhawks; the blues infused Southern rock of The Devon Allman Project, and the multi-genre sound of Maggie Rose and Secret Sisters.

The long winter weekend of music and fun has now become the most celebrated songwriters' festival in the entire country and is revered by artists and music lovers around the globe. With more than 175 artists, encompassing over 225 performances at 30 plus venues, the 16th annual 30A Songwriters Festival most definitely has something for everyone. Whether you're a fan of folk music, rock, soul,



country or anything in between, this festival covers it all and does so with some of the best writers and performers to ever grace the stages of these South Walton coastal venues.

The 2025 lineup is chock-full of phenomenal artists like Holly Williams, Charlie Mars, Shawn Mullins, Mary Gauthier, Jeffrey Steele, Hayes Carll, Lilly Hiatt, Tommy Prine, Grayson Capps, Chuck Cannon, Jeff Black, Randall Bramblett, Kelly Willis, Bob Schneider, Steve Politz, Adam Hood, John Driskell-Hopkins, Dan Bern, Will Kimbrough, Lilly Winwood, Ellis Paul, Darrel Scott, Livingston Taylor, Griffin House, David Ryan Harris, Emerson Hart, Certainly So, Abe Partridge, Chris Stills, Will Hoge, Chastity Brown, Vicki

Peterson, Jennifer Lynn Simpson, Sara Hells, Jack Barksdale, Cat Ridgeway, Caitlin Cannon, Bradley Cole Smith, Nelson Nolan, Mike Whitty with The Sand Ole Opry, Cousin Curtis, Ryan Hood, John Cowsill, John Paul White, Ruthie Foster, Black Opry Revue, John Fullbright and numerous others.

Additionally, some top-notch writers and performers making their first trip to our beautiful beaches to perform include: Charlie Starr and Benji Shanks of Blackberry Smoke, country sensation Brandy Clark, Chuck Prophet, Josh Joplin Group, Willi Carlisle, Bee Taylor Band, Langhorne Slim, Josh Rouse, Chris Knight, Jontavious Willis, as well as Josh Rouse, Paul McDonald, Jill Sobule, Kyle Davis,

Tyler Ramsey, David Borne', Andrea Von Kampen, Beth Bombara, Anna Grace, Mallory Johnson, and one of my personal favorite new country artists, Jada Cato.

The popular festival takes place at venues spread across a span of slightly over 30 miles of South Walton beach communities, including the large outdoor main stage facility at Grand Boulevard in Miramar Beach. These live music hotspots include well-known restaurants, entertainment venues, hotel lobbies and cafés dotting the two-lane Scenic Hwy. 30A. And one thing is for sure, if you're hanging in places like these, near beaches like these, listening to artists like this festival brings, you are most definitely sure to have a fabulous time, that will undoubtedly find you hitting spot after spot for more music and fun.

I asked multi-hit Nashville songwriter Jeffrey Steele what keeps him coming back year-after-year: He simply lamented, "I always look forward to 30A Songwriters Festival, not only as another opportunity to do what I love, singing and entertaining, but also seeing the fans, my writ-

er friends I don't see often, and catching up and hangin' at the beach."

From the main stage at Grand Boulevard, featuring Saturday and Sunday's head-



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30A SONGWRITER

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liners to popular spots like AJ's Grayton Beach, Bud & Ally's, Water Color's Fish Out of Water, Boat House and Lake House to 30A Café to Rosemary Beach Town Hall, and Old Florida Fish House there is certainly no shortage of venues hosting great songwriters and musicians for this event. Since its inception in 2010, 30A Songwriters Festival has grown year after year, and is one of many endeavors made possible by Walton County Cultural Arts Alliance (CAA), a remarkable organization that adds so much to our coastal community through its artistic and philanthropic endeavors.

The festival is co-produced

by Russell Carter Artist Management, which has been the driving force behind the talent booking since the festival began in 2010. Additionally, 100% of 30A Songwriters Festival's net profits benefit CAA's mission to advance the arts in Walton County through education, leadership, advocacy and the funding of special arts related programs within the community.

Festival Co-Producer, Russell Carter, President of Russell Carter Artist Management, has good reason to be immensely proud of the festival he helped to create.

"This festival began as a small event and grew quickly into a premier one-of-a-kind musical showcase for world-class songwriters. Our goal is

to curate a festival that presents the absolute best in touring songwriters and performers. We want our audiences to experience musicians representing diverse genres of music – jazz, blues, country, folk, Americana, and rock, with just two stipulations – they have to write their own music and they have to be really great at it!" said Carter.

Grab Your Festival Tickets Today!

Full weekend passes start at only \$445, and premium seating VIP passes at just \$1,225. per person, and Premiere VIP passes, with special front row seating at the Grand Boulevard Headliners Stage for only \$1,600 pp. All of these ticket packages come in at quite the bargain

considering you have the ability to see and hear so many remarkable songwriters and artists across your four days along the idyllic beach communities of South Walton. In addition to the weekend packages, concert goers can also purchase a limited number of daily headliners, one day and one night, and VIP transportation offerings. In other words, there are a lot of ways to put this year's 30A Songwriters Festival passes on your short list by visiting their site at 30ASongwritersFestival.com. I hope to see you there. I'll be the guy in the ball cap and vest with a beer in his hand, his dancing wife by his side and music in his heart!

Writer Bio:

Will Estell is a writer, editor, and Northwest Florida media guru with over 700 published magazine features in an array of genres, including tourism, music, real estate, and automobile editorials. Will has penned one-on-one cover interview features with such well-known artists as Kenny Chesney, Jimmy Buffett, Alan Jackson, Darius Rucker, Styx, Amy Grant, Sara Evans and numerous others. He is the chief creative officer of Estell Hussey Media, LLC, and over the past 26 years has been instrumental in co-founding twelve new magazine titles from concept to fruition – both for other publishers and himself – as well as serving as editor in chief for numerous others nationally. Originally from the backwoods of rural Mississippi, Will Estell is a father of three who splits his time between Destin and Navarre Beach, along with his wife, ABC 3 Florida news anchor, Laura Hussey-Estell. Will is a regular contributor to Life Media's family of publications.

2025

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officials say.

McGuire's Irish Pub – whose existing venues in Pensacola and Destin regularly attract PCB residents and visitors on day trip visits – will open its third restaurant on Front Beach Road during the first two weeks of February, company officials say.

The 24,000-square-foot restaurant has been under construction since last March. When open, it will be able to seat up to 650 people at one time, following the same design as its counterparts. In addition to its Irish themed menu, the restaurant will feature live entertainment.

"We're doing a lot of wood inside, hardwood floors, beadboard on the walls, a lot of lighting," Project Manager Daniel Rivera told WJHG recently.

The completion of the street improvements along the SR 79 corridor and Front Beach Road will mark a major milestone in the 24-year-old city infrastructure improvements, said Donna Montgomery, community outreach specialist with The Corradino Group, which is managing the multi-million-dollar project. One recent development has been the landscaping around



the roundabout at Front Beach Road and Arnold Road.

As in other phases of the CRA work, the project includes widening the roadway to four lanes, adding sidewalks and crosswalks, installing curb and gutter storm drainage, and relocating utility lines.

This phase of the Front Beach Road reconstruction has a mid-2025 completion target, Montgomery said. However, additional phases of the CRA road work are still planned during the next five years.

Construction of two additional Front Beach Road projects is scheduled to begin with bid openings in early 2025 with work to begin shortly afterward. Segment 4.1 runs from Lullwater Drive to east of Hills Road; and Segment 4.2 from the end of Segment 4.1 to Lantana Drive. The next phase, Segment 4.3, is set for early 2026. It will improve Front Beach Road from its intersection with Hutchison Boulevard to west of Richard Jackson Boulevard.



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Residential and Commercial



PCB Chamber New Member Spotlight



Ace Handyman Services Brings Trusted Home Repair Expertise to Panama City Beach

Homeowners in Panama City Beach now have a new go-to resource for their repair and maintenance needs. Ace Handyman Services, a locally owned franchise of a brand we all know – Ace Hardware, has officially opened its doors, offering a wide range of professional handyman services tailored to meet the unique needs of the coastal community.

A Legacy of Trust and Quality

Ace Handyman Services is an extension of the Ace Hardware name, which has long been



a reliable source in home improvement. The Panama City franchise continues this legacy by providing skilled craftsmanship, customer-focused service, and professional care to every project, no matter how big or small.

“Our mission is to offer convenient, high-quality solutions for homeowners,” said Kim



Seasonal Maintenance: Keep your home in top condition year-round with services like gutter cleaning and weatherproofing.

Custom Projects: Bring your creative ideas to life with the help of experienced craftsmen.

The company emphasizes flexibility and transparency, offering easy scheduling and clear, upfront pricing to ensure a stress-free customer experience.

What Sets Ace Handyman Services Apart?

Panama City Beach homeowners can expect more than just repairs—they’ll enjoy a professional experience designed for their peace of mind. Key highlights include:

Safe, Skilled Professionals: All team members are background-checked, drug screened, insured, bonded, and trained to deliver exceptional results.

Commitment to Professionalism: From on-time arrivals to courteous communication, the team prioritizes customer satisfaction at every step.

Local Expertise: With a deep understanding of the unique needs of Panama City

Beach homes, the business is committed to serving the community with care and precision.

Workmanship Guarantee: Ace Handyman Services offers a one-year guarantee on all work performed, ensuring homeowners feel confident in their investment.

Bringing More Time Back to Your Day

“We understand how valuable your time is,” said Mark Oldfield, owner. “Our goal is to take the hassle out of home maintenance so you can focus on what matters most—whether that’s spending time with loved ones, enjoying the beautiful Panama City beaches, or simply relaxing in your well-maintained home.”

Experience Ace Handyman Services

Ace Handyman Services Panama City is now open and ready to assist with all your home repair and improvement needs. To schedule a service or learn more, call (850) 307-7221 or visit AceHandymanServices.com.

With a trusted name in home improvement now in the heart of Panama City Beach area, homeowners have a new partner to help them maintain and enhance their living spaces. Discover the difference today with Ace Handyman Services Panama City.



Hobden, General Manager of Ace Handyman Services Panama City. “Whether it’s tackling a growing to-do list or bringing creative ideas to life, we’re here to help.”

Services Designed for Every Homeowner

Ace Handyman Services Panama City offers a wide array of home repair and maintenance services, including:

Repairs: From fixing doors and drywall to addressing plumbing issues, the team can handle it all.

Upgrades: Enhance your living space with updated fixtures, lighting, or even custom carpentry projects.

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PCB Chamber New Member Spotlight



Introducing B and E Outdoor Furniture

B and E Outdoor Furniture is a custom composite outdoor furniture company named after two friends Bill and Ed and word playing the name (B and E) letting everyone get a “Get a Deal for a Steal”; the logo also represents the play on B and E. The company has been online and word of mouth for the last two years. Believing in the quality of their outdoor custom composite furniture, they decided to bring this unique outdoor furniture that is handcrafted by the Amish to the beach and surrounding areas to help you to create a relaxing outdoor space with their custom-crafted composite furniture with long-lasting bent back comfort. All designed by you!

B and E Outdoor Furniture has composite furniture for all outdoor spaces: tables and chairs of all sizes and shapes. They have gliders, outdoor bars, cozy firepits, and loungers for your pool to name a few. They even have items for your

pets such as dog/cat bowls and outdoor bird feeders. All the furniture is proudly crafted and assembled in the USA. You will never have to assemble your own furniture. B and E Outdoor Furniture prides themselves on bringing customers outdoor furniture that is sturdy and will last for years and years. Keeping you from buying furniture over and over again.

B and E Outdoor Furniture does offer wholesale pricing for those who are looking to upgrade their business space including but not limited to; restaurants, bars, parks or any business that could enjoy quality crafted outdoor furniture with bent back comfort for their customers.

All the composite boards are produced by Tangent and are created from recycled plastics that offer sustainability from all-weather elements and keep their color even after years in the beautiful Florida sunshine. All furniture hardware is made



with marine-grade stainless steel and will not rust.

B and E Outdoor Furniture, taking over Panama City Beach and the surrounding areas one patio at a time. Come by our



showroom today to “Get a Deal for Steal”.

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Beyond the Beach: How Local Retailers Can Thrive Year-Round



BY MARINA BOEIRA

Panama City Beach, known for its stunning white sand beaches and emerald waters, draws millions of tourists each year. Yet, like many coastal towns, businesses in Bay County face the challenge of maintaining revenue during off-peak seasons. For local retailers, adapting to seasonal fluctuations and building year-round appeal is essential to staying competitive and sustainable. By focusing on community engagement, diver-

sification, collaboration, and strategic support, retailers can ensure steady growth beyond the busy summer months.

Know Your Community

While tourists drive the summer economy, locals are the backbone during slower months. Retailers can foster loyalty by tailoring offerings to local preferences and hosting community-centric events such as workshops or charity fundraisers. These activities build strong connections and a sense of belonging.

Engaging with locals on social media platforms like Facebook and Instagram can also enhance visibility. Highlighting promotions, showcasing new products, and sharing stories that resonate with residents encourage repeat visits and word-of-mouth referrals.

Diversify Your Offerings

Successful retailers look beyond traditional tourist products. Offering items that appeal

to both tourists and locals, such as off-season gear for fishing or hiking, can help smooth revenue fluctuations. Locally themed products also attract residents and visitors seeking unique goods.

Expanding into e-commerce is another valuable strategy. This allows tourists to purchase their favorite local products even after they leave, creating a year-round customer base. Setting up an online store can be challenging, but resources like the Small Business Development Center (SBDC) offer valuable support. The SBDC provides guidance on online marketing tools, inventory management, and digital marketing strategies.

Collaborate with Neighboring Businesses

Partnerships can be powerful in close-knit communities. Retailers might collaborate with restaurants, event planners, or attractions to create joint promotions. For example, a boutique could team up with a local café to offer mutual discounts. Such partnerships not only increase foot traffic but also strengthen the local economy.

Participation in local events, such as holiday markets, offers additional visibility. These gatherings help businesses connect with new customers and reinforce community ties. Co-hosting events or cross-promoting on social media can further amplify reach.

Embrace Off-Season Trends

Off-seasons present unique opportunities. Fall and winter, for example, attract snowbirds—retirees seeking warmth. Retailers can offer loyalty programs, discounts, and merchandise tailored to this demographic, such as comfort-focused clothing or home goods. Understanding these customers' needs can make a big difference.

Seasonal promotions, like back-to-school sales or winter holiday campaigns, provide natural opportunities to engage customers. Planning marketing efforts in advance ensures alignment with the needs of both locals and off-season visitors.

Leverage Support from the SBDC

Operating a seasonal retail business has its challenges, but local resources can help. The SBDC at the University of West Florida offers no-cost personalized assistance with business planning, financial analysis, marketing, and e-commerce strategies. Their workshops and one-on-one consulting services help retailers navigate seasonal fluctuations and explore new revenue streams.

Whether refining a marketing strategy or developing new products, the SBDC provides valuable tools and guidance.

Enhance Customer Experience

Exceptional customer service ensures repeat business. Retailers can enhance shopping experiences by offering personalized recommendations, gift-wrapping services during holidays, or convenient delivery options. Creating a welcoming environment and offering loyalty rewards encourage customer retention. Small touches, like remembering a customer's name, can leave a lasting impression.

Building year-round appeal in a tourist town isn't easy, but with a focus on community engagement, diversified offerings, strategic partnerships, and support from resources like the SBDC, local retailers can navigate seasonal challenges and thrive year-round.

For more information contact Marina Boeira at mboeiratarulli@uwf.edu.

Marina is the Assistant Director for the Florida SBDC at UWF in Panama City Beach, which provides no-cost business consulting to small businesses. With over a decade in management for a Fortune 500 delivery company and experience as a small business owner, Marina joined the SBDC to help other entrepreneurs achieve their goals and strengthen her community. She holds a BS in Organizational Management and Entrepreneurship from Gulf Coast State College.



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Capt. Anderson's Marina: Not Just for Fishing

BY PAM ANDERSON

Have you been to Capt. Anderson's Marina lately? Of course, it continues to be the home of the best fishing guides and captains in NW Florida—but it is much more than that today.

The Event Center at Capt. Anderson Marina is the only venue of its kind in Panama City Beach. This second-floor venue is designed to give you a bird's eye view of not only the working waterfront of fishermen below but the sights of beautiful Grand Lagoon—its sunrises, its sunsets, its beauty. From the bustling boat traffic of summer months to the serene views in the off-season, you cannot beat the view from the Captain's Quarters which seats up to 300. Intrigued? Make an appointment with Chelsea or Suzie at (850) 234-3435, or go online to see the virtual tour at <https://captainandersonseventcenter.com>. It is a wonderful venue for meetings, seminars, parties of all kinds, and of course, fabulous weddings.

Capt. Max's Bar & Grill with its Upper Deck Bar has become

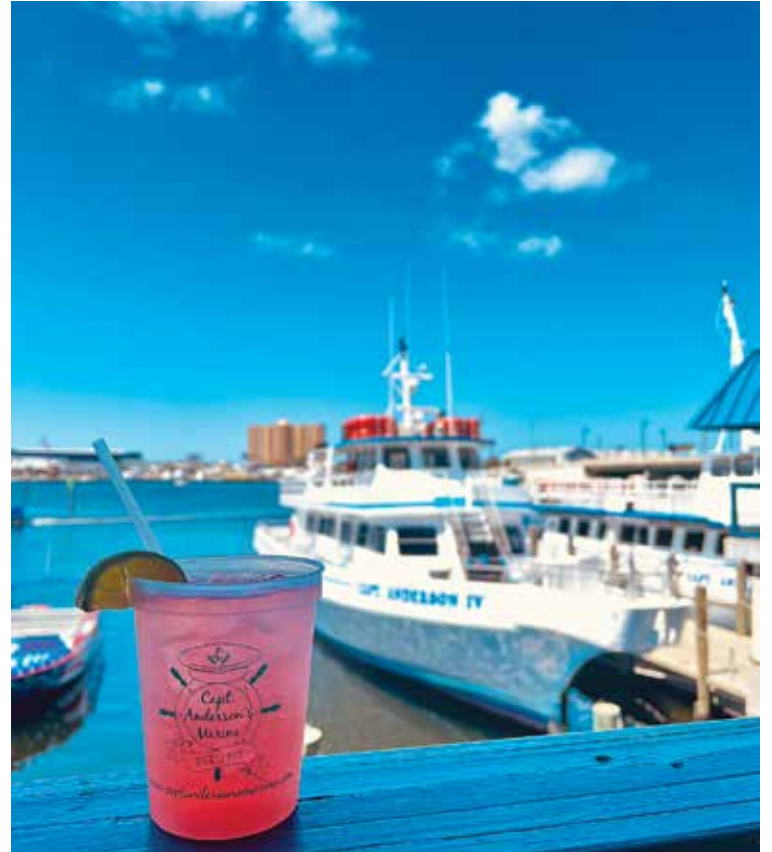


a hot spot for locals to watch their favorite sports on TV while enjoying that great view of the Lagoon. NFL Playoffs & Superbowl are right around the corner! Tasty snacks and burgers from the grill and your favorite beverage top off a great experience. Check out the team on Facebook—Capt. Max's Bar & Grill Panama City Beach (open year-round).

On the lower floor, Capt. Max's has inside climate-controlled seating as well as outside

dining with games for the young and old alike. In-season there is a great souvenir shop, That Ship's Store with some nautical gifts and shirts, and a Hershey's Ice Cream Shop-yum! (Reserve early for the Valentine's Day Cruises on February 14!)

But fishing is still why folks love to come to Capt. Anderson's Marina. During the winter months, most of our charter boats and guide boats are available to take you on a deep-sea adventure, or just zip around St.



Andrews Bay for some trout or redfish.

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 Community

The Gift of Golf

BY ALAN WATSON, PRESIDENT,
GOLF+ DOTHAN AND PCB

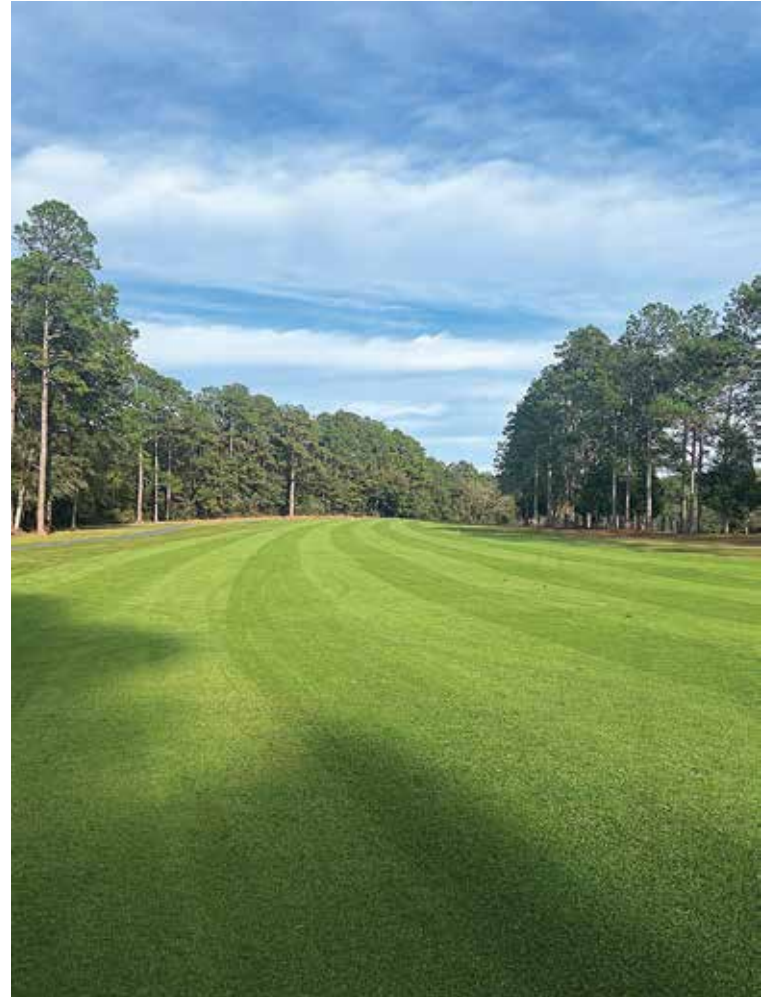
In this season of giving, I am personally reflecting on golf and what a gift it has been to me over the years. I don't hunt or fish very often. I don't own a boat and I don't garden. My outdoor time is spent on a motorcycle occasionally or on the golf course. My communion with nature takes place down back roads or on the fairways and greens. So golf is special in

that it is one of the few times a month I am outdoors and enjoying it.

My delight in the game is more than just time spent in nature. I also enjoy the fellowship of friends and family. I spend most of my days talking business so to get outside and just "be" with other men and women and not have to talk about the business of golf is great! I can relax when the golf shots are the focus, not invoices, packing slips,

and sales tax collection. Meeting new people on the golf course is also a treat. Particularly living in a tourist-filled area like we do, there is ample opportunity to just show up at the course and get paired with golfers from all over the country. The vast array of different attitudes and backgrounds is stimulating to me as I take a break from work and just enjoy time with friends old and new.

Another aspect of golf that



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feels like a gift is the inconsistency of it all. I have rarely – if ever – shot the same score two rounds in a row. I rarely play the same course two times in a row. So the variances in location and performance are exciting. I have nothing against bowling however the pins are the pins, the distance is the same each time, and even the lanes are very similar although purists would tell you about oil and wood and how they vary from place to place. While I agree that is true, golf offers much more diversity from round to round, course to course – even the weather can vary greatly each time you go out. Learning to play in cold, wind, or wet conditions makes some rounds a larger challenge than when the conditions are benign. I remember a round in Texas once on a windy day that was brutal. I could barely follow the ball in the air as the wind took my shots way off course over and over.

My greatest reason for saying that golf is a gift though is that it is the game that keeps my fa-

ther and me and my son and me connected. Playing a round with family makes memories that will last a lifetime. Sure we don't remember every shot but we do remember that we were there together. Even my brother, who rarely plays these days, could tell you about the times as children when we played golf almost daily at the country club in Dothan, Alabama, with our friends. We will always have those times to remember. My son is in the golf industry now as well. He doesn't work for me and he lives several states away but when he is home we can play golf and talk about life and relax and have fun.

I hope that golf is a gift for you as well, whether it's to have a competition that drives you, a place to relax with friends or just an escape from work like me. This game is truly a game for a lifetime and regardless of age or skill level golf allows each of us to get outside, have some fun, challenge ourselves, and learn a great game!

I hope to see you on the links soon!

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Shop Talk: Five Spring Style Trends to Try

BY LEE ANN LEONARD

We spoke with experts from some of our trendiest Pier Park stores to learn what to shop for now to jump-start your spring wardrobe. Read on to stay fashion-forward with little effort.

Stripes

While stripes are a classic every season, they're bolder, more colorful and quirkier in 2025. Stripes are popular because they can be combined with other trends. For example, Versona's new cruise control jumpsuit looks fabulous alone, but fashionistas could easily throw on one of the store's bright blazers for a pop of color. Rock the stripes trend on a cruise, a beach party or anytime you're feeling nautical.



Mocha Mousse

Warm and rich Mocha Mousse, Pantone's Color of the Year, will be everywhere. Reeds Jewelers Store Manager Brandon Couch says their Chocolate Diamonds® are a great way to embrace the trend. "Browse rings, earrings, bracelets and

necklaces by Le Vian to find the piece or pieces that really speak to you," commented Couch. "Best of all, this chocolate is calorie-free!"

Layers and Floral Dresses

"This spring, it's all about mixing stripes, denim and florals for a playful, laid-back vibe,"

said Brooklynn's by Emma Store Manager Sara Pappas. "The denim gets a refresh with new washes, cuts and distressing, and the florals feature everything from delicate, dainty prints to bold blooms." An easy

way in is to tie a top or sweater around your waist or pair an edgy denim jacket with a feminine floral dress.

Sustainability

Spring fashions will feature upcycled and recycled fabrics like repurposed denim and recycled nylon. These eco-friendly materials allow designers like

Kurt Geiger London and Eileen Fisher to create on-trend clothing and accessories for eco-conscious consumers. Those consumers can find these brands at Dillard's.

Tiger's Eye Nails

The tiger's eye nail trend shows no signs of slowing down. The nail artists at Nails So Happy mimic the look of tiger's eye gemstones, creating a multi-dimensional effect in numerous colors. They achieve the unique look by manipulating metallic flecks in the polish with a magnet. Customers enjoy watching the process as much as they love admiring and showing off the finished product.

With more than fifty fashion and specialty shops, Pier Park is the perfect place to build your spring wardrobe. Get started now by browsing our stores at <https://www.simon.com/mall/pier-park>. While there, become a Mall Insider to stay updated on the latest trends, deals, store openings, events and more! You could win a \$1,000 shopping spree!

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 Community

Gulf Coast State College Employees Selected for Prestigious Educator at Sea Program

Gulf Coast State College (GCSC) is proud to announce that two of its employees, Fred Stevenson and Katie McCurdy, were selected to participate in the Navy League's esteemed

Educator at Sea program. They joined two STEM teachers from Bay District Schools, Crystal Wielenga and Joseph Bell, for this unique opportunity aboard the USS Gerald R. Ford, the

largest aircraft carrier in the world, from December 4-7, 2024.

The Navy League has been a valued partner in GCSC's STEM Summer Youth Pro-



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grams for several years, and their involvement has been instrumental in enhancing the curriculum offered to students. The collaboration has garnered recognition in the SEAPOWER magazine, the official publication of the Navy League of the United States, showcasing the impactful educational initiatives taking place at GCSC.

Fred Stevenson, an instructor and Master Teacher for the Summer STEM program, along with Katie McCurdy, GCSC's Executive Director of Community Engagement and Director of the Summer STEM programs, embarked on a journey to enrich their understanding of naval operations and the vital role of the Sea Services. During their time aboard the USS Gerald R. Ford, they gained first-hand experience of the ship's operations, exploring the hanger, flight deck, catapult system, jet engine machine shop, incinerator, galley, medical facilities, and the Bridge. They also had the opportunity to meet Captain Burgess (CO), Captain Williams (XO), and share meals with Officers, Chief Petty Officers, and crew members. The experience concluded with an overnight

stay in the ship's staterooms on the ship and a tour of NAS Norfolk.

The Educator at Sea program aims to empower STEM educators by providing them with insights into the complexities of naval operations. This immersive experience will enable Stevenson and McCurdy to provide students with real-world examples that enhance the STEM concepts that are taught at the STEM program, demonstrating how these principles are applied in practical situations.

Katie McCurdy expressed her enthusiasm, stating, "This incredible one-in-a-lifetime opportunity allowed our team to bring back invaluable experiences and knowledge to share with the youth of our community. We are excited to share the real-world applications of STEM concepts and inspire the next generation of innovators and leaders."

Gulf Coast State College remains dedicated to fostering innovative educational programs that prepare students for success in the ever-evolving fields of science, technology, engineering, and mathematics.

Emerald Beach Rentals Brings High Quality Service to Short and Long Term Rental Market

Emerald Beach Rentals, a distinguished property management firm, was founded five years ago by Roger Rietsema. Rietsema, with an impressive 25-year background in real estate sales in the Panhandle region, teamed up with Christina Nastasi, a skilled entrepreneur known for founding a top-rated cleaning business and excelling in real estate investments. Their collaboration aimed to transform the property management landscape in the Florida market, blending Rietsema's extensive sales expertise with Nastasi's successful business acumen.

In 1996, Nastasi relocated to Panama City Beach with her spouse, a dedicated 30-year Navy Veteran. Fate brought Rietsema and Nastasi together when they both settled in the same neighborhood during the early 2000s. Through the years, this relationship has developed into a harmonious professional partnership built on mutual respect and admiration for each other's capabilities.

Their extensive knowledge of the real estate market, specifically focusing on homeownership in 30A and Panama City Beach, has significantly elevated the standard of rental experiences for clients. Nastasi's foray into the realm of long-term rental services in Florida began thirty years ago, marking the inception of a journey filled with growth and innovation. Initially starting with short-term rental properties alongside Rietsema, Nastasi identified obstacles in dealing with conventional property managers, leading to the establishment of Emerald Beach Rentals.

Emerald Beach Rentals has rapidly achieved super host status across various platforms, positioning itself in the top 20% of earners on Vrbo. The company distinguishes itself by managing properties in-house and leveraging dedicated cleaning and maintenance teams to ensure high service quality. Furthermore, all linens undergo meticulous laundering on-site to up-



hold impeccable standards for guests. Additionally, they have strategically expanded into the long-term rental sector, drawing upon their extensive individual experience in the field. Nastasi, in particular, boasts a solid track record of managing long-term investments for over three decades and is keen on further diversifying their portfolio by acquiring additional properties.

When you choose Emerald Beach Rentals, you are not just choosing a management company; you are gaining a reliable partner who will work tirelessly to ensure the success of your investment. Let them take care of the hard work so you can relax and enjoy the rewards of owning a property in Panama City Beach or 30A.

Contact Emerald Beach Rentals by phone (850) 708-4466, email Info@EmeraldBeach.Rentals or visit their website at WWW.EmeraldBeach.Rentals.

hold impeccable standards for guests.

Their operations are supported by top-tier reservation software and effective communication tools, streamlining the guest experience from online booking through stay. Positive reviews from satisfied guests not only elevate the property's ap-

peal but also reflect their commitment to excellence. Office Manager Andrea Amberger ensures a personalized guest experience.

Rietsema and Nastasi have established a strong presence in the short-term rental market, leveraging their combined expertise to optimize opera-



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 Education

Arnold High School Celebrates Silver Anniversary

By BRITT SMITH, PRINCIPAL

Arnold High School is #MarlinProud to celebrate its Silver Anniversary during the 2024-2025 school year. Over the past 25 years, our school has grown and demonstrated unprecedented levels of success academically, artistically, and athletically. The positive impact and influence of Arnold Alumni is felt in our community and across the nation.

Cole Davis was a member of the inaugural graduating class of J.R. Arnold High School in 2001. While a student at Arnold, Cole served as the editor-in-chief of the school newsletter, *The Hook*. Cole would later study and graduate from Florida State University earning both a bachelor's and a law degree. Cole serves our community as the City Attorney for Panama City Beach.

Rick Shea, a member of Arnold's Class of 2008, is an accomplished immigration law attorney with a thriving law practice, with offices in Florida and affiliate offices strategically located in Washington D.C. and New York City. Following law school, Rick gained valuable experience with the Brooklyn District Attorney's Office before embarking on a remarkable journey as a commissioned officer and military lawyer in the JAG Corps. His dedication to upholding the law and serving his country was evident throughout his military service. Upon completing his military service, Rick chose to call Florida his home and established his practice, where he continues to provide exceptional immigration legal services.

Alexandra Schaler, AHS Class of 2012, had the distinction of graduating from Gulf Coast State College with an Associate of Arts degree before walking across the stage at Arnold. Alexandra lettered in 4 sports during her senior year. She is currently a civil engi-

neer and works as an engineering consultant for a law firm in Tampa. Alexandra was recently honored in Tampa (40 under 40) for entrepreneurs.

Kirsten Crowley was a member of the Arnold's Class of 2012. She starred as a soccer player for Arnold before taking her academic and athletic talents to the collegiate level. Kirsten was a star player for the Florida State University Women's Soccer team from 2013 through 2016. During the 2014 season, Kirsten started all 26 games, playing every single minute on the defensive backline as the Seminoles earned their first NCAA National Championship. Kirsten was selected as a team captain during the 2015 and 2016 seasons. During her career, Kirsten earned All-American and All-ACC Tournament honors.

Braden Masker graduated from Arnold as a member of the Class of 2022. Braden was a member of Arnold's first Boys' Soccer team to win the Florida High School Athletic Association's State Championship (2021) and the subsequent year was the FHSAA State Runner-Up (2022). During his senior year, Braden became the school's all-time leading scorer and was selected as the state's Mr. Soccer Award presented by the Florida Dairy Farmers Association. Braden earned a scholarship to attend the University of North Florida where he continues to play soccer as he pursues a degree in Construction Management.

Some of the most unique aspects of Arnold High School are those who graduated from Arnold and returned to work here or have been committed to working at Arnold since the school opened a quarter century ago.

Joshua Flaig graduated from Arnold High School as a member of the Class of 2008. While at Arnold, Joshua played multi-

ple sports and was selected by his peers to be in the school's Hall of Fame. Joshua would eventually return to Arnold as a math teacher and serve as part of the coaching staff that helped Arnold earn three consecutive Girls FHSAA State Championships! Joshua would also join the military where he became a commissioned officer and is a member of the Florida Army National Guard. Joshua's commitment to Arnold continues to this day as he is now one of our school administrators and continues to work alongside his wife, Dr. Donka Flaig, to coach both the boys' and girls' weightlifting teams.

Three employees were members of the inaugural staff at Arnold High School and have continued in their roles for the past 25 years. These people are Erik Cobb, Anji Dunlap, and Dennis Lane. Mr. Cobb has taught Language Arts during his time at Arnold. He currently teaches dual enrollment classes, which allow students to obtain college credit while in high school. Ms. Dunlap began her Arnold career in our physical education department as both a teacher and coach. She later made the move to administration where she is now the senior member of our administrative team within Student Services. Mr. Lane, commonly referred to as Mr. Dennis, is our Head Custodian charged with leading and managing our custodial services within the school. Mr. Dennis takes a much larger role than just that as he forges positive relationships with students that motivate them to fulfill their potential.

The history of J.R. Arnold High School is relatively new compared to other schools within our community but the accomplishments of those who have walked our hallways continue to make a positive difference and ensure we are all #MarlinProud.



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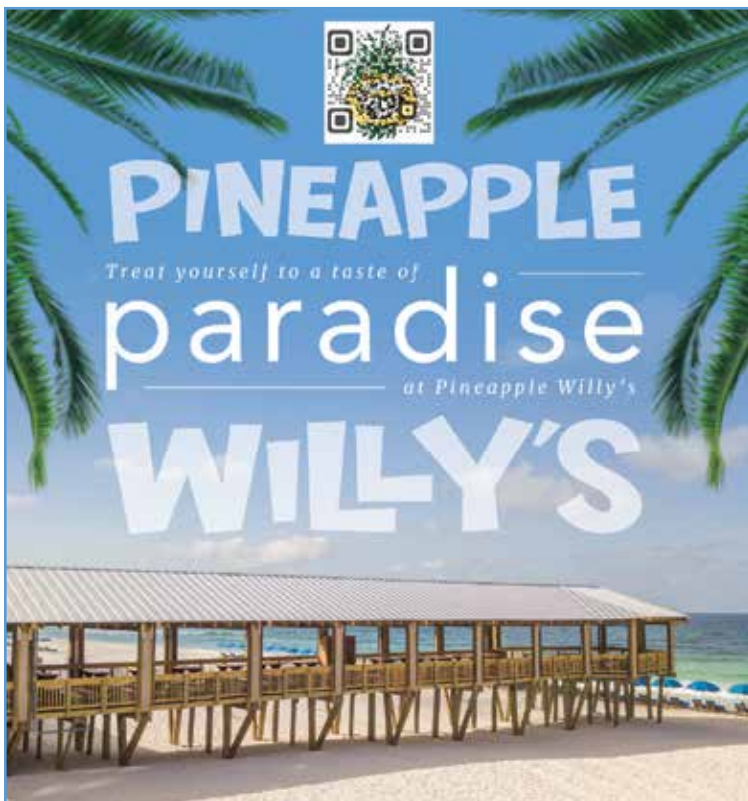
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 Education

New Year, New Beginnings

BY SUPERINTENDENT MARK MCQUEEN

Happy New Year, Bay County! As we welcome 2025, I'm filled with excitement and anticipation for the incredible opportunities for our students, staff, and the entire beach community. A new year means new beginnings, and I can't wait to see how we'll continue to grow and thrive together.

This year, we're approaching the next round of state testing windows with confidence and pride, knowing that our students are ready to show how much they've learned. Their hard work and unwavering support of our teachers, staff, and community sets them up for success.



It's an exciting time, and we look forward to seeing the fruits of our labor in academic achievement across the district.

Let's take a moment to cel-



brate the remarkable achievement of Patronis Elementary, which has been named a DOE School of Excellence! This prestigious honor is a testament to

the entire school community's dedication, passion, and commitment. I want to give a special shoutout to Principal Brooke Loyed and her exceptional leadership team and staff, who work tirelessly every day to make Patronis a shining example of academic excellence on the beach. Their hard work and innovative approach to education are truly something to celebrate, and I couldn't be more proud of their well-deserved recognition.

As we enter 2025, I want to invite our beach community to make a special New Year's resolution—get even more involved in our beach schools. Whether it's volunteering, attending school events, or supporting our

various initiatives, your involvement makes a real difference in the lives of our students. Our beach schools thrive because of the strong connection between our educators, students, and the community. Let's continue to strengthen that bond and ensure that our students have everything they need to succeed both inside and outside the classroom.

Together, we're not only putting the 'A' back in Bay, but we're also making our beach schools a beacon of success. I want to express my heartfelt gratitude for your continued support. Let's make 2025 a year to remember!

Wishing you all a happy and prosperous New Year!

Linework Art Exhibit and Reception at The Bay County Public Library

The Linework art exhibit will be on display through January 2025 in the Bay County Pub-

lic Library galleries and display case. Emilie Pritchard's intricate jewelry pieces are linear, creat-

ing geometric sculptural forms, which is what inspired the show title. The artwork in the galleries has been created by talented local tattoo artists in the Bay County area. Linework is a tattoo that focuses on line, rather than color and/or shading. The tattoo styles represented range from American Traditional to Neorealism.

The Linework artist reception is Saturday, January 11 from 2 - 3 p.m. Meet several of the artists and learn about their art process. The event is free and open to the public with light refreshments.

Jewelry Metals Artist:

Emilie Pritchard

Tattoo Artists:

Adrian Bowsher (Oxygen Tattoos)

Amanda Ladell (The Prominent Goat)

Derrick Nail (Time Piece Tattoos)



- Gayle (Seventh Seal Tattoo)
- Hannah Jones (N8V Ink Tattoo)
- Justin Pelletier (Lucent Body Art Company)
- Kimberly Snow (Seventh Seal Tattoo)
- Shawn Topper (Captured Tattoo in California)
- Zachary Garden (Time Piece Tattoos)

"Tattoo Artists have to be incredibly precise in their art practice and linework because

of working on a permanent canvas. They are highly skilled in their drawing and illustration techniques" shares Sarah Burris, Community Relations and Marketing Coordinator. "It is exciting to bring several of our talented local tattoo artists' work into the gallery walls. Emilie Pritchard's jewelry is gorgeous and unique in its sculptural quality. A must-see show at the Bay County Public Library."

The Bay County Public Library is located at 898 W. 11th Street, Panama City, FL 32401. Linework is on view during all open library hours: Monday – Wednesday (9 a.m. – 7 p.m.) and Thursday – Saturday (9 a.m. – 5 p.m.) Call (850) 522-2120 or visit www.nwrls.com for more information.



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IN THIS ISSUE

ISO: PCB's Best
Soup & Salad

Upcoming Events and
Things to Do

ISO: PCB's Best Soup & Salad

By JACK SMITH

While all of our featured restaurants offer a plethora of homemade soups and salads, I'd like to focus on two of my favorites, Caesar salad and she-crab soup. Most food-historians believe the Caesar salad was invented in the 1920s by an Italian immigrant named Caesar Cardini, a restaurateur with restaurants in both Mexico and the United States. On July 4, 1924, Cardini ran out of supplies at his restaurant, Caesar's, in Tijuana, Mexico (where Americans flocked to avoid prohibition restrictions). Improvising with what he had left on hand, the first Caesar salad was tossed (or so the story goes).

My all-time favorite soup is she-crab, a true southern delicacy. History tells us that she-crab soup was first made in Charleston, South Carolina, in the 1920s at The Rutledge house. There the butler, William Deas, was asked to come up with something special for visiting President William Howard Taft. We are lucky to live in a southern town that offers several versions. My favorite is found at...

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Come for the food, stay for the fun. Try our delicious chicken tortilla soup with rice, pulled chicken, tortilla strips, pico de gallo, queso fresco, and avocado topped with toasted pasilla strips. Served with a side of sour cream. Our fiesta taco salad is a party in your mouth with a crispy flour tortilla, beans, rice, lettuce, pico de gallo, guacamole, queso fresco, with chipotle dressing and choice of meats.



The Wicked Wheel

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

thewickedwheel.com

The Wicked Wheel's Mandarin Walnut Salad is a refreshing choice any time of the year. Think romaine lettuce served with Mandarin oranges, walnuts, red onions, tomatoes, bleu cheese crumbles, and cranraisins served with raspberry walnut vinaigrette on the side. This salad is full of flavor with every bite.

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The Pancakery started in Destin and opened its doors March 2011. After a huge success, The Pancakery expanded down the coast to a second location in Panama City Beach in 2017. Come check out what makes The Pancakery a Florida Panhandle's FAVORITE. Enjoy a delectable house salad, chef salad ceasar salad or chicken salad sandwich.

Panama City Beach to Welcome Winter Residents with Special Events

As cooler temperatures settle in across the north, Visit Panama City Beach is thrilled to welcome winter residents for a season filled with sunshine, community, and real FUN festivities. From the destination's unforgettable New Year's Eve Beach Ball Drop to the Winter Resident Senior Prom, snowbirds seeking a beach escape can delight in a variety of special events, activities, and exclusive deals along the destination's 27 miles of sugar-white sand beaches and turquoise waters.

"Each year, we extend a warm welcome to Panama City Beach's winter residents, who have become an integral part of our community," says Visit Panama City Beach President and CEO Dan Rowe. "With a full calendar of exciting social events, we look forward to hosting both first-time and returning visitors for a truly memorable winter season."

The season's events kick off in the new year with the annual Homecoming Dance and Social, scheduled for Monday, Jan. 13, at Boardwalk Beach Hotel & Convention Center, followed by the eagerly anticipated Winter Resident Senior Prom on Monday, Feb. 10, at Edgewater



Beach and Golf Resort. This year's Senior Prom, themed "The Emerald City," promises a magical, Wizard of Oz-inspired celebration.

On Feb. 14-15, revel in the spirit of Mardi Gras at the annual Panama City Beach Mardi Gras and Music Festival, a two-day event featuring parades, live music, and more just steps from the destination's beautiful beaches. The festivities culminate on Thursday, Feb. 20, at Edgewater Beach and Golf Resort with the Winter Resident Grand Finale, a heartfelt farewell and appreciation event

for those who call Panama City Beach their home away from home.

Winter Resident Appreciation Days bring the community together at Boardwalk Beach Hotel & Convention Center, offering complimentary coffee, donuts, and special giveaways. These gatherings, scheduled for Jan. 10, Feb. 7, and Feb. 18, from 8 to 10:30 a.m., provide the perfect opportunity to learn more about the destination's seasonal activities and mingle with new friends. Tickets for the Homecoming Dance and Social, Senior Prom, and Grand

Finale will be available for purchase during Winter Resident Appreciation Days.

For winter residents seeking even more excitement, the Panama City Beach Mystery Challenge offers the opportunity to win prizes including rounds of golf, entertainment tickets, special event opportunities, and a chance to taste cuisine from the destination's top restaurants.

For more information on winter resident events, discounts, and deals in Panama City Beach, visit <https://www.visitpanamacitybeach.com/events/winter-resident-events/>.

Events Schedule

Friday, Jan. 10: Winter Resident Appreciation Day
8-10:30 a.m. at Boardwalk Beach Hotel & Convention Center (Tickets for Homecoming Dance and Social available)

Monday, Jan. 13: Homecoming Dance and Social
4-9 p.m. at Boardwalk Beach Hotel & Convention Center

Friday, Feb. 7: Winter Resident Appreciation Day
8-10:30 a.m. at Boardwalk Beach Hotel & Convention Center (Tickets for Senior Prom available)

Monday, Feb. 10: Winter Resident Senior Prom
4-9 p.m. at Edgewater Beach and Golf Resort

Friday, Feb. 14 - Saturday, Feb. 15: Panama City Beach Mardi Gras & Music Festival

Begins at 3:45 p.m. at Pier Park Drive

Tuesday, Feb. 18: Winter Resident Appreciation Day
8-10:30 a.m. at Boardwalk Beach Hotel & Convention Center (Tickets for Grand Finale available)

Thursday, Feb. 20: Winter Resident Grand Finale
4-9 p.m. at Edgewater Beach and Golf Resort

Winter Programming Geared For Adults at The Bay County Libraries

The Bay County libraries have organized some fantastic adult programming throughout January and February for our residents and winter visitors! If looking for programs highlighting arts, culture, science, and history, the library is the place to be. Library programs are free and open to the public to attend.

Library cards are free for residents of Bay, Gulf, and Liberty Counties. Non-residents can pick up a Northwest Regional Library System fee card for \$20 that is good for a year. Ebooks, eAudiobooks, and over 3,000 magazines are available with your library card through the Libby App, which can be accessed anywhere 24/7. Visit www.nwrls.com to find out

more about library programs and services.

Panama City Beach Public Library is located at 12500 Hutchison Blvd., Panama City Beach. Phone (850) 233-5055.

Sea Needles

Fridays at 10 a.m. - 12 p.m. CT

Bring your knitting, crochet, or quilt projects and join other crafters for an enjoyable time!

Bingo

Wednesdays, January 15 and February 12 at 10 a.m. CT

Play Bingo at the library!

Gulf World Marine Animal Rescue

Wednesday, January 22 at 10 a.m. CT

Lauren Albrittain, Stranding Coordinator for Gulf World Marine Institute, will present on the organization's history, mission, and conservation work with stranded marine mammals and sea turtles in the FL Panhandle.

WJHG Chapter Chat (Titles to be announced before each month)

Tuesdays, January 28 and February 25 at 2 p.m. CT

Jessica Foster and Mel Zosh from WJHG News Channel 7 will lead the Chapter Chat Book Club. Come join us to talk about this month's book and just fun conversation in general! Extra copies of each month's Chapter Chat book will be available to borrow for the Book

Club thanks to the Bay County Public Library Foundation. Call the library at (850) 233-5055 to see if they are available for you to borrow or to place you on the list for the next available copy!

Chess

Wednesday, January 29 at 10 a.m. CT

Stop by for a game of chess. Tables set up in library!

Beach Book Club

Wednesday, February 5 at 10:30 a.m. CT

February: The Women by Kristen Hannah

New members are always welcome. Extra copies of the monthly title are provided by the Bay County Public Library Foundation. Check the Front

Desk to see if a copy is available.

BUMS Ukulele Concert

Wednesday, February 19 at 10 a.m. CT

The Bums are always a hit when they perform at the library! Sing along with our local Beach Ukulele Music Society. You'll be sure to have a great time!

The Little Mercies Concert

Wednesday, February 26 at 10 a.m. CT

Join us for a concert by notable Tallahassee folk trio, Bronwyn Chelette (bass, banjo), Rosalee Walsh (fiddle, banjo) and Shanice Richards (fiddle, guitar). Program sponsored by the Panama City Beach Public Library Foundation.

Bay Arts Alliance Celebrates Centennial of Historic Center for the Arts

From Panama City's first City Hall to a police station and courthouse, the Visual Arts Center, and now the Center for the Arts, 19 East 4th Street is one of Downtown Panama City's most iconic landmarks. This year, the building is set to celebrate its monumental 100th anniversary with a series of special events, exhibits, and activities that will bring the rich history of the building—and the city—to life. The centennial celebration will begin on Friday, January 17, offering a unique opportunity for residents, visitors, and history enthusiasts to explore the building's rich past, its cultural significance, and its ongoing role in the community.

"I've had the privilege of witnessing the Panama City Center for the Arts serve as a beacon of creativity, connection, and culture for our community for many years," said Jayson Kretzer, Executive Director of Bay Arts Alliance. "This iconic building holds a special place in our history, and as it celebrates its centennial, it is both an hon-



or and a joy to be partnered with the City of Panama City to ensure its legacy thrives for generations to come."

Centennial Celebration highlights include:

- **Book signing:** Local author Beverly Nield will be at the Center for the Arts on January 25 to sign her book, *Haunted*

Panama City, which delves into the city's ghastly history among buildings like the Center for the Arts. This exclusive book will be available for purchase during the event on January 25.

- **Interactive displays:** Immersive exhibits will highlight the building's architectural evolution, its role in the city's history, and key moments from

the past century. Visitors will be able to engage with multimedia displays, view archival photos, and take part in interactive experiences.

- **Exclusive merchandise:** Commemorative 100th-anniversary merchandise, including limited-edition items like stickers, pins, and apparel, will be available for purchase at the

Center while supplies last. These items are designed to help guests remember this historic celebration for years to come.

- **Historical information** about the building as well as the rise of the downtown arts community in tandem with Bay Arts Alliance.

"It's a big milestone not just for the arts, but for the city," said Kelsi McLendon, Operations Manager of the Center for the Arts. "We wanted to highlight the historical roots and growth of Downtown Panama City in tandem with our arts community. Thinking about our local foundations and where we were creatively back in 1925 has been very interesting to us, so we're hoping it is for others and we get to share that excitement with them."

The centennial celebration will be on display through February 5. The Center for the Arts is open Tuesday-Saturday 10 a.m.-5 p.m., Fridays 10 a.m.-7 p.m.

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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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Musical Resolutions vs. New Year's Resolutions: A Fun Comparison

Every year, millions of people make New Year's resolutions. They promise themselves they'll exercise more, eat healthier, or pick up a new hobby. But what about "musical resolutions"? These are goals musicians, singers, or even casual music lovers set to improve their musical skills or deepen their love for music. Comparing these two types of resolutions reveals some interesting similarities and differences—and can inspire us to approach both with a fresh perspective.

The Similarities

At their core, both musical resolutions and New Year's resolutions are about growth and self-improvement. They push us to challenge ourselves, try something new, and stay committed to a goal. Whether it's practicing scales on a piano or running a mile every day, both require dedication and consistency to see results.



For example, someone might set a musical resolution to learn five new songs on the guitar by June. Similarly, a New Year's resolution might involve reading five books in the same time-frame. In both cases, breaking the larger goal into smaller, manageable steps is key to success.

Another commonality is how fulfilling they can be. Accomplishing a goal—whether it's finally nailing a tricky piece of music or sticking to a healthier diet—brings a sense of pride and joy.

The Differences

One major difference is motivation. New Year's resolutions often stem from a desire to change something about our lives or habits, such as improving fitness or saving money. They're often inspired by a need to "fix" something we're unhappy with.

Musical resolutions, on the other hand, are usually driven by passion and creativity. Instead of fixing a problem, they're about exploring new skills or deepening a love for music. For instance, someone might aim to master jazz improvisation or learn a traditional folk song from another culture. These goals tend to feel more exciting because they tap into personal interests.

Another difference lies in the way progress is measured. New Year's resolutions often have clear outcomes: Did you lose the weight? Did you save the money? But musical resolutions

focus more on the journey than the destination. Improving at an instrument or composing a song isn't just about achieving a specific end result—it's about the joy of practicing, experimenting, and discovering along the way.

Overcoming Challenges

Both types of resolutions come with challenges. It's easy to lose motivation, especially when progress feels slow. For musical resolutions, the key is to keep things fun. Choose songs you love, try new styles, or jam with friends to stay inspired.

For New Year's resolutions, staying motivated often involves setting realistic goals and celebrating small wins. If you aim to eat healthier, for example, start with one healthy meal a day instead of overhauling your entire diet at once.

Musical resolutions and New Year's resolutions share

the common thread of self-improvement, but they approach it in different ways. While New Year's resolutions often focus on fixing habits, musical resolutions are about fueling creativity and passion. Both, however, remind us of the power of setting goals and challenging ourselves.

So this year, why not add a musical resolution to your list? Whether it's learning a new instrument, creating a playlist of your favorite songs, or attending live performances, it's a resolution that's sure to bring harmony to your year!

Studio 237 Music Lessons is ready to help you get started on your musical resolution journey whether on guitar (acoustic, classical, bass), ukulele, voice, piano, keyboards, song writing, or drums. We teach people of all ages 6 and up. Give us a call at (850) 231-3199, email Studio237Music.com, visit our website www.Studio237Music.com.

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hance good vocal production and singing skills each week. We rehearse every Tuesday evening at 6 p.m., at the Trinity Lutheran Church Education Center, 1001 W. 11th Street in Panama City.

For more information, visit our website – www.pcacappella.com.

com, or look for us on Facebook - <https://www.facebook.com/PCAHI>. You can contact our Director, Barb Sampson, at (850) 628-5784 or by email at bsampson8724@gmail.com.

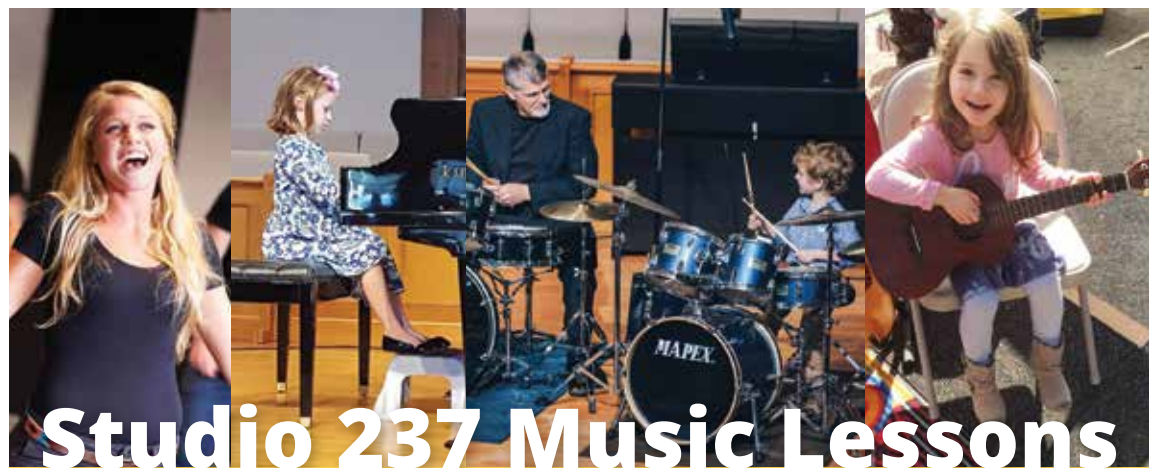
Panama City A Cappella Chorus is a 501.c.3 Not-For-Profit Organization



rus and went through several name changes in the years that followed, most recently Harmony Shores Chorus. In 2019, we changed our affiliation to Harmony Incorporated, which facilitated the name change to Panama City A Cappella Chorus. Harmony, Inc. is an international women's singing organization dedicated to empowering all women through

cheons, and private parties. In addition, we provide community outreach such as singing at assisted living residences, being Salvation Army bell ringers during the holidays, entertaining at schools and civic clubs, and much more. Our repertoire is a mix of many genres, including patriotic, gospel, oldies, holiday classics and modern music.

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 Wellness



BY DR. KAREN DEVORE

As the calendar turns and the holiday festivities wind down, many of us feel the pull to reset, refresh, and refocus on our health. Detox and weight loss are two of the most common New Year's resolutions, sparking motivation to shed holiday indulgences and kickstart healthier habits. A quick Google search for "weight loss programs" yields an overwhelming number of results, from juice cleanses to fad diets promising dramatic results in just a few weeks.

But here's the truth—quick fixes often lead to quick rebounds. At the Tortoise Clinic, we see this pattern far too often. Our patients come to us frustrated by the rollercoast-

er of unsustainable programs that offer little personalization and even less clarity on how to maintain long-term results. It's disheartening to watch weight that took months or years to accumulate return just as quickly after extreme dieting efforts.

Slow and Steady Wins the Race

Just as it didn't take two weeks to gain the weight, it shouldn't take two weeks to lose it. True, lasting weight loss is a marathon, not a sprint. Sustainable health isn't about cutting corners or following one-size-fits-all plans—it's about creating a tailored, thoughtful approach to your body's unique needs.

We take a comprehensive, whole-body approach to weight management with our patients. This means digging deeper than calorie counting and cardio sessions. We look at the full picture—your diet, lifestyle, hormones, metabolic health, behavior patterns, cellular health, and relationship with food.

For some, a personalized cleanse or detox may serve as a helpful reset, allowing the body to release toxins and reduce inflammation. For others, the path to sustainable weight loss requires a closer look at hormone levels, sleep patterns, nutrient deficiencies, and even genetic predispositions. Weight management is never linear, and the best results come from individualized strategies that consider both short-term goals and long-term health.

The Building Blocks of Personalized Weight Loss

Weight loss is more than cutting carbs or ramping up workouts—it's about addressing the root causes from the inside out. Our approach begins with a comprehensive health review to analyze your health history, lab work, and metabolic markers, uncovering the reasons behind weight gain or plateaus.

In addition, we focus on balancing hormones that may be slowing your metabolism, while

using herbs and nutrition to regulate blood sugar, stimulate ketogenesis, and restore essential nutrients for cellular health. Personalized dietary strategies are also implemented to help you develop sustainable habits with whole foods and proper macronutrient balance, while muscle mass preservation ensures you build or maintain strength as fat is lost.

For those needing additional support, we offer GLP-1 therapies, which help control appetite, improve blood sugar levels, and boost weight loss by enhancing metabolic function. By fine-tuning your metabolism and creating individualized plans, we guide you toward long-term, sustainable results that fit your lifestyle.

Why Personalization Matters

I often remind patients that weight loss is not just about the number on the scale. It's about optimizing overall health—feeling energized, confident, and

in balance. When you focus on whole-body wellness, weight loss becomes a natural byproduct of a healthier lifestyle.

That's why working with a practitioner who understands the full spectrum of health is crucial. We draw on both Eastern and Western practices at the Tortoise Clinic to create personalized weight management programs. Whether we're using acupuncture to support digestion and hormone balance, or addressing metabolic health with herbs and nutritional support, our goal is to empower you with tools for lasting change.

If you're tired of the cycle of quick fixes and frustration, I invite you to consider a different approach. Let this year be the one where slow, steady, and sustainable wins the race, just like in the story of the tortoise and the hare.

Schedule your consultation today and take the first step toward the healthiest version of yourself at TortoiseClinic.com.

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Basal Cell Carcinoma: The Sneakiest and Most Common Type of Skin Cancer



BY DR. JESSICA CLARK, BOARD CERTIFIED DERMATOLOGIST, BEACH DERMATOLOGY SKIN WELLNESS CLINIC

Basal cell carcinoma (BCC) is the most common type of skin cancer, accounting for more than 80% of non-melanoma skin cancers. Though BCCs are typically slow-growing and rarely metastasize, early detection is crucial. As a dermatologist, I've seen first-hand the profound impact that early diagnosis can have on both the prognosis and treatment outcomes for patients.

What is Basal Cell Carcinoma?

Basal cell carcinoma originates from the basal cells at the bottom of the epidermis (the outer layer of the skin). Unlike other types of skin cancer, such as melanoma, BCCs tend to stay localized, meaning they

usually don't spread to other parts of the body. However, they can grow deeply into the skin, causing significant local tissue damage if left untreated.

Common Risk Factors for BCC

Excessive sun exposure: Ultraviolet (UV) radiation from the sun is a leading cause of BCCs.

Fair skin: People with lighter skin, hair, and eyes are more prone to developing BCCs.

Age: Basal cell carcinoma is most common in individuals over the age of 50, although it can occur at any age.

Family history: A history of skin cancer in the family increases your risk.

Immunosuppression: Those who have compromised immune systems (e.g., organ transplant recipients) are at higher risk.

Previous skin cancers: A history of BCC or other types of skin cancer increases the risk of developing new lesions.

How to Identify Basal Cell Carcinoma: Key Characteristics

Pearly or translucent bumps: BCCs often begin as small, shiny, and dome-shaped nodules. The surface may look smooth or waxy, giving it a pearly appearance. These lesions can sometimes appear as

though the skin is "stretched" over the underlying growth.

Telangiectasia (spider veins): Tiny blood vessels, called telangiectasia, often surround the lesion and may be visible through the skin, giving it a reddish or bluish hue.

Flat or slightly elevated, pink or flesh-colored patches: Some BCCs may appear as flat, scaly, or slightly raised pink or flesh-colored areas. These lesions may have a somewhat irregular border and can resemble a wound that doesn't heal.

Ulcerated or crusted centers: As the lesion grows, the center may ulcerate, forming a shallow crater or open wound. This is particularly common in larger BCCs, which may bleed or scab over time.

Location of the Lesion

Basal cell carcinoma frequently appears in areas of the skin most exposed to the sun, such as:

Face: The nose, cheeks, and around the eyes are particularly common sites for BCCs.

Neck and ears: The neck and ears are also common locations, as these areas are often exposed to sun.

Back and chest: Though less frequent, BCCs can appear on the back, chest, or shoulders, particularly in people who engage in outdoor activities.



Scalp and hands: For individuals who wear their hair short or have a history of hand exposure to the sun, these areas can also be affected.

Bleeding or Scabbing

It's important to keep an eye on any skin lesions that bleed easily or form crusts. BCCs are often prone to occasional bleeding or scabbing, especially when scratched or irritated. A wound that doesn't heal or a lesion that

heals and then reopens may be an early warning sign. If you notice any new, changing, or unusual growth on your skin, it's essential to schedule a professional evaluation with a dermatologist. Here are some signs that should prompt you to seek medical attention:

- A lesion that grows, bleeds, or becomes crusty.
- A wound or sore that does not heal or heals and then reopens.
- A bump or nodule that is translucent, waxy, or pearly in appearance.
- A patch of skin that is pink, red, or brown and has irregular edges.

Though basal cell carcinoma is rarely life-threatening, it can cause significant tissue damage if left untreated. The earlier the diagnosis, the more treatment options are available.



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Want a Happier Marriage This Year?

Adopt These 7 Habits and Measure Your Progress



BY JAMIE C. WILLIAMSON, PhD

If you're like most people, you resolved to "be healthier and happier" this year. But, since the quality of our lives is directly related to the quality of our closest relationships, being healthier and happier is directly connected to the level of happiness you experience in your marriage or partnership.

This means that your goals to exercise, eat healthily, drink less, or learn something new could make you healthy and happier. However, your happiness quotient will increase exponentially if you also set a goal to make your relationship healthy and happier, too.

Begin With the End in Mind - Set A Happy Marriage Goal

You can't improve what you don't measure. To achieve a weight loss goal, you establish a healthy eating and exercise plan, and weigh your progress every day. And, to have a happier marriage, you need to set a goal, establish a plan, and assess your progress regularly.

What is a happy marriage? A happy marriage involves partners who say they experience genuine pleasure, satisfaction, and joyfulness across all aspects of their marriage. Not every moment, or even every day. But, in general, they are highly satisfied with their relationship and each other. That's your goal.

Establish a Plan - Adopt the 7 Happy Couple Habits

John Gottman's research shows that happy, satisfied couples are easy to recognize. So, your action plan should be to do more of what happy couples do. They make their relationship work because they:

- Invest in their friendship so that they are true friends, inti-

mately familiar with each other's world.

- Nurture their fondness and admiration for each other by exchanging positive feelings and focusing on each other's positive qualities and their good times.

- Interact frequently, making sure they connect briefly when parting and reuniting, then for a longer conversation each day, and a regular date night.

- Share power and decision making, seeking common ground when they disagree.

- Solve their solvable problems in ways that settle the issue.

- Cope effectively with ongoing problems, seeking to understand and respect each other's points of view.

- Intentionally discuss and create a philosophy and purpose for their marriage that involves shared values, interests, traditions, and optimistic expectations for their relationship.

Measuring Progress

Measuring progress on your goal to a happier marriage requires paying attention to daily interactions. But don't worry. One thing we know for sure is that the presence of conflict is NOT a sign that you are falling

short of your Happier Marriage goal.

Happy couples experience interpersonal conflict and pressures from outside their relationship just as much as unhappy couples. Happy couples just manage conflict well and minimize negativity.

John Gottman suggests that if your conflicts include several more positive than negative moments, you are likely on track toward your marital happiness goal. Specifically, Gottman found that during conflict, successful couples had at least five seconds of time together in a positive (or neutral) emotional state for every one second in a negative state. He calls this the Magic Ratio of 5:1.

So, I encourage couples to strive for at least five positive interactions for every negative one during their conflictual interactions.

To monitor your progress, throughout the next week track your interactions. If you have a conflict, pay close attention to the tone of your comments during the interactions. Did the conflict begin harshly or with criticism? Was sarcasm used? Was negativity reciprocated? Did you interrupt each other? Did the conflict escalate or get out of hand?

Or, conversely, did the interaction begin softly, with a gentle appeal? Did the two of you describe your needs and feelings?

Listen to each other? Respond with understanding? Did one of you try to de-escalate the conflict before it became too negative?

At the end of the week, review your notes and assess the tone of your interactions. Likely your conflicts are a blend of positive and negative sentiments.

If you feel like you fell short of the Magic 5:1 ratio or just want to keep progressing on your overall happier marriage goal, be sure to double down on your efforts to do what happy couples do to make their marriage work.

Focus on investing time in your friendship and nurturing your fondness and admiration for each other. You are much less likely to have frequent, highly negative interactions with your best friend, who you truly like and admire.

Let me know if I can help.

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



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Book Review: 365 Thank Yous by John Kralik



BY MICHAEL McMANUS LCSW

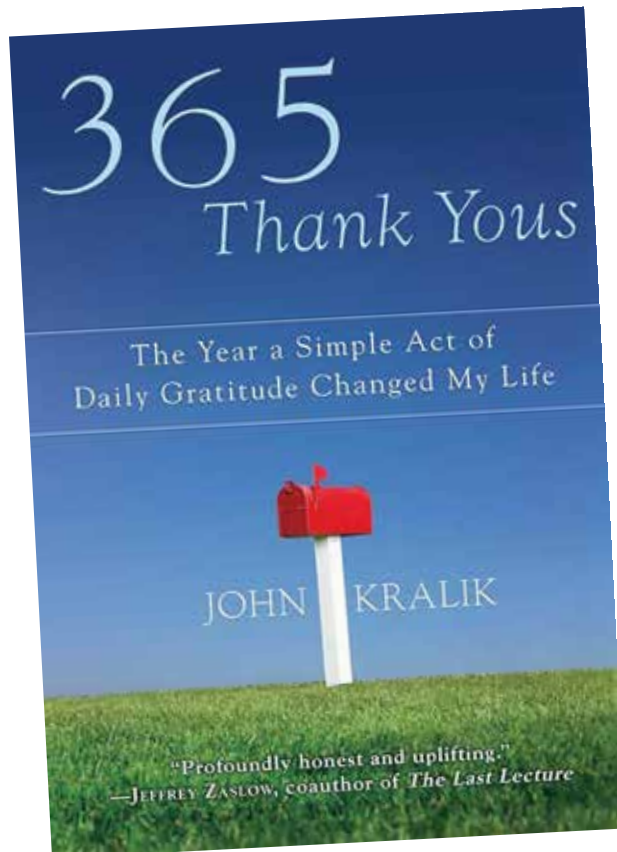
“365 Thank Yous” by John Kralik is a heartfelt and inspiring memoir that illustrates the transformative power of gratitude. In this uplifting book, Kralik recounts his personal journey during a particularly challenging time in his life, where he decides to write a thank-you note every day for an entire year.

When I am working with clients in therapy it can be very beneficial and uplifting when they identify aspects of their lives they can be grateful for. Kralik does this beautifully in the form of writing thank-you notes and it has subtle and not-so-subtle transformative effects.

His writing is both engaging and relatable, drawing readers into his experiences as he navigates through his struggles. His decision to embrace gratitude becomes a lifeline, allowing him to shift his focus from despair to appreciation. Each chapter highlights a different note and the stories behind it, showcasing the diverse people and moments that inspire him.

The book emphasizes the profound impact that simple acts of gratitude can have on our lives and relationships. Kralik skillfully illustrates how acknowledging the kindness of others can strengthen connections, foster positivity, and ultimately lead to a more fulfilling life. His reflections serve as a gentle reminder that even in difficult times, there are always reasons to be thankful.

What makes “365 Thank Yous” particularly special is its universal appeal. Kralik’s experiences resonate with readers from all walks of life, encouraging them to reflect on their own lives and consider whom they might thank. The book inspires a sense of community and connection, making gratitude feel attainable and relevant.



Overall, “365 Thank Yous” is a delightful read that encourages readers to embrace gratitude as a way of life. Kralik’s

journey is a testament to the idea that appreciation can lead to profound changes in mindset and emotional well-being. This book is a must-read for anyone seeking to cultivate a more positive outlook and deepen their relationships with others. It’s a beautiful reminder that gratitude, no matter how small, has the power to transform our lives for the better.

This book makes me ponder how life would be if we all wrote a few or a lot more thank-you notes!

Michael McManus LCSW is a psychotherapist in private practice in Santa Rosa Beach Florida and can be reached by phone or text at (850) 837-0123 or psychotherapy30A.com.



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Acne: More than Skin Deep



By BRIDGET SULLIVAN

Acne is a common skin condition affecting both adolescents and adults. The causes of acne are multifactorial and include: increase in sebum or oil pro-

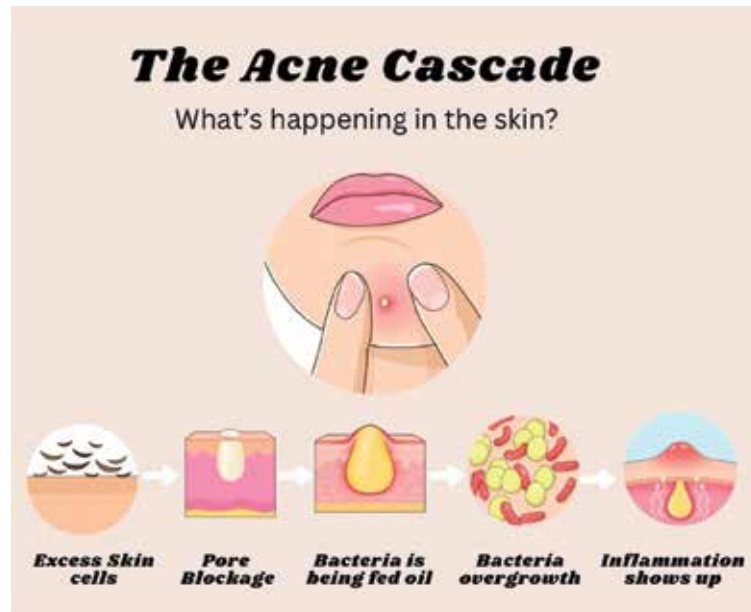
duction, hormonal changes, clogged pores, bacteria, and inflammation. Understanding these factors is essential for effective treatment and management.

The fluctuations in hormone levels can lead to an increase in sebum or oil production and therefore will make people more prone to acne. People experiencing puberty, menstruation, and pregnancy experience hormone level fluctuations and make these populations particularly susceptible to acne flares. Increase in oil production leads to a cascade of clogged hair follicles, bacteria formation and inflammation which can then

lead to inflammatory pimples and cyst.

Clogged pores or comedones can also lead to acne development. Causes for clogged pores include heavy makeup, certain skincare products, pollution, sweat, and humidity. These clogged pores will cause blackheads and whiteheads. Also, when the pores get clogged with dead skin cells this can often lead to inflammatory acne and pimples.

There are many different treatment options for acne. When buying skin care products look for ingredients containing benzoyl peroxide, salicylic or glycolic acid, and alpha or beta



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hydroxy acids. These ingredients can combat bacteria and unclog pores.

Acne treatment should be tailored to each individual for their type of acne and skin type. If you have inflammatory pimples and cyst, you might need a prescription strength oral or topical antibiotics.

To treat hormonal acne in women you might need a prescription of birth control pills or spironolactone. There are also topical anti hormonal creams available. By regulating our hormone levels we can decrease our sebum or oil production. There is also a treatment option of an oral retinoid, commonly known as accutane, that can be prescribed for severe or stubborn inflammatory and cystic acne.

Lifestyle changes also play an important role in managing acne. A consistent skincare routine that includes gentle cleansing and non-comedogenic products can help prevent breakouts. Additionally, maintaining a

balanced diet, staying hydrated, and managing stress levels can contribute to healthier skin.

The goal of acne treatment is to clear the acne and prevent scarring. When treating acne with a tailored treatment approach and getting the patient on a proper skin care regimen we can accomplish this goal. Acne is often more than skin deep and can affect people's self image and self esteem. It's a great feeling to have a patient leave the office after their acne is cleared with a new complexion and new air of confidence! If you are struggling with acne, I encourage you to make an appointment with a dermatology provider to get your treatment plan started for the new year.

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Sean of the South: **New Year**



BY SEAN DIETRICH

The misperception about New Year's is that it's supposed to be a happy occasion. Sort of like Christmas. Or a birthday party.

But it's not Christmas. New Year's represents the end of something. And goodbyes are not joyous.

New Year's is also a beginning. Beginnings are not entirely happy affairs, either. Beginnings are frightening. You have no idea what you're in for. Could be good. Could be bad.

This year your wife could win the lottery. And when you get home, she might scream, "We won the lottery, honey! Pack



your bags!"

"What?" you might reply. "Should I pack for the beach or the mountains?"

"I don't care!" she might answer. "Just pack your bags and get out of my house!"

Sometimes the worst news you can get is good news.

In many ways, last year was

a rough one. Six of my close friends died. I was a pallbearer twice. That wasn't happy.

But last year was also a year I accumulated new friends.

It all started when I adopted a blind dog. Which I wrote about in this column. Which led to me getting invited to schools for the blind.

I spoke at the Helen Keller Art Show. There, I met Henrietta, who has blindness due to a mitochondrial disease. She has practically grown up in hospitals. One of the happiest people I know. "I'm not fearless," Henrietta said. "I'm brave. There's a difference."

I learned how to use a white cane in the hallways of the Callahan School for the Deaf and Blind. Whereupon a little blind girl traced my face with her little hands and sang "You Are So Beautiful."

I visited Alabama Institute for the Blind and Deaf, where a little boy felt my face, and said, "Will you hug me so I know what you feel like?"

I met a cheerful 17-year-old girl named Morgan. We were at the Service Dogs Alabama training facility.

Morgan has paralysis on the left side of her body, frequent seizures, diabetes. She has low vision, and is blind in one eye. Today, she is a freshman at UAB. Totally independent, thanks to Clarabelle, the black Lab who has saved her life on more than one occasion.

I'll never forget when Morgan squeezed my hand and said, "You have a choice to be hap-

py or sad. And each moment you must consciously make that choice."

I inherited a blind goddaughter named Becca.

I met a kid named Owen, who came to one of my shows. He underwent brain surgery that separates the left from the right hemisphere. He hugged me and said, "You're shorter than I thought."

I met a young woman who is blind, who was a national Braille reading champion. She held my hands and in a happy voice, said, "You're officially one of us now."

In only one year, I was sort of welcomed into the Blind and Deaf community. I have no idea how this happened. Or why. And I don't know what it means.

But I know one thing. And this one thing was told to me by a young man who could not see, hear, or speak. Our conversation was translated by a tactile sign language interpreter.

He said to me, "When I first went blind, I told my mom that this is not the end, Mom. This is just the beginning of an adventure."

And I can't think of better words to begin the new year.

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Musing



BY DR. KERRY KNIGHT,
EMERALD BEACH CHURCH
OF CHRIST

“Forget the former things; do not dwell on the past. See, I am doing A NEW THING!”

A Minister’s Message: God is Doing a New Thing

Now it springs up; do you not perceive it?”

(Isaiah 43:18-19)

The turning of the calendar to a new year often fills us with a sense of hope and expectation.



Then through his seed would come the Messiah. It wouldn’t be quite what they expected, but God’s ways are not our ways. In the fulfillment of prophecy the Christ child would be born of a virgin, be-

come the Prince of Peace and deliver His people from a new bondage, the bondage of sin.

When Jesus died at Calvary, his blood would expiate sin for all those who accepted Him. Fifty days later at the Jewish holiday of Pentecost, the Lord’s appointed disciples preached to the masses present from all over the world and offered the terms of forgiveness. “Repent and be baptized for the forgiveness of sins and you shall receive the gift of the Holy Spirit” (Acts 2:38). The church of our Lord was born that day, and now 2000 years later we continue to thank God for His New Way. Jesus is at the right hand of God, yet he continues to direct us to turn from our sins through repentance and to be immersed in water baptism to wash away our sinful past. The future is brighter still as we embrace His New Way and walk with Him.

We reflect on the past and its accomplishments. We then view the possibilities in the upcoming months. What can I do better? How can I move past the sloppy failures of yesterday?

The Bible reminds us that God is always at work, bringing renewal and transformation. In our text above, God calls on His people to forget the former things and look forward to the NEW THING He has done.

The ancient Israelites needed to trust God to deliver them from 400 years of slavery. He did that in a stupendous way with the crossing of the Red Sea. Behind them was a destroyed Egyptian army and all the painful memories of failure in forsaking the Living God. Now, He was at work creating something new for them. They would inherit a land of their own. They would become a great nation, as was promised through Abraham.

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The Top Kitchen Design Trends for 2025

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

As kitchens continue to evolve into multifunctional spaces, 2025 promises to be a year of bold choices, personalized touches, and eco-conscious designs. Forget the cookie-cutter look of past decades—this year’s trends prioritize individuality, warmth, and sustainability. Here’s a look at the key design trends shaping kitchens in 2025:

A Bold Use of Color

Gone are the days of all-white kitchens dominating interior design. In 2025, vibrant and earthy tones take center stage. Jewel hues such as emerald green, sapphire blue, and deep ruby red are being used to add drama and sophistication to cabinetry and walls. Earthy neutrals—like terracotta, sage, and taupe—are also in high demand, offering warmth and versatility.

This shift reflects a growing desire for kitchens that feel inviting and unique, rather than

sterile or overly minimalist.

Mixed Materials for Depth and Texture

Material blending is a key feature in 2025 kitchen designs. Expect to see a combination of natural woods, honed marbles, brushed metals, and textured tiles. This mix of textures creates depth and visual interest, offering a bespoke and layered aesthetic.

Tile patterns, especially handmade or textured options, are being used to add personality to walls and floors. This focus on tactile and visual richness highlights the trend toward kitchens that feel luxurious yet approachable.

Open Shelving and Curated Displays

Open shelving remains a strong trend, but with a twist: curation. Homeowners are using shelves to display personal collections, such as hand-painted dishes, vintage glassware, or heirloom cookware. This design element transforms the kitchen into a space that reflects the in-



dividuality of its owner.

Open shelving also encourages a less cluttered approach to design. By thoughtfully displaying only a few select items, kitchens feel more spacious and personalized while remaining functional.

Personalized Spaces

Customization is king in 2025. Kitchens are being tailored to suit the specific needs and tastes of homeowners. Custom cabinetry, unique backsplashes, and unusual hardware are some of the ways designers are achieving this level of per-

sonalization.

Personalized kitchens often incorporate innovative storage solutions, such as pull-out pantries or hidden compartments, ensuring that every square inch is both functional and stylish. These tailored designs reflect a move away from mass-produced interiors, allowing for spaces that truly feel like home.

Multipurpose Kitchen Islands

In 2025, kitchen islands are evolving into multifunctional hubs. Beyond serving as prep stations, islands now feature

built-in sinks, cooktops, and power outlets. Many are designed with storage solutions for cookbooks and gadgets or even wine fridges and breakfast bars.

This shift reflects the growing role of the kitchen as a central gathering space for families and friends. Whether used for dining, work, or entertaining, these versatile islands are both practical and stylish.

Sustainable and Eco-Friendly Choices

Sustainability continues to

Continued on page 30

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Design and Culture: **Baby, It's Cold Outside**

There is nothing like a warm fire this time of year to warm our homes. If you are building a home with a fireplace or have a fireplace that you would like to update, We have some local resources to assist you with your project and some information on what's available out there for a fireplace surround.

If you are looking for someone to handle the whole project, Linda Mugglin, the owner of Tassels Interiors, has worked in Bay County for over 30 years from new construction to remodeling. Tassels Interiors has all the resources you need locally to either design or reface a fireplace and they can manage the project to get everything that you need from start to finish whether you choose masonry or tile. They also work with local carpenters for any woodwork if you are thinking about a wood mantel or shiplap.

When selecting a surround there is lots to consider such as if you are considering shiplap, you will still need some type of fireproof material around the firebox. Natural Stone is a wonderful option for a fireplace surround and depending on the aesthetic of your fireplace and the style you are looking for will depend on your selection. If you would like something seamless



Mykonos Quartzite



Dolce Vita Marble



Dolce Vita Marble



Virginia Ice Granite

and modern, stone or porcelain slabs will achieve this look. You can visit a local countertop fabricator for a wide range of options as most countertop fabricators do fireplace surrounds as well. Quartzite, Marble, Soapstone, Granite and Dolomites can all be used for this application. Another option for this look, which is a more recent technology, is porcelain slabs and it is available in some beautiful options that emulate natural materials such as Calacatta marble. This is a wonderful advantage as the cost of Italian Marble, due to its exotic characteristics, is very high. If you are under new construction, whether you use natural stone or porcelain, it is a good idea to connect with a local fabricator or a designer during the beginning stages as these slabs vary in size. They can guide you through this process to be sure you get the end product you imagine.

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Gulf Financial Market Summary December 2024



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

The S&P 500 Index returned +6.0% but underperformed the Russell 2000 Index's

month. The MSCI EAFE developed market stock index returned -0.3%, while the MSCI Emerging Market Index returned -2.7%.

Markets Set New All-Time Highs in November's Post-Election Rally

The U.S. presidential election results fueled November's stock market rally, as investors focused on the incoming administration's policy agenda and its implications. The S&P 500 gained +6.0%, its biggest monthly return since November 2023. The index traded above the key 6,000 level and set a new all-time high. Smaller companies took center stage during the broad market rally, with the Russell 2000 surging +11.1% to set a record high. In the bond market, Treasury yields rose after the election due to concerns about increased fiscal spending,



+11.1% return. All eleven S&P 500 sectors traded higher, with Consumer Discretionary and Financials gaining more than +10%. In contrast, defensive sectors, such as Health Care, Utilities, and Consumer Staples, underperformed the S&P 500.

Corporate investment grade bonds produced a +1.8% total return as Treasury yields declined, marginally outperforming corporate high-yield's +1.6% total return.

International stocks traded lower for a second consecutive

tax cuts, and large fiscal deficits under the next administration. However, later in the month, yields reversed lower, and bonds posted positive returns. With Republicans taking control of the White House, Senate, and House in January, the following section discusses key policy areas to watch, along with the potential market and economic impacts. Markets drew back sharply in late December due to The Federal Reserve's hint of a SLOW reduction of the prime interest rate.

Key Policies to Watch in the Next Administration: Investors are monitoring two key areas: tax policy and trade. The administration is expected to focus on extending the tax cuts passed during President Trump's first term. This could stimulate economic growth and boost corpo-

rate profits, although it could widen the fiscal deficit. On trade, the administration plans to use tariffs to advance U.S. interests in international affairs and renegotiate trade deals. However, in the near term, tariffs could disrupt supply chains, slow economic growth, and

squeeze profit margins. Other critical policies include immigration and deregulation. There are concerns that tariffs, stricter immigration policies, and expansionary fiscal policy could combine to keep inflation high.

Continued on page 31



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 Business

Tax Collector Chuck Perdue Begins Third Term After Significant Achievements in First Two Terms

In 2016, Bay County Tax Collector Chuck Perdue campaigned on a platform focused on enhancing efficiency, implementing technology, and reducing wait times. Eight years later, he takes pride in the accomplishments of both himself and his team.

Perdue views the past eight years as a journey of growth. “Transitioning from the private sector to an elected position comes with a learning curve in understanding how government operates,” Perdue explained. “However, my previous experience gave me valuable insight into identifying areas for improvement and taking action to address them.”

Tax Collector colleagues from across the state were invaluable resources for Perdue and his

team. They shared best practices, offered advice, and welcomed the Bay County team to visit and ask questions.

By the midpoint of his first term, Perdue had already achieved many of his goals. Key initiatives, such as enhancing employee training, improving community education and communication, and upgrading existing software systems, were crucial steps in boosting customer service and efficiency.

What no one could have predicted, however, were the greater professional and life lessons learned from navigating challenges, encouraging others, and developing leaders in the aftermath of a natural disaster and a global pandemic.

“Systems and efficiencies matter, but ultimately, it’s all



about serving people,” said Perdue. “The months after Hurricane Michael were incredibly challenging, both personally and professionally, as many on our team and in our community worked to rebuild their lives. I learned the power of vulnerability—being open so that your team feels safe to do the same. Helping others through that difficult time, learning to rely on

one another, and witnessing the growth and camaraderie that emerged from such a defining shared experience was one of the most rewarding aspects of my leadership journey.”

Just as Perdue and his team thought they had overcome one monumental challenge, the COVID pandemic struck. Like many businesses, they faced unforeseen obstacles that had never before been on their radar.

“COVID was definitely a learning experience for our team,” recalled Perdue. “We quickly figured out what worked and what didn’t as we focused on providing essential services to our community. Despite the challenges, we made it through.”

As Perdue looks ahead, he is focused on what his team needs to do to meet the needs of the

growing Bay County population.

“We’ve made tremendous progress during these first two terms,” said Perdue. “Our team has embraced learning, growth, and adaptability as we’ve rolled out new initiatives, processes, and systems at a rapid pace. We’ve built a strong foundation, and now we’ll use the lessons learned over the past few years to keep identifying areas for improvement. We’re closely monitoring the county’s growth and looking for ways to meet the increasing demand.”

“I don’t want it to be business as usual,” said Perdue. “Our vision is to change the way government does business.”

For more information about the Bay County Tax Collector’s Office, please visit BayCounty-FLTax.Gov.

KITCHEN DESIGN

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influence kitchen design in

meaningful ways. Reclaimed wood, recycled materials, and eco-friendly finishes are top choices for cabinetry and floor-

ing. Designers are also opting for low-VOC paints and energy-efficient lighting to minimize environmental impact.

These choices reflect a broader trend of consumers seeking to create kitchens that are not only beautiful but also aligned with their values.

Statement Hardware

Cabinet hardware is being reimaged as a form of art in 2025. Sculptural knobs and handles—crafted from materials like brass, ceramic, or glass—

add an extra layer of detail to kitchen designs. These small yet impactful elements serve as the “jewelry” of the kitchen, elevating even the simplest cabinetry.

Designers are increasingly turning to unique sources for hardware, such as artisan makers or boutique brands, ensuring that these pieces feel one-of-a-kind.

The kitchen of 2025 is all about creating a space that reflects your personality and lifestyle. With bold colors, mixed materials, curated displays, and

sustainable choices, these designs prioritize individuality and functionality. Whether you’re planning a full remodel or a simple refresh, these trends offer plenty of inspiration to make your kitchen a true reflection of your unique taste and values.

If you need help designing your dream kitchen, come visit the Flooring Depot Design Center at the corner of 15th Street and Lisenby!



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From the Office of Congressman Neal Dunn: Looking Forward



committed to supporting our communities as they continue the recovery process and am working tirelessly in Washington to ensure that Floridians have the tools they need to rebuild and prepare for future natural disasters.

In the aftermath of hurricanes Helene and Milton, Florida communities have come together to rebuild homes and businesses. As always, federal assistance remains crucial to the recovery effort, which is why I've been working to ensure that the federal government is doing its part. I'm pleased to report that my bill, the FEMA Loan Interest Payment Relief Act, recently unanimously passed the U.S. House of Representatives.

Communities impacted by natural disasters are often left

with staggering financial burdens that are often passed to the taxpayer. This legislation ensures that local governments are reimbursed for the interest on loans they are forced to take out to recover from storms. By lifting the financial strain of this interest, we are empowering communities to focus on what truly matters – rebuilding and recovery. Crucially, the FEMA Loan Interest Payment Relief Act also applies to loans taken within the last seven years, addressing ongoing challenges for communities still recovering from past disasters. This bill will go a long way toward helping Florida communities that often feel left behind by the bloated and wasteful federal government.

Putting the federal gov-

ernment back to work for the American people is one of my biggest priorities as we look forward to 2025 and beyond. The incoming Trump administration has made a commitment to increase government efficiency and transparency, but his team will need congressional support to make that a reality. Earlier this month, I introduced H.R. 10286, the 10th Amendment Restoration Act, which would establish a Constitutional Review Commission to peel back the powers and programs of the inefficient agencies that waste your tax dollars.

President-elect Trump has organized the Department of Government Efficiency (DOGE) to review every federal agency to eliminate wasteful and unlawful practices. This

bill will provide a clear process to rein in and, when necessary, eliminate federal agencies that abuse their power.

These two bills are just the beginning of what I'm planning for 2025 and beyond. With a new year and new administration, I am confident that we can make our government more efficient, put it back to work for the American people, and save taxpayers money. Together, we can cut through red tape, rebuild stronger, and prepare for the future.

As always, if you have questions or issues related to a federal agency, please feel free to contact my office at (850) 785-8012.



MARKET

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If so, the Federal Reserve might need to keep interest rates high-

er for longer. Elsewhere, there is an expectation that deregulation could create new growth opportunities in the financial and energy sectors, while re-

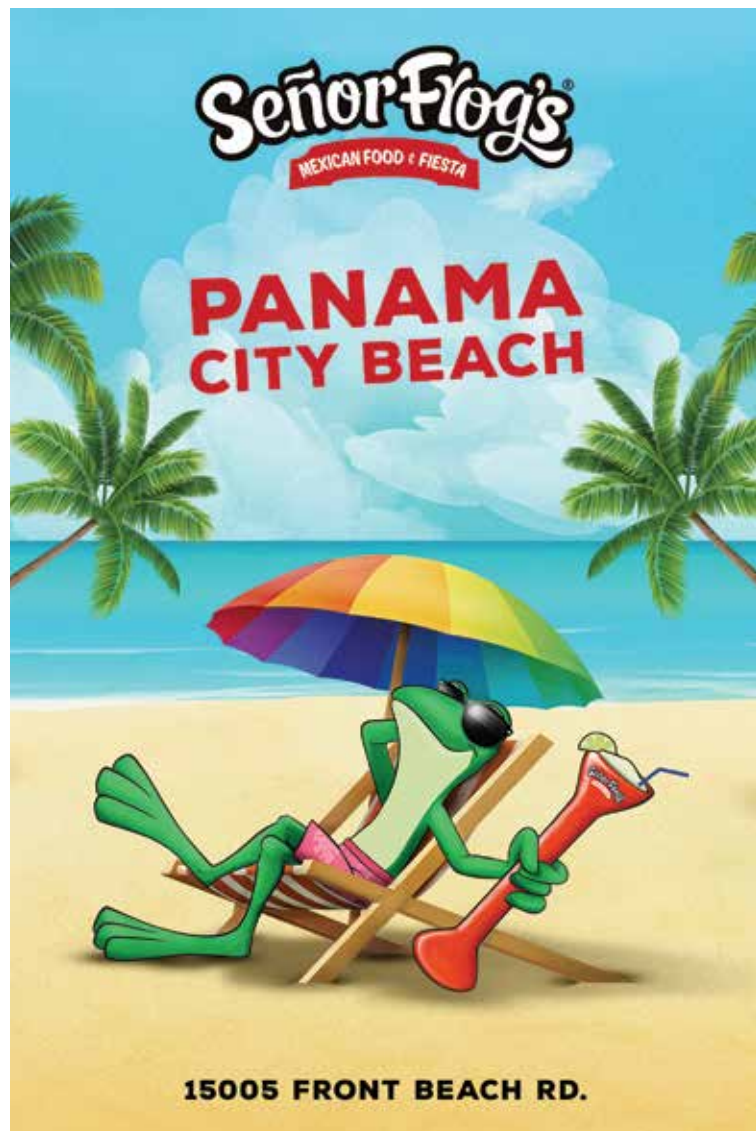
laxed antitrust enforcement could lead to more mergers and acquisitions. Economic growth and corporate earnings will remain important long-term drivers, but in the short term, markets may be sensitive to shifting policy headlines as the new administration takes office. The question is: How does this economy affect retirees here in the Florida Panhandle?

As always, there are lots of

factors to consider when we are investing for folks entering or already in retirement. No matter who is in the White House or the current state of the economy, we generally want to REDUCE RISK, CREATE INCOME, and CREATE TAX EFFICIENCY. That's what we call the BIG THREE of retirement planning. If we can successfully navigate these challenges our retirement years will

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