



PRSRT STD ECRWSS - EDDM U.S. POSTAGE PAID Santa Rosa Beach, FL PERMIT NO. #11

Postal Customer Local

## Winter Rescue: Community Comes **Together After Cold-Stun Event Threatens Sea Turtles**

This past month brought record-breaking cold temperatures and snow to the Florida Panhandle which, while fun for humans, spelled danger for Florida natives not well-adapted to these cold spells. Water temperatures below 50 degrees Fahrenheit for prolonged periods can be fatal to cold-blooded sea turtles. Three days of nighttime air temperatures below freezing alerted local biologists to prepare for a sea turtle cold-stun event.

When sea turtles become too cold, they are unable to swim, or even lift their heads out of the water to breathe. Often, this leads to drowning or the turtles are washed ashore where they are unable to fend off predators. They need warmth and protection from the harsh weather conditions to revitalize, and time is of the essence.

Numerous volunteers and volunteer organizations an-









IMAGES COURTESY OF US FISH AND WILDLIFE SERVICE; BOTTOM RIGHT BY AUDREY WILSON Volunteers work alongside state and federal biologists to rescue cold-stunned sea turtles stranded near St. Joseph Bay and Tyndall AFB's Crooked Island. Rescuers retrieved and transported more than 1,100 turtles to Gulf World Marine Institute in Panama City Beach for rehabilitation and medical treatment.

swered the call for assistance. alongside state and federal biologists, to save these beloved creatures. The rescuers bundled in protective clothing

and went to work, searching Bay County by foot, kayak, for turtles along St. Joseph Bay shoreline in Gulf County and Tyndall Air Force Bases' Crooked Island shorelines in

and motorboat.

**SEA TURTLES** continued on page 2

## Resilience Is All About Coping with the Unexpected



From the office of SHERIFF TOMMY FORD

Since Tommy Ford became the Sheriff of Bay County in 2016, he and his agency have learned about resilience while coping with the unexpected.

After a short period getting used to his new responsibilities as Sheriff, there was an active shooter incident in May of 2018 on Beck Avenue.

> **UNEXPECTED** continued on page 2





## At Gulf Financial, we make money the old-fashioned way.

## **WE EARN IT!**

Find out how we use a sophisticated mix of financial instruments to create income in the 6-9% range for our clients.

Call Rhonda @ 833-403-4041 or visit gulffinancialgroup.com.

2015 Wilkinson Ave. | Panama City Beach, FL 32408 | www.gulffinancialgroup.com

## **Gulf Financial**

Phone: 833-403-4041 randy@gulffinancialgroup.com





## Community

#### UNEXPECTED

continued from page 1

The shooter fired on law enforcement, first responders, and civilians. One civilian was hurt, and the shooter was killed after a four-hour gunfight. No law enforcement or first responders were injured. This incident exposed a need for additional equipment to protect and support law enforcement in any similar responses in the future. As of 2025, the BCSO now has a Unified Command Post to maintain communications and house Incident Management personnel, and several heavily fortified vehicles to withstand gunfire and shield responding deputies.

Later that same year, in October, Hurricane Michael slammed into the coastline near Mexico Beach, wiping out the city and scouring a swath of destruction through the Flori-



da Panhandle. Keeping BCSO patrol cars — and patrol cars from many other agencies — on roads buried in debris after a Cat 5 hurricane carries its own set of challenges. Many BCSO employees lost their homes in

the storm, as well, adding to the difficulties. Again, Sheriff Ford led his deputies and support staff through the aftermath, maintaining safety and security for the people of Bay County while helping his own staff rebuild their homes and lives. In 2025, the BCSO now has equipment and trained staff ready to respond to natural disasters anywhere in the state, eager to return the encouraging support received from other Sheriff's Offices in the state during our crisis.

2020 brought a global pandemic with staffing challenges not seen before. Law enforcement members were essential and could not stay at home. When employees did get sick or needed to quarantine, other staff stepped up to fill the gaps. Sheriff Ford established new cleaning protocols to protect employees, emphasized online reporting by citizens for certain crimes to reduce exposure, and maintained safety and security in Bay County.

In March of 2022, the Bertha Swamp Fire and the Adkins Avenue fire threatened Bay County. The rural areas in the county were filled with the dead, dry debris of fallen trees from Hurricane Michael which acted like tinder and fueled the fires. The BCSO, under the direction of Sheriff Ford, supported the work of firefighters, evacuated neighborhoods, relayed safety messages to the public, and worked hard to keep residents safe.

January of 2025 brought another unforeseen circumstance: historic levels of snow and ice in Bay County. BCSO deputies adapted to the new driving conditions and helped citizens stuck on icy roads get home. All while answering any other call for service like a normal shift.

Whatever new, unexpected challenges may arise, the safety and security of the people of Bay County remain a number one priority for Sheriff Tommy Ford and his resilient team at the Bay County Sheriff's Office.

#### **SEA TURTLES**

continued from page 1

Many turtles were found along mucky shorelines or drifting in the bay with shells slightly above the waterline. All were barely moving or not moving at all. Rescuers walked in waders or muck boots to reach the turtles, using kayaks or paddleboards to transport multiple turtles to a nearby dock or to a motorboat waiting in deeper waters.

From shoreline or bay to truck, each turtle was lifted many times, a cold and phys-

ically demanding job - turtles ranged in size from a dinner plate to over 100 pounds! You better eat your Wheaties if you want to rescue sea turtles. Once loaded onto trucks, they were taken on a 1.5-hour ride to Gulf World Marine Institute in Panama City Beach.

In total, the rescuers retrieved and transported over 1,100 cold-stunned sea turtles to the marine institute, most from St. Joseph Bay. The vast majority of the turtles rescued were green turtles, with only a handful of loggerheads or Kemp's ridlev.

Sadly, for some of the turtles, it was too late, but without the rescue efforts, many more turtles might have died. Losing sea turtles in a mass casualty event caused by cold weather could have lasting impacts on an already compromised population. Florida is home to five species of sea turtles; all are federally listed as endangered or threatened.

Once rehabilitated, the turtles will be released into the Gulf of Mexico, near the tip of the St. Joseph Bay Peninsula. These mass release events are open to the public, and more information on timing will be

\$100 OFF a new

**WI-FI DOOR OPERATOR** 

and FREE DECORATIVE

DOOR HARDWARE

with each door purchase. (No other discounts

apply.) Financing as low as \$79/mo. w.a.c.



USFWS IMAGE

Rescuers use kayaks to transport sea turtles to a waiting boat on January 24, 2025. The turtles drifted into shallow areas after becoming too cold to swim.

Cold-stunned sea turtles ready for transport to Gulf World Marine Institute. The animals were pulled from cold waters near St. Joseph Bay, Florida during a mass recue event.

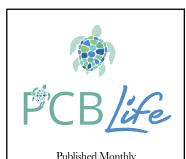
If members of the public encounter a sea turtle in distress, they should not touch it, but instead call the Florida Fish and

Wildlife Conservation Commission's 24-hour Wildlife Alert number at 1-888-404-FWCC (1-888-404-3922).

The Gulf World Marine Institute is a non-profit organization and depends on the support of volunteers and donations. To learn how you can get involved visit https://www.gwmi.info/.



available soon. Deeper waters, such as those in this area, may help turtles reorient to warmer areas for the rest of the winter months.



Directed Mailed to Panama City Beach Circulation: 12,000 Households

#### Publisher Dave White

dave@southwalton.life

#### Publisher & **Advertising Manager** Jack Smith

jacksmith12328@comcast.net (804) 307.8780

#### Editor

Iamie Zimchek editor@mypcblife.com (757) 663.1987

#### **Production & Layout**

Kim Harper kim@southwalton.life

PCB Life assumes no financial liability for errors or sions in printed advertising and reserves the right to reject/edit advertising or editorial submissions

©Copyright 2025 PCB Life



## **OVERHEAD DOOR COMPANY OF** NORTHWEST FLORIDA™

Don't wait until an emergency - we offer savings with an

Annual Service Plan - includes complete diagnostic of door systems! Discounts for Sr. Citizens, Veterans, Active Duty and First Responders.

(850) 271-3617 • destinoverheaddoor.com Residential and Commercial









## **PCB Fire Rescue Transformation Nearly Done**

By Ed Offley

A six-year, multi-million-dollar program to transform the PCB Fire Rescue Department is nearing completion.



Contractors are tentatively set to finish construction of the final pair of three new fire stations in April developed by the city since 2020 to replace the department's once-aging infrastructure, Chief Ray Morgan told PCB Life.

"These new stations are a

continuation of the efforts of the city to improve facilities and plan for continued growth," Morgan said. "The replacement of Station 31 and Station

32 were paramount in that the existing stations were undersized for our staffing and not storm rated, causing us to move response assets off the 'island' during the most major storm events."

Fire Station 31, located at the city administrative complex on US 98 and SR 79, is a

12,680-square-foot structure replacing a 31-year-old station at that site that was demolished last year. Its cost is \$6.4 million, including an accessory building and temporary living quarters.

Fire Station 32, located on Hutchison Boulevard between Alf Coleman Road and Grand Panama Circle, is a 12,247-square-foot structure replacing a 1985 station building a mile east near the Walmart store. Its cost is \$7.24 million.

"These new Stations will allow us to properly house and

protect the men and women of PCBFR so they can do the great work of protecting our community," Morgan added.

The new structures are designed to withstand Category 5 hurricane winds. They are large

enough that the department can now put all of its vehicles under cover, Busch noted. They have the capacity to house the department's six fire engines and

Continued on page 7



A little birdie told me that Watersound Insurance has added trusted Medicare advisors to their agency.

Medicare can be confusing and difficult to navigate. But our trusted Medicare advisors are here to help ensure your financial and wellbeing outcomes, free of charge.

Please schedule a private appointment today! Call Patti Muller, our trusted Medicare advisor, at **504-858-1199** or email **patti.muller@watersoundinsurance.com** 



5540 Johnny Reaver Rd. Panama City, FL 32409







Join the Neighborhood Fun Largest Selection of Golf Carts

Atlas Denago EV
Star EV

GEM Car Shop by Brand.

EVolution

ELECTRIC CART WATERSOUND

## **PCB Chamber New Member Spotlight**



## Introducing: Carefree Boat Club

## Discover Panama City's Newest Adventure: A Boat Club for Everyone

Imagine a lifestyle where you can enjoy all the perks of owning a boat without the hassle of maintenance, storage, or the steep price tag. That's exactly what a boat club offers-affordable, worry-free access to a fleet of boats, perfect for anyone ready to embrace the coastal lifestyle.

Now, Panama City is home to a brand-new boat club location, Carefree Boat Club, bringing an incredible opportunity to our community. But what exactly is a boat club, and why should you consider joining? Let's dive in.

A boat club is a membership-based service designed for

those who love being out on the water but don't want the commitment or expense of owning a boat. Members pay a one-time initiation fee and a monthly membership fee, granting them access to a variety of boats at their chosen location. It's like a timeshare, but for boating enthusiasts.

## **The Key Benefits**

#### 1. Affordable Boating Without Ownership Costs

Forget about dock fees, insurance, and costly repairs. Membership covers it all, leaving you to enjoy the thrill of boating without the headaches.



#### 2. Access to a Variety of **Boats**

Whether you're into fishing, watersports, or relaxing sunset cruises, the fleet offers something for every occasion. Members can reserve boats that match their needs and experience level.

#### 3. Hassle-Free Convenience

Carefree handles all the maintenance, cleaning, and storage. All you have to do is show up, hop aboard, and sail away. When you're done, hand over the keys-no clean-up reauired.

#### 4. Professional Training for Newcomers

Never captained a boat before? No problem! We provide training, so even beginners can navigate the water with confidence.

#### 5. Reciprocal Access to **Other Locations**

We have over 140 other locations with reciprocal agreements, allowing members to reserve boats at other locations nationwide, perfect for travelers who want to explore new wa-

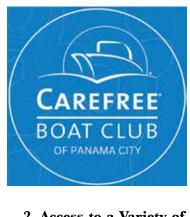
With its crystal-clear waters, abundant marine life, and countless destinations to explore, Panama City is a boater's paradise. Our new boat club location makes it easier than ever for locals and visitors alike to enjoy these natural wonders.

Joining is simple with three different options:

Visit our website at: carefreeboats.com/locations/panama-city.

Visit our local office at: Pier 98 Marina, 5904 E Hwy 98 Unit A, Panama City, Florida 32404, or call (850) 964.6400 today!

Don't wait - we have a few spots left on our start up only \$0 membership fee for founding members only!



# IN FEBRUARY!

850-235-3555 • 5121 Thomas Drive

## New PCB Chamber of Commerce Members

**ValorCommunities** Shrimp Basket Secure Vision Coastal Cryotherapy AtWork Personnel Florida Coastal Closing & Escrow Acoola Ads - Indoor Billboards & Digital Marketing Sunset Glow Candles Southern Pawspitality Professional Pet Care **WERHVAC** 810 Billiards & Bowling Homeowners Financial Group

Angela & William Burgess WKGC 90.7 FM Public Media Elevated Fabrication Systems -**ProCab Elevators** Gulf Winds Animal Hospital Flying M Creative and Engrav-Blue Marlin Title Group Rinck Law Office Capital City Bank - West Bay Office Keller Williams Success Realty - Les Lane The Grocery Kitchen & Tap-

Peer Group Consulting Bendions Best Moves Precision Care Chiropractic Tempest Group, Inc. Found Marketing Firm Mr. Beach Team - LPT Realty Found Marketing Firm Mr. Beach Team - LPT Realty Precision Care Chiropractic sweetFrog Premium Frozen Yogurt - PCB **Culpepper Services** 

MK Evolution

A SELECTION OF WINES AND CHAMPAGNES, UNRIVALED IN OUR PART OF THE WORLD Copt. Anderson 850-234-2225 • 5551 N. Lagoon Drive, Panama City Beach, Florida 32408 • CaptAndersons.com

- Tonya Anderson

## **PCB Chamber New Member Spotlight**



## Introducing: Potbelly Sandwich Works

My name is Zac Incaudo and I am the owner of Potbelly Sandwich Works in Pier Park. I moved here to be closer to my mother and father and to start a business with my father, Dan Incaudo. We both shared the dream of opening a franchise together. For as long as I can remember, I've had an ambition to become an entrepreneur, and my father was instrumental in making that dream a reality. With his expertise and constant encouragement, we set out to bring a piece of Chicago to the beach we are lucky to call home.

Potbelly Sandwich Works, a Chicago staple, was the perfect fit to share with our beach community. Known for its neighborhood charm and delicious menu, Potbelly has been feeding smiles since its first shop opened in 1977. For many Chicagoans, Potbelly has always been just a block away, offering hot, toasty sandwiches, signature salads, hand-dipped shakes, and fresh cookies, as well as hearty soups, that have made it a favorite across the country. With more than 425 locations—including over 80 franchised shops—the opportunity to bring this iconic brand to Panama City Beach felt like the ideal way to combine my Chicago roots with the community my family and I had grown to love.

Unfortunately, my father and best friend, Dan Incaudo, passed away unexpectedly in August 2023. Losing him has been the hardest challenge I've





faced, but it has also deepened my resolve to honor his memory. This Potbelly location, as well as future shops along the Emerald Coast, are dedicated to him. His legacy of kindness, hard work, and determination lives on in every sandwich we make and every smile we share with our customers.

Before moving to Panama City Beach, I spent most of my life in Chicago, working in tech sales. While I enjoyed my career, the dream of owning my own business always lingered in my heart. When the opportunity to open a Potbelly presented itself, I knew it was time to take the leap. The chance to combine my love for great food, my entrepreneurial ambitions, and the vibrant energy of Panama City Beach was too good to pass up.

Now, as a small business owner, I'm thrilled to share Potbel-



ly's signature charm and flavor with the community. Our shop is more than just a place to grab a meal—it's a gathering spot where neighbors and visitors alike can feel at home. Whether you're stopping by for one of our famous toasted sandwiches, indulging in a hand-dipped shake, or simply soaking in the warm, welcoming atmosphere, we're here to make your day a little brighter.

I invite everyone in Panama City Beach to come visit us at Potbelly. From my family's story to our delicious menu, we hope to create a connection that

keeps you coming back. Together, we can make Potbelly not just a restaurant, but a beloved part of the community. Let's share some smiles, one sandwich at a time! Potbelly Sandwich Works is located at 100 Bluefish Dr. #103 in Panama City Beach.





## Special Offer for Chamber Members!

## **BUY TWO ADS, GET ONE FREE!**

## We want to help your business succeed!

New advertisers: take advantage of this special offer available only to Chamber members.

PCB Life Newspaper is Direct-Mailed Monthly to

#### 11,500 PCB Residents Free of Charge

+ Website, Email Blasts & Social Media Sharing

This true community newspaper invites your business to share your mission with our local readership.





Call Jack: 804.307.8780

Email: jacksmith12328@comcast.net

VISIT MYPCBLIFE.COM



# New Nonprofit Makes Marine Science Accessible to Local Students

By Jon Schmidt

"Passion for conservation isn't just taught, it's experienced" – this is the driving force behind a new local nonprofit organization bringing area students into the field for hands-on marine science activities. Emerald & Forgotten Coast Adventures, Inc. (E&FCA) has served over 1,100 students from Bay and Walton County schools alone in the 2024-2025 school year. These students have explored different local habitats including seagrass beds, the unique coastal dune lakes, and the Gulf of Mexico—at no cost







Proudly serving Panama City Beach,
Panama City and the surrounding
Bay County areas.

**Residential • Commercial • Construction** 

Your locally operated and privately owned service provider

12310 Panama City Beach Pkwy, Panama City Beach
(850) 872-1800
wasteprousa.com

to the schools. Another 400 students are scheduled to participate in these immersive field experiences this spring, and more schools are already booking into the 2025-2026 school year.

E&FCA utilizes four sites: Camp Helen State Park, Grayton Beach State Park, St. Andrews State Park, and Tyndall Air Force Base. The school selects the location and E&FCA will set up 4-5 activity stations for the students to rotate through to experience firsthand how to take and interpret water quality samples, explore plankton using field microscopes, learn how to fish, examine and identify species from the seine nets and in the touch tank, explore the state park, and learn about sea turtles, manatees, ghost crabs, and

Providing a comprehensive and cohesive educational experience across the spectrum of schools every year will build a passion in the next generation to study, preserve, protect, and enhance our marine environment. Conserving the Emerald and Forgotten Coasts will be in the hands of future generations, and that requires exposing them to and developing an appreciation for the unique habitats that surround them.

Our long-term goal is to bring 10% of the students from the seven-county area around St. Andrews and St. Joseph's Bays into the field every year (approximately 7,000 students in Bay, Walton, Gulf, Franklin, Calhoun, Jackson, and Washington Counties). Many students in these counties may have

never stepped foot into St. Andrews or St. Joseph's Bays or the Gulf of Mexico. Many families and schools have drifted away from getting out into nature and exploring the environment around them. Our program is designed to counter this trend and support area schools with opportunities for students to develop an interest in the sciences.

Our program, a 501(c)3, is supported locally with donations from private individuals, the St. Joe Community Foundation, JW Couch Foundation. Tyndall Federal Credit Union Community Grant, and donations of equipment from Half Hitch and Fish Florida. There are many opportunities to get involved. If you are a local teacher, consider booking a field adventure for your class. If you enjoy being outside, enjoy nature, and want to learn about the unique environments around you, consider becoming a volunteer. A science or teaching background is not required, but you do have to pass a background check and fingerprint with the School District to work with the students. We also appreciate the numerous private donors who have helped us acquire a lot of our field equipment and if you would like to help us keep the program at no cost to the students, please consider providing a tax-deductible donation to help take the next generation into the heart of marine conservation. For more information, visit www.emeraldforgottencoastadventures.org and follow us on social media.



## Shop Talk: A Pawsitive Experience

By Lee Ann Leonard

Fur babies are part of the family. They love unconditionally and are game to go almost anywhere the family goes. Thankfully, Pier Park and its restaurant operators get that. The Pier Park Food Court, Ford's Garage, Jimmy Buffett's Margaritaville and Pompano Joe's Seafood House are just a few of the eateries that offer dog-friendly outdoor dining space for pet parents.

The city's Doggie Dining Act (ordinance 1139) allows permitted restaurants to include canine friends as patrons if owners keep them under control, clean up after them and follow other ordinance requirements. The act addresses dog owners' desire to keep their companions close while protecting the public's health, safety and welfare. According to the city's code enforcement manager, Lanie Smith, that balancing act has been "...a positive experience for the participating restaurants and the dog owners." Residents and visitors can review the act and find a complete list of permitted restaurants on PCBFL. gov., he shared.

Pier Park is an ideal place to try the doggie dining experience. After grabbing a bite at one of the mall's diverse dog-friendly restaurants, guests can walk their pooches around the scenic center which includes dog watering and waste stations. They can end the day by pampering their pups with toys and treats from Good Dog Boutique.

Sit. Stay. Shop at Pier Park!





For a complete list of permitted restaurants, visit: For a complete list of permitted restaurants, visit: https://www.pcbfl.gov/about-us/visitors/dogs

To review the ordinance, visit

(page 248 through 252): www.pcbfl.gov/Home/showpublisheddocument/23394

/638416187988100000

#### **FIRE STATION**

continued from page 3

one ladder truck, as well as several dozen support vehicles, ATVs and trailers.

When operational, the stations will join Fire Station 30 off Nautilus Boulevard, which opened in 2020. The city last year opened a four-story training tower at the Station 30 site. Built at a cost of \$1.3 million, the facility can be used to train firefighters in a variety of scenarios, simulating residential or commercial blazes, or more complex scenarios including confined space rescue and high-rise fire response, Busch said.

"This facility provides realistic layouts, props, and account for evolutions performed under live fire conditions, which is a first of its kind asset on Panama City Beach." Said Deputy Chief Justin Busch.

City Council's decision to enact a Fire Assessment in 2018 made the modernization possible, Busch said. The current \$108.6 million city budget includes a projected \$7.4 million revenue from the special assessment. "That really kicked things off," he added.

The department has grown to twice the size it was in 2014, with a total of 64 employees, compared with 32 back then. It staffs 54 line firefighters, up from 30 a decade ago. Each fire engine has an on-duty crew of three firefighters, with four assigned to the ladder truck.

In addition, its Beach Safety Division – organized in 2019 – now has 20 fulltime employees.

A separate Fire Inspection Division, staffed by four certified fire inspectors, conducts annual safety inspections, plans reviews, short term-rental inspections, and helps coordinate all school safety plans and responses.

With an annual operating budget of about \$12 million – nearly four times the \$3.3 million budgeted in 2014, the Fire Rescue Department can meet the challenge of responding to nearly 7,000 calls for service each year, Busch said.



## VISIT MYPCBLIFE.COM



Roofing • Repairs & Maintenance • Roof Coating & Restoration

SANTA ROSA BEACH

850-267-0900 | www.Bel-MacRoofing.com

## PIER PARK SUPPORTS

Military members, veterans and their families can enjoy the following benefits:

- Military Discounts
- Dedicated Military Parking
- Special Events Honoring Veterans & Their Families





## Chili Cook-Off at Capt. Anderson's Marina

By Pam Anderson

Attention all Parrot heads and friends! Capt. Max's Bar & Grill hosted its First Annual Chili Cook-Off on February 2! Besides some great fun and enjoying some great Chili, they were cooking for a cause. This fundraising event benefitted the Children's Advocacy Center. If you missed this, keep an eye out for upcoming events including Bingo Nights, Karaoke Nights and Trivia Nights. Great fun, great food, and great view! What makes this venue so special is the three amigos (bartenders — Braden, Canaan and Lee) What a team! You can find more info on the other special events coming up on the website, www. captmaxbarandgrill.com.

The Capt. Anderson III's annual Valentine's Day Cruises are filling up fast so be sure to reserve space for you and your sweetheart! Each year our Sweethearts start the season with these special Dolphin Cruises... and the Dolphins are ready for your visit! You can reserve by calling the office 9 a.m. until 4 p.m. or online at www.



captandersonsmarina.com.

The **Event Center**, with its beautiful waterfront views, is ready for your special occasion, whether a wedding, retirement party, birthday party or business meeting. The venue is beautiful, reasonably priced and ready to fill your every need. Call today for a free tour!

**Fishing?**.... Yes! Fishing is our main attraction and has

been since 1935. 2025 looks promising for a year of great fishing and great fun and we are sooo ready!

Book Guide Boats for inshore fishing, the Charter boats and Head Boats for deep sea fishing. They are all gearing up for opening March 1, but several guides and Charter boats are available now. Don't hesitate to check them out!



Guide boats will be targeting Red Fish, Flounder, Almaco Jacks (great fun to catch!) and Spanish Mackerel.

Charter Boats and Head Boats will be targeting all Snapper species except Red Snapper (which reopens June 1), Dolphin (fish-Mahi Mahi), a large variety of Jacks, and those ugly but great-tasting Triggerfish. Having had such an unusually cold winter, we are anxious to get back out on the water! It is time to go fishing!

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

with no bones).

When planning your fishing trip, remember Capt. Anderson's Marina... home of 3 large Head-boats, 35 private Charter Boats, 5 Guide Boats and 4 Dive Boats... the Sea Patriot Jet Boat and Shell Island/Dolphin Cruises. And don't forget all the other fun venues available at...

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





## Oh The Weather Outside is Frightful

By Alan Watson, President, GOLF+ Dothan and PCB

The temperature has dropped. Significantly. Winter is upon us even if winter is barely a month or so in Florida. Still, we can't get out on the course as much as usual due to cold and windy weather conditions. So what do you do to stay in golf shape? What do you do to get your fix? How do you see your friends and keep your swing swinging?

One answer is to bundle up and brave the elements. Of course, it is more difficult to swing when you're wearing three layers on top and gloves on both hands. Nonetheless, it is golf.

Another answer is to visit a simulator facility for some indoor golf. I think this is a great idea for several reasons. One is that you will be able to stay warm and you won't have to wear extra layers. Another great reason to play indoor golf is that you can experience courses that are far away and or are financially out of reach for many golfers. Seriously, greens fees at some high-end popular destination courses can run between \$450-750 per round. So paying \$50-100 to play them on a simulator seems like a bargain! But my number one reason to play



indoor golf when the weather is poor outdoors is the time savings. That's right. You can play indoor golf in about an hour per person per 18 holes. And if you need any more incentive, well, there is also the added bonus of getting some good data about your game like club distances and such which most, if not all, indoor facilities can give you. And if that's not enough it's much easier to enjoy a meal and a drink while you golf indoors than walking or riding in a bumpy cart while you spill mustard on your pants while attempting to eat a hot dog mid round.

Here are some options that are local to us here in the panhandle of Florida:

The Trophy Room in Santa Rosa Beach, FL offers memberships to their amazing Trackman suites and a beautiful clubhouse-style experience. Par & Pour in Enterprise, Alabama, has incredible Golfzon simulators and a full bar for a fun round with friends in a sports bar environment. Over in Freeport, Florida, Birdie A Golf has five Trugolf Simulators as well as a lively environment with food and drinks.

My own facility, GOLF+ in PCB and Dothan, features GC Quad from Foresight Sports with its top-of-the-line data capture and fun playing experience that can be rented by the hour as well.

While indoor golf may not hold all the answers, it surely satisfies several requirements for having a good time with friends and staying loose when it is too cold to brave the course outside. Indoor golf gives us so many opportunities to see and play courses we might not otherwise get to. We can still hang out with our family and friends and en-

joy the sports that we love. And we can support other local businesses beyond the golf course when it is so cold and windy that even they don't want to be open.

I recommend and encourage everyone to try indoor golf at least once this winter and see what is out there in the world of top quality indoor golf in our area. Have some fun! Who knows you might find a new love for the game - without three layers on!

## Golf Game Getting Worse?



## Get A Grip.

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



Tour Quality Work For Every Golfer



FITTING REPAIR RETAIL

541 Richard Jackson Blvd. PCB, Florida 32407 Tel: 850-249-2726 golfplus@graceba.net

## The Home Depot Foundation Teams Up with ToolBank USA to Provide Hands-On Skilled Trades Experience to St. Anders STEM Academy Students

On Thursday, January 16, more than 30 volunteers from The Home Depot Foundation and ToolBank USA teamed up with students at St. Anders STEM Academy to build 20 wooden picnic tables and benches for the school and the Panama City veteran community as part of the Foundation's nationwide week of service, which honors and celebrates Dr. Martin Luther King Jr.'s legacy.

This volunteer effort is one of several events that happened nationwide from January 13-17. The Foundation and its nonprofit partners will



be completing service projects to enhance educational and community spaces and provide hands-on learning opportunities for students pursuing careers in skilled trades.



## Let's Get Growing: Meet Lauren Goldsby



Hi, I'm Lauren Goldsby and I am excited to be the new Commercial and Environmental Horticulture Agent with UF/IFAS Extension Bay County! I joined the UF/IFAS Extension team in August, and I can't wait to share my knowledge and passion for horticulture with the Bay County community. As someone who grew up in the Florida Panhandle, I've always felt a deep connection to this region.

My interest in growing plants led me to pursue a degree in

plant science at the University of Florida, where I earned my bachelor's degree. After graduation, I worked in ornamental and greenhouse production, leading workshops, implementing integrated pest management (IPM) strategies, and growing plants. I returned to UF as a graduate research assistant, focusing on nitrogen rate recommendations for evergreen blueberry production and completed my master's degree in horticulture.

In addition to my role as an Extension Agent, I also coordinate the Master Gardener Volunteer program in Bay County. Master Gardener Volunteers play an important role in extending UF/IFAS Extension's outreach through the Master Gardener Help Desk and a variety of community service initiatives centered around horticultural education. They also maintain demonstration gardens on-site with many native plants that are less common in traditional landscapes. Many of these plants are host species essential to the life cycle of local butterflies and other insects.



Maypop, Passiflora incarnata host plant to gulf fritillary caterpillar

The Master Gardener Volunteers in Bay County had their first Ask A Master Gardener booth at The Great American Home & Recreation Expo in late January. Their highly anticipated yearly plant sale will be held at the Extension Office on April 12.

We look forward to engaging with the local community through sustainable horticulture programs that benefit both backyard gardeners and commercial producers. At the Exten-



Dune Sunflower, Heliantus debilis

sion Office, we can help answer your plant questions, provide informational resources, and offer supplies for soil testing. You can call us at (850) 248-8091, send us an email at baymg@ifas.ufl. edu, or stop by the office located at 2728 East 14th Street in Panama City.

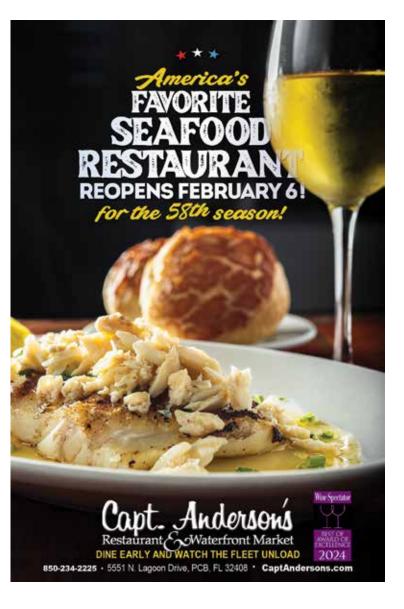
Now that I'm settling into Bay County, my fiancé, David, and I—along with our cat, Pucker—are enjoying the area's beautiful beaches and natural surroundings. The warm welcome we've received from the



Pink swamp milkweed, Asclepias

community has been wonderful, and we're looking forward to exploring more of what Bay County has to offer. My goal is to inspire and engage individuals who are curious about their plants while also supporting professionals who build their careers in plant-related fields. By fostering a deeper appreciation and understanding of plants, we can encourage more sustainable practices and help protect the unique natural resources that make up Bay County.







## Get a Deal for a Steal at B and E Outdoor Furniture

You've heard of Bill and Ted's excellent adventure, let me introduce you to Bill and Ed's excellent outdoor furniture. Two friends, Bill and Ed, started their company B and E Outdoor Furniture and have been selling top-quality outdoor furniture online and by word of mouth for the last two years. Recently B and E Outdoor Furniture decided to bring their beautiful and very comfortable "bent back" composite furni-

ture to Panama City Beach! Patio furniture in all shapes, sizes and configurations with customizable colors to match your décor or favorite sports team. They even have items for your pets such as raised pet bowls and outdoor bird feeders. Best of all, no assembly is required!

All the furniture they offer is proudly hand-crafted Amish built and assembled in the USA. The composite boards used in the construction of the furniture



are produced by Tangent. Tangent creates its composite boards from recycled plastics that of-

fer 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. This commitment to quality materials ensures that your furniture won't

just look good, it will also hold up to the elements. Don't take our word for it, stop by and treat yourself to a seat at their showroom located at 12035 Panama City Beach Parkway.

For more information on their products and options visit their website at bande-outdoorfurniture.com or give them a call at (850) 240-0830. Let the friendly folks at B and E Outdoor Furniture elevate your patio experience and help you "GET A DEAL FOR A STEAL."

## **Pups and People Art Reception**

Join us on February 22 from 2-3 p.m. for an art reception for Pups and People in the Bay County Public Library lobby. Chat with the artists about their work and process! The program is free and open to the public to attend. Light refreshments will be provided. The featured artists are Stacey Cromer, Gary Thrift, and Anne Thrift. The exhibit will be up through February and March.

## Stacey Cromer (Photographer, Captured Moments Pet Photography):

"My photography focuses on capturing the personalities and portrait is a te traordinary be our animal aim is to crea that celebrates playful energ into our lives." Gary Th

PHOTO BY STACEY CROMER

unique spirits of our beloved pets. I employ a vibrant and colorful style, emphasizing vivid hues that bring out the sparkle in their eyes and the joy in their hearts. Through meticulous digital editing, I strive to achieve exquisite detail, ensuring each

portrait is a testament to the extraordinary bond we share with our animal companions. My aim is to create lasting artwork that celebrates the pure love and playful energy that pets bring into our lives."

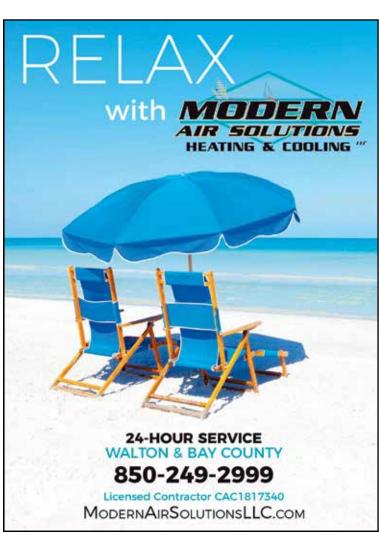
## Gary Thrift (Photographer, Was and When Photography):

"As a street photographer, predominantly photographing people and the reality of the human condition, it is sometimes hard to ignore the constant companion that fills so many people's lives with joy. Dogs! Often referred to as "Man's best friend', it is often hard to photograph one without the other. Whether they sit dutifully by their owner's side, ride shotgun in the car, bark over protectively as a stranger gets too close, or beg under a table for a treat from their owner's plate, dogs are an integral part of so many people's lives."

#### **Anne Thrift (Painter):**

"Up until now, I had only

made a handful of pet pieces as personal gifts or little surprises. Tackling a more unfamiliar yet appealing theme of dogs was both a huge challenge and a welcome departure from my usual specialized subject matter of human anatomical and physiological complexities. A goal of mine in undertaking the Pups and People collection was to represent a spectrum of emotions inherent in the inseparable bond between a dog and its human."







## Putting the "A" Back in Bay

By Bay District Schools SUPERINTENDENT MARK McQueen

As we enter a new year, there's a natural sense of renewal in the air, and the second semester of the 2024-2025 school year brings plenty of reasons to be excited. From the buzz of kindergarten registration and school choice opportunities to the celebrations of senior milestones and graduations, this time of year is packed with meaningful moments that underscore our students' growth and achievements.

This season also offers a chance to evaluate our progress together at Bay District Schools. Our mission to "put the 'A' back in Bay" revolves around five essential pillars: Accountability, Attendance, Academic Achievement, Arts, and Athletics. As we reach the halfway point of the school year, here's a snapshot of where we stand:

#### **Accountability**

Sound fiscal management and responsible use of taxpayer dollars remain central to our mission. This year, we've

trimmed our budget by \$30 million without compromising our unwavering focus on enhancing safety and security across our schools. At the same time, we've taken steps to better support our employees, raising starting teacher salaries to \$50,000 and implementing a five percent pay increase for all other staff. While these are significant achievements, we're committed to doing even more to support some of our lowest-paid employees in the year ahead.

#### **Attendance**

Our district's average daily attendance rate of 92% is a strong indicator of the dedication of our students, families, and staff. However, we're closely monitoring the number of students who have missed 10 or more school days, placing them in the category of chronic absenteeism. While sick students must stay home and recover, consistent attendance is critical for long-term academic success. Let's continue prioritizing regular attendance and ensuring our students remain engaged and thriving.

91.4%

Graduation rate for the 2023-2024 school year!

#### **Academic Achievement**

We are thrilled to see our students making remarkable progress! Recent data from the second state testing window highlights continued improvement across all grade levels. This success is a testament to the hard work of our students, the dedication of our teachers and staff, and the invaluable support of parents who reinforce learning at home. Parental involvement remains one of the strongest predictors of academic success, and we're deeply grateful to all the families partnering with us to invest in their children's futures.

I am so proud to have recently shared a milestone for Bay District Schools in our 91.4 percent graduation rate for the 2023-2024 school year. While



we will not rest until ALL of our scholars cross the stage, I am incredibly proud of the students and staff who achieved this record-breaking graduation percentage. It truly is a team of teams effort that begins in pre-kindergarten and lasts until the final graduate crosses the

#### **Arts**

The holiday season showcased our students' incredible talent through various artistic performances. From choir concerts to band recitals and theatrical productions, our schools were alive with creativity and community spirit. These events wouldn't have been possible without the hard work of our

educators and students, and we're so proud of the joy and connection these performances brought to our community.

#### **Athletics**

Our student-athletes continue to make us proud with their accomplishments in competition and the classroom.

Recognizing the academic achievements of our fall sports athletes at the December school board meeting was a highlight of the semester. Many of these students maintain GPAs above 4.0 while excelling in their sports, demonstrating an impressive balance of discipline and dedication. The life lessons they gain through athletics, including teamwork and perseverance, will undoubtedly serve them well in the future.

Thank you for being an essential part of Bay District Schools. With your support, we're building brighter futures for every student as we continue our mission to put the "A" back in Bay.



















THURSDAY NIGHT CONCERTS **APRIL 10 - JUNE 12** 

Annual Thursday evening concert live music series featuring family-friendly premier musicians and bands performing everything from classic rock, reggae and disco to modern pop.

April 10 | The Fabulous Thunderbirds

April 17 | Journeyman: An Eric Clapton Tribute

April 24 | Yacht Rock Revue

May 1 | Black Jacket Symphony: Journey's Escape

May 8 | Dear Amy: Amy Winehouse Tribute

May 15 | Kickstand Jenny

May 22 | Molly Ringwalds

May 29 | Petty Hearts

June 5 | A1A: Jimmy Buffet Tribute

June 12 | Adrenalize: Music of Def Leppard

## Purchase Tickets at MKAF.org/Events







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



of Wells Fargo Advisors

# Ready to face your retirement and financial legacy with confidence?

Let's create a plan that leads with your passions and priorities.

At Bonner/Zediker Wealth Management Group of Wells Fargo Advisors, we aim to help clients feel more confident by developing personally tailored wealth management plans for our clients.



Let's have a conversation

Kelly Bonner, CFP®

Managing Director –

Investment Officer

Clay Zediker, RICP®
Associate Vice President –
Investment Officer



850-767-1025 fa.wellsfargoadvisors.com/bonner-zediker

Investment and Insurance Products are:

- ► Not Insured by the FDIC or Any Federal Government Agency
- ▶ Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker dealer and non-bank affiliate of Wells Fargo and Company. PM-11302025-6657818.1.1



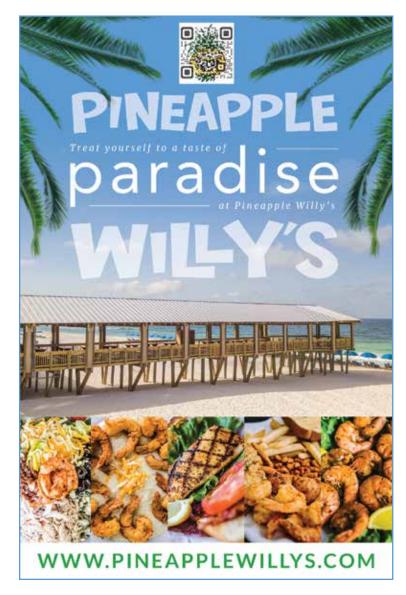


Come check out why we're the Panhandle's favorite breakfast spot!

13800 PCB Pkwy. **PCB** (850) 588-5077 960 U.S. 98 **Destin** (850) 269-0791 Tired of waiting? Join the Waitlist by Google. Relax at home while waiting.

Google

## thepancakery.com



# **Bay Education Foundation Puts Students at the Fore**



By Bay Education Foundation

At the Bay Education Foundation, our mission is to support the educational development of Bay District School students by providing enhanced opportunities for quality education and promoting greater community involvement in education. Since our inception in 1989, we have been dedicated to enriching the academic experiences of our students and fostering a community that values and invests in education.

#### **Our Programs**

We offer a variety of programs aimed at supporting students, educators, and staff within our district:

#### Take Stock in Children:

This mentoring program pairs deserving, low-income students with caring volunteer mentors. Students who complete the program earn a Florida Prepaid scholarship for post-secondary education. Our comprehensive services continue through high school and include their transition into college.

**District Scholars Program:** In partnership with Florida State University Panama City, Gulf Coast State College, St. Joe Community Foundation, and Grand Canyon University, this initiative supports Bay District Schools employees interested in becoming classroom teachers. The program offers college tuition

assistance and support to create a pathway toward teacher certification.

**Graduating Senior Scholarships:** We administer nearly thirty scholarships annually, many established in honor or memory of individuals with close ties to Bay District Schools. These scholarships, funded by community organizations and businesses, support local education and help students pursue higher education goals.

**Grants for Great Ideas** (**GGI**): Proceeds from our Arts Alive event fund grants for educators who use the visual arts to promote student learning in academic disciplines. Art teachers and others incorporating visual arts in the classroom are invited to apply for these \$1,000 grants.

Greener Grass: This Employee Tuition Assistance program is available to all district employees seeking to further their education. By supporting our staff's professional development, we aim to enhance the overall quality of education within our schools.

#### **Our Impact**

The success stories of our students and staff highlight the profound impact of our programs. For instance, Olivia, a senior at Bozeman High School, graduated early after having a baby. As a scholar in our Take Stock in Children program since age thirteen, she earned a 2-year

Florida Prepaid scholarship. With our support, Olivia registered as a first-generation college student at Gulf Coast State College, changing the course of her family's future.

#### **Community Involvement**

Our work is made possible through the generosity of our donors and volunteers. We host several fundraising events, such as Arts Alive, Golf Fore Education, and Strides for Scholars, to raise vital funds supporting our mission. Additionally, we encourage community members to become mentors, offering guidance and support to our students as they navigate their educational journeys.

#### **Looking Ahead**

As we continue to grow, we remain committed to providing quality educational opportunities for our community's students. We invite parents, business leaders, and community members to join us in our mission by increasing their involvement with Bay District Schools and the Bay Education Foundation. Together, we can make a lasting impact on the lives of our students and the future of our community.

For more information on our programs, events, or how to get involved, please visit our website at https://bayeducationfoundation.org/.

VISIT MYPCBLIFE.COM



## ISO: PCB's Best Appetizers

By Jack Smith

The term appetizers seems to have appeared simultaneously in England and America in 1860 as an English alternative to

the French term, hors d'oeuvres. But though the name might vary, appetizers, in some form or another, have graced many a cultured table over the centuries. Ancient Greeks and Romans were known for their wine, olive, and cheese platters, while

Renaissance physicians toted pre-dinner meat morsels to promote digestion. As part of a multi-course spread, appetizers were primarily found in the more privileged corners of society. It's hard to imagine Genghis Khan sitting down to enjoy finger foods, while Daniel Boone would've been hard pressed to pronounce hors d'oeuvre, much less divine its meaning. Today appetizers, aka 'starters,' have evolved into their own food group. Portion conscious consumers are known to treat appetizers as a main course (who among us has not made a feast of wings, nachos, or even fried pickles?). My wife is convinced that soup and salad constitutes a full course meal. My advice? Enjoy all the oyster sliders and spinach dip you desire, and be merry. Main course optional. Bon appétit!

**Appetizer** 

**Events** 

# OUR BACKFIRE SHRIMP IS BETTER THAN "FAMOUS"



10025 HUTCHISON BLVD, PCB, FL - THEWICKEDWHEEL.COM



## The Wicked Wheel

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

Come to The Wicked Wheel and get transported straight to New Orleans with our famous Backfire Shrimp. Seasoned to perfection with our famous cajun flavor, this half-pound of fresh Gulf shrimp is sautéed in a spicy herb seasoning and butter and served with fresh rolls for dipping.

## **Schooners**

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

schooners.com

Everything tastes better with a view of the beach, and Schooners is famous for having one of the best views in the USA... add two Jumbo Lump Crab Cakes served with Tropical Fruit Salsa and Creole Remoulade, a chilled glass of wine or ice cold local craft beer, and you have the perfect makings of a lifelong beach memory!



## Capt. Anderson's Restaurant

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

captandersons.com

Capt. Anderson's has published a lot of cookbooks over the past 54 years, but there is always one recipe missing. As a matter of fact, you won't find this recipe anywhere. It is Capt. Anderson's most closely guarded secret... you have to taste to believe! The #1 appetizer of all time! Capt. A's FAMOUS Grilled Bay Shrimp!

## **Señor Frogs** 15005 Front Beach Road, PCB

senorfrogs.com/panama-city-beach

Come for the food, stay for the fun. Try our Mexican Street Corn Off the Cob with mayonnaise, queso fresco, spicy Tajin® and lime.



## The Pancakery

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

The Pancakery started in Destin in 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 FAVORITE. Enjoy a delectable over-stuffed baked potato topped with cheese, butter, bacon pieces, sour cream and green onions. You can also add shrimp or chicken.

Things to Do

## Mardi Gras Returns to Panama City Beach

Visit Panama City Beach invites visitors and residents to celebrate Mardi Gras "Real. Fun. Beach" style at the annual Panama City Beach Mardi Gras and Music Festival, returning February 14-15, 2025. Combining the magic of an authentic Mardi Gras celebration with spectacular views of the destination's sugar-white sand beaches and turquoise waters, this one-of-akind festival offers two days of fun for the whole family, with parades, kids' activities, live music, and more.

In conjunction with the Krewe of Dominique Youx's

great Mardi Gras at the Beach parade, the free festival offers a lineup of activities for all ages, including a Kids Fun Zone and Festival Village, a kids' parade, a Mardi Gras 5K Fun Run, fireworks, and live music at both Aaron Bessant Park and the Celebration Stage in Pier Park. The event welcomes multi-platinum country artist and Grand Ole Opry member Chris Janson as this year's headliner, as well as other notable acts including Chubby Carrier and the Bayou Swamp Band, The Band Feel, Lost Bayou Ramblers, and Double Trouble Zydeco.



To see a full schedule of events, please visit: https://www.visitpanamacitybeach.

com/events/concerts-music-festivals/mardi-gras/



## Friends of The Bay County Public Libraries Murder Mystery Dinner Fundraiser

The Friends of the Bay County Public Libraries Third Annual Murder Mystery Dinner Fundraiser is Friday, February 28 at 6:30 p.m. held at the FSU Holley Center (4750 Collegiate Drive, Panama City). Tickets must be purchased in advance at \$100 plus processing fees. The proceeds of the event go to the Friends, a non-profit organiza-

tion that supports the programs and activities of the Bay County Public Library. Get ready to put your detective skills to the test as you try to solve a mysterious crime while enjoying a delicious meal, cash bar and silent auction.

Eventbrite Ticket Link: https://www.eventbrite.com/e/blood-on-the-bayou-murder-

mystery fundraiser-dinner-tick-ets-1049899968067.

This year's theme is "Blood on the Bayou" where participants can don their finest Mardi Gras mask and join forces with the astute Detective Gunn to solve the case. The interactive performance presented by Improbable Cause Mystery Theater first begins at the prestigious annual masquerade ball hosted by the enchanting Claudette La'Rue, now the sole heiress of the vast Sweet Dreams sugar empire, following the untimely demise of Daddy La'Rue. As Claudette navigates her promising new union with Caleb, the scion of the Louis family, all appears prosperous in both love and business. However, the night takes a sinister turn when a ghastly murder threatens to shatter her sweet dreams. Join us and become part of the detective's elite Krewe at this unforgettable evening of mystery and drama!

For more information about The Friends of the Bay County Public Libraries and the event, visit https://baycountylibrary-friends.org.

## Must Do in PCB



## Have a Sunset Cocktail at The Reef Bar & Grill

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

21905 Front Beach Road, PCB

(850) 234-5722

be a chsideres or tpanama city be a ch.com

## Have the Experience of a Lifetime at Gulfworld

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

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





## Sand Up Comedy Festival Returns Valentine's Day Weekend with Star Studded Lineup

Annual event features top comedians and supports local artists and filmmakers through SOWAL Foundation

Following the unprecedented success of last year's sold-out inaugural event, the Sand Up Comedy Festival is back for a second year, promising even more laughter and community engagement. Scheduled for Thursday, February 13 – Saturday, February 15, this year's festival will feature performances at six iconic venues across Walton and Bay Counties, with a stellar lineup of comedians seen on Netflix, Comedy Central, Sirius XM, Drybar Comedy, and Bob Goldthwait's Misfits & Monsters.

Whether you're celebrating with someone special, spending time with friends, or enjoying a solo adventure, the Sand Up Comedy Festival is the perfect way to spend Valentine's Day weekend—with a side of worldclass comedy.

#### **Featured Venues**

**SOWAL House** (Rosemary Beach) – A creative hub for intimate performances.

Distillery 98 (Santa Rosa Beach) - Known for its unique distilled spirits and lively atmosphere.

Beer Grayton Taproom (Santa Rosa Beach) - A crowd-favorite venue offering locally brewed craft beer.

Stinky's Bait Shack (Dune Allen Beach) – A beloved local entertainment venue, serving up more than just laughs.

**Beaches Comedy Club** (Panama City Beach) - Panama City Beach's premier dedicated comedy venue.

Mosey's Downtown (Panama City) - A hidden gem perfect for late-night laughs and laid-back vibes.

"We're thrilled to build upon last year's momentum," says Dave King, President of SOW-AL Foundation and co-founder of SOWAL House. "We're not only bringing world-class comedy to the area but also supporting our local arts community through SOWAL Foundation."

Tickets are available now at www.sandupcomedyfest.com. Stay updated on Instagram and Facebook @sandupcomedyfest



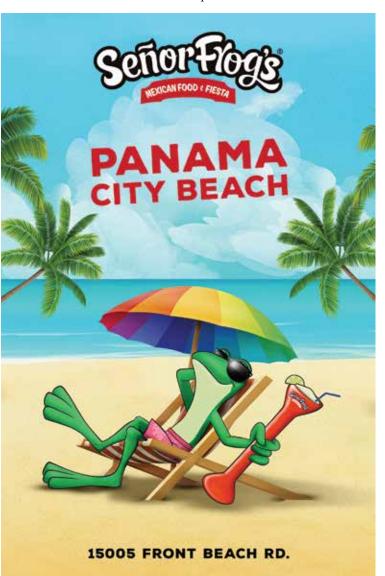
#### **Supporting Local Creatives Through** Laughter

Sponsorships from the festival benefit SOWAL Foundation, a non-profit organization dedicated to empowering and uplifting local artists, fashion designers, and filmmakers in Walton County and surrounding areas. The Foundation provides essen-

fosters creative growth, and advocates for artistic expression.

believing in the transformative power of the arts to inspire, educate, and unite.

Festival sponsors are invited to an exclusive Saturday night wrap party at SOWAL House to celebrate the weekend's success alongside performers, community leaders, and local creatives.



## GCSC Visual & Performing Arts Presents "Burn the Midnight Oil" Exhibit

The Visual & Performing Arts Division of Gulf Coast State College presents "Burn the Midnight Oil" by Stacey Holloway.

This sculptural exhibit uses a combination of animal forms with found objects as a metaphor for the human experience. In particular, it focuses on the experience of living with, supporting and assisting individuals with severe mental health issues. The title of the show refers to the hard work and dedication that is required in living situations like these.

The sculptures represent the and interactivity. Through the heartbreak, the isolation, the encouragement, the motivation, the knowledge, and the physical/mental struggle that takes place within such a household.

Stacey Holloway is an associate professor of sculpture at the University of Alabama at Birmingham. In addition to teaching, Holloway is an active national mixed media artist, sculptor, and fabricator who works within a variety of media, including drawing, printmaking, sculpture, ceramics,

exploration of storytelling and ethology, she creates work that communicates a universal societal connectivity.

The exhibit will be on display in the Amelia Center Main Gallery (Room 112), from Friday, January 24 to Friday, February 21. Gallery hours are Monday - Thursday, 10:00 a.m. - 6:00 p.m., and Friday 10:00 a.m. - 4:00 p.m. Admission to the reception and the gallery is free and open to the public.





## Five Years of FLLUXE: Annual Florida Luxe Arts Festival Returns to Downtown Panama City

The Florida Luxe Arts Festival (FLLUXE) is bringing talent, community, and the best family-friendly experience to Downtown Panama City for its fifth year.

FLLUXE is a two-day event: Friday, March 7 from 4-8 p.m. and Saturday, March 8 from 10 a.m.-8 p.m. This free-to-the-public event promises to transform the streets into a kaleidoscope of creativity, showcasing the talents of local and international artists.

"With this being the fifth year of FLLUXE, I cannot express how excited and honored I am that the event has found such a supportive home in historic downtown Panama City," said Jayson Kretzer, Executive Director of Bay Arts Alliance. "This festival is a true celebration of creativity and community, and I look forward to sharing this vibrant experience with local residents and visitors alike."

#### **Event Highlights:**

- 3D Installations by locally and nationally recognized street painters along the streets of Downtown Panama City.
- In hopes of reviving the Downtown Spring Festival of the Arts, a wide variety of artisan vendors will be showcasing their handcrafted goods just outside the Center for the Arts.
- Live performances by dozens of local musicians and performing artists.
- FlaminGLOW Party: After the sun goes down, attendees can break out their glow sticks and best dance moves for the FlaminGLOW party on the Center for the Arts Lawn.

The festivities will take place just outside of the Panama City Center for the Arts along 4th Street and Luverne Avenue.

National chalk artists-Chris Carlson, Naomi Haverland, Jan Riggins, Nate Baranowski and more—will bring their talents from across the United States to the streets of Historic Downtown Panama City to create 3-D interactive pieces for the public to enjoy.

Visitors will have the chance to witness the magic unfold as the artists transform the sidewalks of downtown into a visual feast of colors and 3D illusions,



as well as enjoy performances by local musicians and purchase handcrafted goods from local artisan vendors. They will also be able to enjoy the Panama City Farmers' Market and see the newest exhibitions at the Center for the Arts.

More information about the festival can be found on www. flluxeartsfestival.com. The website will be updated as more details become available.

## More about Chris Carl-

Chris has been studying anamorphic 3D perspective (the

special perspective that allows a drawing to pop off the pavement) for over 10 years. He has traveled all over the country and the world studying with masters and creating artwork in front of thousands of people. In this time Chris has developed his own unique style. Chris has created artwork for national advertising campaigns with Fortune 500 companies. He has also won multiple "Best 3-D" awards at sidewalk chalk art competitions around the country and continues to push his limits and the art form to new levels.



#### More about Naomi Haverland

Naomi Haverland has been painting for as long as she can remember and has been doing chalk since 2011. Her anamorphic "3D" illusions are executed with the most impressive quality of any artist in the industry. She has won many recognitions and awards for her chalk art, including 7 awards at the Denver Chalk Art Festival, in Colorado, the state she is from. Her chalk art has been utilized by companies such as Harley Davidson, Blick Art Supply, Amazon, Microsoft and Skittles. Originally from Denver, in the last couple years she's moved to Seattle and then to Florida where she currently resides. In the summertime, she focuses her skills on oil painting in her studio.

#### More about Jan Riggins

Jan Riggins of Fort Worth, Texas, is a largely self-taught artist who started out as a musician who grew up in a family of artists. Starting in March of 2020, she and her daughter, Olivia, began chalking on their driveway and sidewalk. This soon became a nightly activity, enjoying different themes and subjects to explore. Jan now chalks for companies and at festivals across the world, bringing 3D creations to life.

## More about Nate Baranowski

Nate holds a Bachelor of Fine Arts degree from the University of Illinois at Urbana-Champaign, where his passion for street painting began. He is a versatile artist experienced with a range of mediums, including large chalk murals, indoor and outdoor painted murals, acrylic on canvas, and various forms of digital painting and concept art. Nate specializes in creating 3D artwork that looks like it pops right out of the ground or wall. From temporary installations to permanent painted murals, he can add a splash of creativity to any environment.





## Panama City Symphony Continues its 2024-25 Season

The Panama City Symphony bursts into 2025 with four final performances for the 2024-25 Season. Conductor Sergey Bogza's passion for entertaining, engaging and inspiring his audiences is evident in the exuberant and varied themes he has created for these four shows. All concerts take place at The Barbara W. Nelson Fine Arts Center at Bay High School, 1200 Harrison Avenue, Panama City, FL 32401; tickets may be purchased at PanamaCitySymphony.org.

Join the Symphony on February 8 for a Tribute to Tchaikovsky featuring Victor Shlyakhtenko, College Division Grand Prize Winner of Panama City Symphony's Emerging Artist Competition, and the full force of the or-

chestra. Memorable melodies are contrasted with powerful themes of fate and struggle in Tchaikovsky's Symphony No. 5. After making his concerto debut in 2014, Victor collaborated with orchestras in concerti by Beethoven, Chopin, Grieg, Liszt, Mendelssohn, Mozart, Tchaikovsky, and Clara Schumann. Victor was a recipient of the U.S. National Chopin Foundation Scholarship from 2016-2019 and a Young Scholar of the Lang International Music Foundation from 2018-2020. The Saturday evening show begins at 7 p.m.

On March 15, come celebrate the 80th anniversary of My Favorite Things: Music of Rodgers and Hammerstein – a musical collaboration



Victor Shlyakhtenko, College Division Grand Prize Winner of Panama City Symphony's Emerging Artist Competition and winner of numerous prestigious awards, will perform with Panama City Symphony at Tribute to Tchaikovsky on February 8.

of Richard Rodgers and Oscar Hammerstein. Take a symphonic journey from Oklahoma! to the South Pacific and experi-



On April 12, enjoy Music of the Cosmos, a celestial adventure featuring fascinating projections and our Emerging Artists Competition Grand Prize Winner (High School Division) Didi Stone.

ence the melodies of some of America's most beloved Broadway music. This will be an evening of entertainment that will strike a chord with the young – as well as the young at heart! The Saturday evening show begins at 7 p.m.

To conclude the 2024-25 Season, on April 12 enjoy Music of the Cosmos, a celestial adventure featuring fascinating projections and our Emerging Artists Competition Grand Prize Winner (High School Division) Didi Stone. The stage is set for an unforgettable stellar evening among the galaxies, stars, nebulas, and planets. Croft (Didi) Stone is a freshman at the Schwob School of Music; his passion for orchestra led him to the GMEA All-State Orchestra, Emory Junior Chamber Orchestra, Emory Youth Symphony Orchestra, and the Atlanta Symphony Youth Orchestra. The Saturday evening show begins at 7 p.m.

## The Love Language of Music

Music is often described as the universal language, transcending barriers of culture, language, and geography. Yet, its role extends far beyond communication—it serves as an expression of love and connection that resonates deeply within the human soul. The love language of music is a powerful medium through which emotions are conveyed, relationships are nurtured, and hearts are united.

**The Emotional Resonance:** At its core, music is a form of emotional expression. From a lullaby soothing a rest-

less infant to a romantic ballad expressing profound affection, music has an unparalleled ability to evoke and share feelings. Its melodies, harmonies, and rhythms can articulate emotions that words often fail to capture. This emotional resonance is why certain songs become deeply personal; they remind us of loved ones, significant moments, or shared experiences that carry a profound sense of meaning.

A Tool for Connection: Music bridges gaps in relationships, serving as a shared experience that fosters connection. Families bond over traditions of singing together, couples find their "song" that symbolizes their love, and friends create memories at concerts and festivals. In these moments, music becomes more than just sound—it becomes a shared language of affection and togetherness.

Even in moments of solitude, music connects us to others. A song written hundreds of years ago can make us feel understood in the present, as though the composer knew our heartache, joy, or longing. This



timeless quality underscores music's ability to transcend time and space, reinforcing the idea that we are never truly alone. For example, the well-known "Happy Birthday to You" song which was written by Patty Hill and her sister Mildred in 1893 is probably sung many times every day of the year.

An Act of Love: Creating music for someone is one of the most personal and profound acts of love. Whether it's a custom playlist curated for a friend, a serenade for a partner, or a heartfelt composition for a family member, these gestures carry deep meaning. They say, "I see you, I understand you, and I care for you," in a way that words alone cannot.

Likewise, sharing music is a way of sharing oneself. Recommending a favorite song or attending a concert together is an act of vulnerability and trust. These exchanges foster intimacy and understanding, enriching relationships in ways that feel both subtle and significant.

Music's Role in Healing and Reconciliation: Mu-

sic also plays a pivotal role in healing and reconciliation, embodying forgiveness, empathy, and love. For instance, lullabies comfort distressed children, and music therapy is used to mend emotional wounds. On a larger scale, anthems and peace songs unite communities, fostering understanding and collective healing in times of discord.

The love language of music is a profound and versatile form of expression, weaving together emotions, relationships, and shared human experiences. It transcends the limitations of spoken language, offering a unique and powerful way to connect and communicate. Whether it's through listening, creating, or sharing, music allows us to express love in ways that touch the heart and soul.

Music reminds us of our shared humanity and universal longing to feel understood and loved. It is, in every sense, the sound of connection.

Studio 237 Music Lessons is here to help you learn to express your musical love language. We have teachers who are able to share their musical knowledge and skill with you or your loved ones. Visit our website to read about our teachers and studio at www. Studio237Music.com. Give us a call at (850) 231-3199 or email www. Studio237Music@gmail.com to begin your journey. We look forward to hearing from you.



Piano • Voice • Guitar • Bass • Drums Ukulele • Song Writing and More

Call today for your appointment (850) 231-3199 237 Dawson Road, Santa Rosa Beach

Visit www.Studio237Music.com



## The Three Most Common Types of Skin Cancer:

## What You Need to Know



By Dr. Jessica Clark, Board Certified Dermatologist, Beach Dermatology Skin Wellness Clinic

As a board-certified dermatologist, one of the most important aspects of my practice is educating patients about skin cancer. Skin cancer is the most common type of cancer in the United States, but the good news is that when detected early, it is often treatable. Let's discuss the three most common types of skin cancer—basal cell carcinoma, squamous cell carcinoma, and melanoma—and what you should watch for to protect your skin.

## 1. Basal Cell Carcinoma (BCC)

Basal cell carcinoma is the most common type of skin cancer, accounting for about 80% of all skin cancer cases. It typically develops in the basal cells, which are found in the lower part of the epidermis (the outer

layer of the skin). Basal cell carcinoma is generally slow-growing and rarely spreads to other parts of the body, but it can cause significant local damage if left untreated.

#### What to look for:

**Appearance:** BCC often appears as a small, pearly or waxy bump, sometimes with visible blood vessels. It can also look like a flat, scaly patch.

**Location:** It usually develops on sun-exposed areas, such as the face, ears, neck, scalp, chest, shoulders, back, or arms.

**Other signs:** BCC may bleed, crust, or form a sore that doesn't heal.

While basal cell carcinoma is rarely life-threatening, early detection and treatment are important to prevent disfigurement or damage to surrounding tissue.

## 2. Squamous Cell Carcinoma (SCC)

Squamous cell carcinoma is the second most common type of skin cancer, responsible for about 20% of all skin cancer cases. SCC develops in the squamous cells, which make up most of the skin's outer layer. Unlike basal cell carcinoma, squamous cell carcinoma can spread to other parts of the body if left untreated, though it typically remains localized in the beginning stages.

What to look for:



**Appearance:** SCC often appears as a red, scaly, or crusted bump or patch. It may be firm to the touch and may bleed or ulcerate. \*I always remind patients to call me if they have a small red bump that looks like a hard pimple or bug bite that has been there over a month. People often think SCC is a pimple or a spider bite and try to squeeze it. I have often seen primary care doctors treat these for a spider bite or cyst and they end up in my office because "it won't go away." SCC is important to catch early because it CAN SPREAD TO LYMPH NODES, especially in the neck

**Location:** It commonly develops in areas that have been sun-damaged, such as the face, ears, neck, chest, backs of the hands, or arms. However, it can also appear in other areas, including mucous membranes (like the mouth or genital area).

Other signs: SCC may be

tender or itchy and may cause pain if it begins to grow deeper into the skin.

If caught early, squamous cell carcinoma has a high cure rate, but like BCC, it requires prompt treatment to avoid complications.

#### 3. Melanoma

Melanoma is the least common but most aggressive form of skin cancer. It arises from melanocytes, the cells responsible for producing pigment (melanin) in the skin. Melanoma can develop in previously normal

skin or from an existing mole. Unlike BCC and SCC, melanoma has a higher likelihood of spreading to other parts of the body, making it the deadliest form of skin cancer if not caught in its early stages.

#### What to look for:

**Appearance:** Melanomas often have an irregular shape, uneven color, and may have jagged or blurry borders. The color can vary from brown to black, and in some cases, it can be red, blue, or white.

**Location:** Melanoma can appear anywhere on the body, including areas not typically exposed to the sun, like the soles of the feet, palms of the hands, or under the nails. It is also common in moles on sun-exposed areas such as the back, legs, and face

**Other signs:** A new mole or a change in an existing mole's size, shape, or color should raise suspicion. Melanomas can also

Continued on page 23



Medical, Cosmetic and Aesthetic, Pediatric and Surgical Dermatology

## **Now Offering Aesthetician Services**



**Dr. Jessica Clark**Board Certified Dermatologist

600 Grand Panama Blvd., Suite 104, Panama City Beach

Call or visit our website for an appintment

850-238-8511

Follow us on Instagram at @dermadoctor79



beachskinclinic.com





# The Most Powerful Way to Express Your Love Will Surprise You



By Jamie C. Williamson, PhD

Romantic love involves both the experience of affectionate feelings and the outward expression of those feelings. No matter how deep your feelings of love are, your partner can only know that you love them if you frequently, openly express that love.

And if you want your partner to know for sure that you love them, you need to know which actions say "I love You" more strongly than others.

Spoiler alert: grand gestures, good sex, and saying "I love you" help, but that's not what matters most – not by a long shot.

Two Surprisingly Powerful Ways to Express Your Love

**Express Positive Feelings:** According to relationship expert John Gottman, one important way couples show their love for one another is by "nurturing their fondness and admiration for each other". This requires romantic partners to continually develop the positive internal feelings they have for one another. To do this, couples mutually express positive feelings, focus on each other's positive qualities and their good times.

**Express Interest in Your** Partner: We all know that there is more to a couple's life than exchanging compliments and reliving good times. There are jobs, housework, food prep, parenting, community involvement, extended family obligations, friends, hobbies, etc. So, another important way successful couples express their love for one another is to embrace the day-to-day opportunities to express genuine interest in their partner's feelings and experiences. Gottman refers to these small opportunities for connection as "bids" for attention, affection, humor, or support. Partners can respond to each bid by either "Turning Toward" the other or by "Turning Away" or "Turing Against". Routinely Turning Toward your partner sends a powerful loving message.

## Why "Turning Toward" Each Other Is So Important

Turning Toward your partner includes paying attention and responding to your partner's comments with interest, as well as initiating small, intentional moments of kindness and connection. Turning Away includes ignoring or brushing off your partner's comments while Turning Against involves a critical response that blatantly rejects your partner's bid for attention or support.

How couples respond to small, day-to-day opportunities for connection is fundamental to the future of their relationship. Partners who Turn Toward one another most of the time are more likely to stay happily married because Turning Toward your partner forms the basis of trust, emotional connection, passion, and a sat-



isfying sex life. Couples who most often turn away from one another are more likely to end up divorced because frequently Turning Away erodes their positive connection.

#### Positive Responses More Important Than How You Fight

How you and your partner respond to each other's bids for connection may be more important than how you fight. And you can make a surprisingly powerful impact on your romantic relationship by responding constructively to your partner's enthusiastic interests, achievements, successes, and even the positive little things that happen to them daily.

So, although it may be important to learn how to fight better, it is even more important to learn how to express your

love through active, constructive responses to your partner's bids for connection, especially when your partner shares their positive interests, good events, and stories of things that went right.

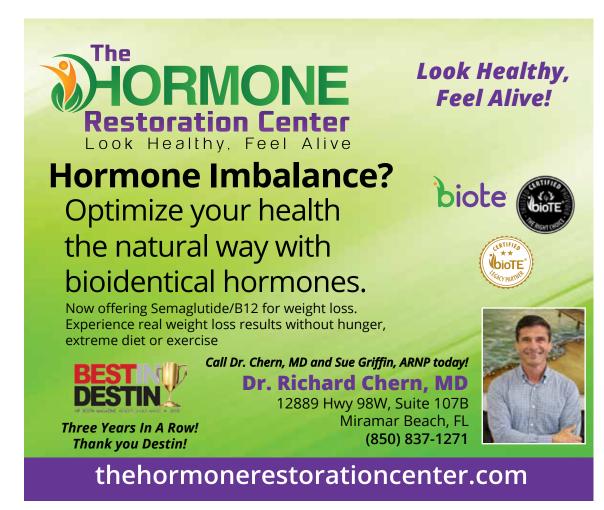
#### Active Constructive Responding - Your New Superpower

You can respond to your partner in one of four basic ways. But Psychologist Shelly Gable's research shows that only Active Constructive responses express the strong loving feelings that enhance a romantic relationship. Here's an example:

Your Partner enthusiastically shares: "I was asked to train the new guy at work!"

**Active** – **Constructive:** That is so great! I am so proud of you. I know you really want

Continued on page 24





- Office@HopeCounseling.Online
- www.HopeCounseling.Online
- 116 MC Davis Blvd, Santa Rosa Beach, FL 32459





## Book Review: Secure Love by Julie Menanno

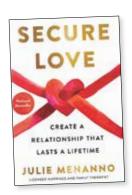


REVIEWED BY MICHAEL McManus LCSW

Reading "Secure Love" by Julie Menanno is like having a heart-to-heart chat with your best friend about what makes relationships tick. One of the main things I love about this book is that it gives specific ex-

amples and strategies of how to interrupt toxic communication patterns that couples have been unconsciously repeating for years. Many couples that come in to see me report that they start out discussing a seemingly simple topic and then it escalates into an argument and they don't even know how they got there. Julie breaks down the often confusing world of love and attachment styles in a way that's super easy to understand. You don't need a psychology degree to get it!

Imagine this book as your personal guidebook to love, where each chapter feels like a cozy conversation over coffee. The author shares relatable stories that make you nod your head in agreement, thinking,



"Wow, that's so me!" It's all about figuring out why we act the way we do in relationships and how our past experiences shape our love lives.

One of the best parts is the emphasis on communication. The book teaches you that being open and honest is like the secret sauce for a healthy relationship. It gives you tips on how

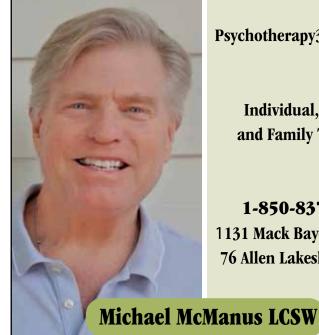
to express your feelings without sounding like a robot or starting a fight.

Whether you're single, dating, or in a long-term relationship, this book has something for everyone. It's packed with wisdom that can help you build stronger connections and maybe even find a little more happiness in your love life.

If you're looking for a fun, in-

sightful read that helps you navigate the wild world of love, "Secure Love" is a fantastic choice! Grab a copy, settle in, and get ready to rethink love in the best way possible.

Michael McManus LCSW is a psychotherapist in private practice in Santa Rosa Beach, Florida and can be reached by phone or text at 1-850-837-0123 or Psychotherapy30A.com



Psychotherapy30A.com

Individual, Marital and Family Therapy

1-850-837-0123 1131 Mack Bayou Rd & 76 Allen Lakeshore Dr.

#### **SKIN CANCER**

continued from page 21

become painful, itchy, or bleed. Because melanoma can spread quickly, early detection is key. That's why I always encourage my patients to regularly monitor their skin for any changes and to schedule routine skin exams.

#### **Prevention and Early Detection**

The good news about skin cancer is that it's often preventable, and when caught early, it's highly treatable. Here are a few important tips for prevention:

Sun Protection: Apply broad-spectrum sunscreen with an SPF of 30 or higher every two hours when outdoors, even on cloudy days. Wear protective clothing, hats, and sunglasses, and avoid tanning beds.

Skin Checks: Perform regular self-exams to check for any new moles or changes in existing ones. Use the ABCDE rule for melanoma:

**A**symmetry (uneven shape)

Border (irregular edges)

Color (multiple colors)

**D**iameter (larger than 6mm)

Evolution (changes in size, shape, or color over time)

Regular Dermatology Visits: See a dermatologist for a full-body skin exam annually, or more frequently if you have a history of skin cancer or are at higher risk due to factors like fair skin, family history, or excessive sun exposure.

#### **Conclusion**

While the idea of skin cancer can be alarming, understanding the differences between basal cell carcinoma, squamous cell carcinoma, and melanoma can help you feel more empowered when it comes to taking care of your skin. Remember, early detection and protection are key to preventing skin cancer or catching it early when treatment

is most effective. If you notice any changes in your skin or have concerns, don't hesitate to schedule an appointment with a dermatologist. It's always better to be safe than sorry!

Call (850) 238-8511 to schedule a spot check with Board Certified Dermatologist Dr. Jessica Clark.



## The Wonders of Vitamin C Serum



By Bridget Sullivan

There are many skin products that are advertised and available for different cosmetic and skin concerns. I would imagine that the mass marketing of different companies and skin products could cause a consumer to feel overwhelmed and confused. One product that dermatology providers recommend incorporating into your daily skincare routine is a Vitamin C serum.

Vitamin C serum is an important ingredient to integrate into your daily skin routine and should be applied in the morning. Whenever we go about our day, our skin comes into contact with environmental pollutants which can cause damage to our skin. Vitamin C serum is an antioxidant and helps eradicate these free radicals. Vitamin C serum also helps protect your skin from the sun and sun damage. It should not replace your

sunscreen application, however, this is why it is recommended to apply it in the morning.

Not only does Vitamin C serum make our skin healthier, there are cosmetic benefits as well. Vitamin C use has been shown to reduce melanin production. In doing this, the product can lighten dark spots on your face, even out skin tone over time, and give your complexion a glow. There have also been clinical studies showing that Vitamin C use has decreased the appearance of fine lines and wrinkles and helps improve the texture of skin.

Vitamin C serum should be applied after you wash your





face and before your sunscreen application. There are different strengths and formulations available. People with sensitive skin might benefit from a cream-based formulation over a serum. There are great overthe-counter products, however they will not be as strong and therefore not as effective as the medical-grade products you will find at a dermatology office. I recommend at least a 10-20% based formulation.

There are many scientific and clinical studies that have proven that Vitamin C is an important ingredient to integrate into our routine for our skin's health. The antioxidant and cosmetic benefits make this product and ingredient an essential component of our morning regimen. Healthy skin leads to beautiful skin! As always, please reach out to your dermatology provider if you have any questions or concerns about what products would be best for you.

Contact Coastal Skin Surgery & Dermatology at (850) 500-3376.

## **ACCEPTING NEW PATIENTS**

## **Bridget Sullivan, PA-C**

We focus on safely providing the best outcomes with an emphasis on progressive and leading-edge procedures, providing the patient with the most advanced surgical and skin care treaments available.



12139 PCB Parkway Panama City Beach (850) 500-3376

Panama City Beach
Miramar Beach / Destin
Niceville / Bluewater Bay

Four Convenient Locations:

• Ft. Walton Beach

**COASTALSKINSURGERY.COM** 

# The key to quality senior care is asking the right questions.

Senior Helpers of Panama City provides personalized in-home care for seniors as an alternative to assisted living facilities or nursing homes. We provide non-medical help with the activities of daily living, tasks including meal preparation, light house-keeping, errands and companionship.

#### Our initial in-home care assessment...

The first step in the process is a complimentary, initial in-home care assessment with a Senior Helpers consultant. This assessment can help you understand the true needs of your loved one, and your options. Together we can discuss their needs, our senior care services and determine what's best for your entire family.



Care and comfort at a moment's notice.

850-270-4064 • 1038 Jenks Ave., Panama City seniorhelpers.com/fl/panama-city

## **EXPRESS LOVE**

continued from page 22

to become a supervisor, and this shows they are grooming you for that. Start at the beginning and tell me everything. How did they ask you? What did they say? (Nonverbal: Direct eye contact, Positive Emotion, e.g. smiling, touching, laughing — Turning Toward).

**Passive – Constructive:** That's good news. You will be good at it. (Nonverbal: little active emotional expression).

Active – Destructive: That's a lot of responsibility. Are you sure you're up to it? Will you have to work more but for the same pay? (Nonverbal: Displays negative emotion, e.g. frowning, furrowed brow),

**Passive** – **Destructive:** What time is dinner? I've got to respond to this text. (Nonverbal: Little eye contact, focused on

phone - Turning Away).

If you want your partner to know for sure that you feel love for them, try Turning Toward your partner using Active-Constructive responses to their bids for connection, especially when they share something they feel good about. This is a surprising powerful way to express your love and an easy habit to learn.

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.



Wellness

## Healing in Harmony:

## Acupuncture's Role in Modern Medicine



By Dr. Karen Devore

In the story of the tortoise and the hare, there's a lesson we often overlook—the power of steady, patient progress over quick, short-lived victories. True wellness, much like the journey of the tortoise, is about a measured approach. Acupuncture, which has been practiced for thousands of years, aligns with this principle, offering a way to support the body's natural healing processes through slow, purposeful adjustments. It's a reminder that lasting health isn't achieved overnight, but cultivated over time.

Acupuncture, in its traditional form, works by targeting specific energy pathways, or meridians, within the body. These meridians are thought to carry "chi," or vital energy, and when they become blocked or disrupted, physical symptoms often arise. The careful placement of needles along these pathways reestablishes flow, reducing inflammation and pain, and promoting harmony within the body. In this way, acupuncture doesn't just address surface symptoms but fosters an inner balance that can profoundly support the body's resilience and overall health.

While traditional acupuncture is widely known, the field has evolved to include specialized techniques like Neuro-Acupuncture. Neuro-Acupuncture focuses on conditions that affect the central nervous system, such as stroke recovery, nerve pain, and various neurological disorders and diseases. By blending traditional acupuncture meth-

ods with insights from neurology, Neuro-Acupuncture can help restore functionality in ways that complement conventional treatments. Having studied this technique extensively across the globe and in some of China's most prestigious hospitals, Dr. Lisa Forsythe, Tortoise Clinic's Acupuncture Physician, witnessed its transformative potential. This type of acupuncture integrates Eastern philosophy with Western medical understanding, offering patients an evidence-based approach to address complex neurological challenges.

Today, acupuncture is recognized as a valuable therapeutic modality across some of the world's top institutions, including Johns Hopkins and Sloan Kettering, where it's used alongside conventional treatment protocols. Studies have demonstrated its safety and effectiveness, particularly for pain management, stress reduction, and immune support. For patients dealing with chronic conditions

or those recovering from illness or injury, acupuncture offers a natural, non-invasive way to aid in the body's recovery process and enhance the effects of traditional medical treatments.

At the Tortoise Clinic, we take a holistic approach,

recognizing that true health lies in addressing the root causes of imbalance. Alongside acupuncture, we offer an extensive dispensary with customized Chinese medicine herbal formulas and medical grade supplements to further support the body's natural defenses. These herbal therapies work in tandem with acupuncture, nourishing the body from within and offering additional support to systems under stress.

Acupuncture isn't a quick fix; it's a commitment to a path of healing. Each session builds on the previous one, gradual-



ly promoting equilibrium and resilience in the body. Like the tortoise's journey, acupuncture's effects unfold gradually, each treatment moving us closer to a balanced, sustainable state of well-being.

I invite those who are curious to explore this path and learn more about what acupuncture has to offer. In a world often focused on fast solutions, acupuncture offers an opportunity to step back and engage with our health in a meaningful, enduring way—one that prioritizes the journey as much as the destination.



# WELLNESS IS A MARATHON, roll a sprin

Schedule your in-person or virtual consultation today!

2441 U.S. Hwy 98 Santa Rosa Beach, FL 32459 TortoiseClinic.com | 850.267.5611 Scan to learn more and book today!



Where East Meets West

WHOLISTIC HEALTH • ACUPUNCTURE • MASSAGE • APOTHECARY





## Sean of the South: Love



By Sean Dietrich

We were newlyweds, living in a grungy apartment.

Each morning, I would wake before her. I would pass my morning hours writing poetry on a yellow legal pad, sipping coffee.

Mostly, I'd write the kinds of god-awful things you'd expect newlyweds to write. I'm talking painfully corny stuff. I'd leave these poems on slips of paper scattered throughout our apartment for her to find.

One such poem read:

"Together, the two of us,

"In thought, and deed, and breath, and heart,

"Shall never be lacerated apart."

Gag me with number-two pencil. "Lacerated?" What kind of a dork uses that word? In fact, I'm not certain this verb works in this particular case.

LACERATE [verb: las-uhreyt] lac er at ed, lac er at ing

1. to tear; mangle; rip. Example: "Hey dude, that poem you wrote really freakin' lacerated."

My wife saved all my crummy poems in a shoebox, and today they reside in a storage closet.

Anyway, when we first married, we lived in an apartment that smelled like dead squirrels. I am not being figurative. I mean our apartment actually had a nest of decomposing squirrels in the attic above our master bedroom.

The place was tiny, and about as ugly as homemade soap. The tenant before us had painted the walls black and greenish-gray. Sherwin Williams officially titled this color "Seasick Granite®."

When we moved in, we made the place our own. We painted the walls brown and khaki. We bought a used coffee table and some scented candles.

My friend, Chubbs, found an

old console television on the side of the road. I was lucky enough to claim the TV before the garbage man came.

The thing was heavier than a dead preacher, but we got it up the stairs. Chubbs, however, would suffer from severe disc degenerative problems for the rest of his life.

Our building sat across the street from a Waffle House, a Chick-fil-A, and an ice cream shop. And this is why we gained nearly fifty pounds within our first year of marriage.

We never went to the movies because we didn't have the money. We ate Hamburger Helper without hamburger sometimes.

We saved our cash for a new window unit AC—our air conditioner was on the fritz. The thing would only work on days of the week beginning with "R."

On weekends, every weekend, we ate donuts. It was our simple ritual, and I loved it. Krispy Kreme was only a stone's throw from us, and when the hot-and-ready light would glow, by God, we were there.

Over donuts, we would talk for hours about nothing. Heavy



doses of sugar can do things to the human mind. It can make a person honest.

She told me all her stories. I told her mine. You can do a lot of soul-searching over crullers.

My professional life was non-existent, I took whatever jobs I could get. I spent days crawling rooflines, swinging a hammer, or operating a commercial lawn mower. She worked as a preschool teacher at church, or in a kitchen.

For extra income, I played piano at a Baptist church on Sundays, Sunday nights, Wednesday nights, Thursday night choir practices, and Saturday night prayer meetings.

We learned things about each other. We learned important things.

We learned how to argue in the middle of a Winn-Dixie, and how to attend two Thanksgivings in one day. How to share a sunset, seated on the hood of a truck. How to read in bed with a flimsy battery-powered book light.

We learned how to travel together with paper maps. And after years of practice, we finally learned how to make a bed together without me getting murdered.

We learned how to hold each other when loved ones die. We learned how to sit together—me reading a magazine, her playing a crossword puzzle.

We learned how to wring our

hands in hospital waiting rooms. We learned how bury dogs with a shovel and a burial sheet.

We learned how to make a life together.

A lot has changed since those days, but I still wake early in the mornings to write. I don't use a legal pad anymore, I use a laptop.

This morning, however, I did not write. Instead, I sifted through our storage closet. I found things. An old coffee-tin sewing kit, some scented candles, love poems, and the picture of a young man and his new wife in their first apartment.

In the picture, the place had ugly gray walls, but that's the only ugly thing about this photo.

He's holding her. She's holding him. They are young. Their skin is smooth. I wish I could tell you how much I love these two people in the picture.

I wish you could see their faces, and their punch-drunk smiles. You can tell they belong together by looking at them. You simply know that their names should never be said apart.

It's as though nothing bad in this life can ever touch them. As though the two of them, in thought, and deed, and breath, and heart, shall never be lacerated apart.

I suppose that word is growing on me.

Happy Valentine's Day, Ja-



VISIT **MYPCBLIFE.COM** 





By Dr. Kerry Knight, Emerald Beach Church of Christ

"I beseech you therefore, brethren, by the mercies of God, that you present your bodies a living sacrifice, holy, acceptable to God which is your reasonable (or spiritual) service."

- (Romans 12:1)

Did you know that we serve God by **worshipping** Him? These two words are insepa-

rable. In the Old Testament, the Jews offered animals at the Temple as sacrifices. Their worship involves offering bulls, goats, sheep and other clean animals as a service to God.

# A Minister's Message: Worshipping God by Serving Him

The priests would **serve** in the Temple as the masses brought their expression of worship to Jehovah. Jesus rebuked Satan in Matthew 4:10 with these words, "Away with you, Satan! For it is written, 'You shall **worship** the Lord your God, and Him only you shall **serve**." Then there is Anna, a prophetess, who was also a widow, who at the age

of eighty-four "did not depart from the temple, but **served** God with fastings and prayers night and day" (Luke 2:36, 37).

Even in the Old Testament, the whole conflict between Moses and Pharaoh related to the demand by God to "Let my people go, so that they may

**serve** Me in the wilderness" (Exodus 7:16). The point was, we must take our livestock into the wilderness to offer sacrifices (**worship**).

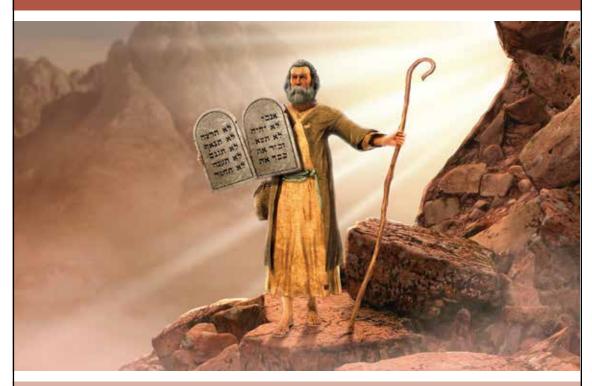
It's difficult to separate the

words **serve** and **worship**, even in the Greek language, so why must we try. When we come together on Sunday morning to worship it is one of the ways we serve Him. Also, when we serve

a plate of good to a hungry family it is also an act of worship on our part, for God gets the glory for our godly action. But here is a temptation to watch. Let us not think that worship on

Sunday morning is all that is required of us. We are servants in all aspects of our spiritual lives. Just sitting in a pew does not classify us as a servant of God.

# GOD GAVE US INSTRUCTIONS ON HOW TO HONOR AND SERVE HIM.



## HE EVEN PUT THEM IN WRITING.

I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable (or spiritual) service.

Romans 12:1

## Emeral Beach CHURCH OF CHRIST

301 Alf Coleman Rd., Panama City Beach emeraldbeachchurch@gmail.com | (850) 235-7992 www.emeraldbeachchurch.org

SUNDAY AM: Bible Class 9 am Worship 10 am SUNDAY PM: Lesson 1 pm WEDNESDAY: Bible Study 7 pm



## PACKAGES

Engagement / Couples Session

> \$315 Up to an hour

Up to an hour No limit on edited photos

**Family Session** 

\$375 1 hour

No limit on edited photos

Senior Session / Professional headshots

> \$175 45 minutes No limit on edited photos

Newborn / Lifestyle

\$300

Up to an hour No limit on edited photos

WWW SAVVYLEIGHPHOTO COM





## Design and Culture: Modern and Chic

The most popular door style in cabinetry right now is a flat panel door style. It is modern, functional, chic and the variety of colors and materials this door style comes with is almost endless. The hottest trend right now is quarter sawn white oak, but it is also beautiful in Oak, Maple, Knotty Alder, Hickory and Cherry and comes in a wide range of beautiful stains. Along with a solid wood, the flat panel door style is available as a acrylic, veneer, painted HDF or MDF, laminate, textured TFL, matte foils, wired gloss foils, and laminate, all extremely durable

If you are looking for something light and modern for your coastal home, the alabaster stain is a beautiful light stain. It is available in all the solid woods and a veneer. If you would like a laminate door or a textured laminate, White Barn and White Cypress are light color door style with a soft grain. For a Modern Mediterranean look a warm wood is a good choice whether you choose a veneer or a solid wood. For a strong modern look, an acrylic or an exotic veneer are good options. If you have been searching Pinterest and other resources for a modern door style you may have come across a style with a strong straight grain. To get that look with no variance in the wood grain, a laminate or a veneer is going to be the best choice.

If you are interested in any of these door styles, stop by the Granite Plus showroom and a project manager will assist with designing your new modern space. We offer a wide range of flat panel door styles for all budgets and look forward to seeing you!

Granite Plus is located at 17801 Ashley Drive Panama City Beach, FL 32413. You can give us a call at (850) 236-6363 or just stop by our showroom during business hours. We are open Monday - Friday 8 a.m.-5 p.m. and Saturdays from 10 a.m.-2 p.m.

Right: Design by Dura Supreme Cabinetry with two custom colors, and Dura Supreme door styles Chroma and Louvered. Visit www. DuraSupreme.com for more information. Granite Plus is your local dealer for Dura Supreme Cabinetry.







Above: Modern sea-inspired powder room. Design by Chris Chidester at The Cabinet Center, San Ramon. Photography by John Welsh. Dura Supreme Tem-po Textured TFL (thermal fused laminate) door style.

Left: Design by Granite Plus. Painted flat panel door on the perimeter. Island is Dura Supreme Textured TFL.

Below: Painted door style with top knobs bit pull in honey bronze. Bath design by Sylvia Ignas.







## Fall in Love with Your Bathroom

By Aubrie Rounds, Marketing Coordinator, FLOORING DEPOT OF PANAMA

February is the month of love, and there's no better time to show your home a little extra care — starting with your bathroom. As one of the most used spaces in your home, your bathroom should be a place of comfort, relaxation, and style. At Flooring Depot of Panama City, we're here to help you transform your bathroom into a space you truly love. Whether it's a minor refresh or a complete makeover, here are some tips and tricks to create the bathroom of your dreams.

#### 1. Upgrade to Frameless **Shower Doors**

Nothing says elegance like a frameless glass shower door. This modern upgrade can instantly elevate the look of your bathroom, making it feel larger and more luxurious. Frameless shower doors eliminate the visual clutter of bulky frames, offering a clean and sleek aesthetic. They also allow more light to flow through your space, high-



lighting your beautiful tile work or stylish fixtures. At Flooring Depot, we offer a range of frameless shower door options to suit your unique style and needs.

#### 2. Choose the Right Flooring

Your bathroom floor sets the foundation for the entire space, so it's important to choose a material that's both functional and stylish. Consider waterproof options like luxury vinyl plank (LVP) or tile, which are durable and easy to maintain. If you're looking for something unique, patterned tiles can add character and charm. Flooring Depot has an extensive selection of

flooring options to help you find the perfect fit for your vision.

#### 3. Add a Touch of Nature

Bring the outdoors in natural elements. with Consider adding greenery with easy-to-care-for plants like pothos or ferns, which thrive in the humid environment of a bathroom. Natural stone accents or wood-look tiles can also add

warmth and texture, creating a spa-like atmosphere.

#### 4. Optimize Storage with Style

A clutter-free bathroom is a relaxing bathroom. Invest in stylish storage solutions to keep your space organized. Floating shelves, built-in niches, or elegant baskets can help you store toiletries and towels while adding visual interest. For a seamless look, coordinate your storage with your bathroom's overall color scheme.

#### 5. Incorporate Luxurious Details

Small details can make a big difference in how your bathroom feels. Swap out old hardware for updated finishes like brushed nickel, matte black, or polished brass. Add plush towels, a soft bathmat, or even a stylish soap dispenser to enhance the overall vibe. These little touches can make your bathroom feel like a high-end retreat.

#### 6. Create a Focal Point

Every well-designed bathroom has a standout feature that draws the eye. This could be a statement mirror, a bold wallpaper, or a beautiful tile backsplash. If you're upgrading to a frameless shower door, consider pairing it with a stunning accent tile in the shower to make the space truly pop.

#### 7. Embrace a Cohesive **Color Palette**

Color plays a crucial role in setting the tone for your bathroom. Soft, neutral tones like whites, grays, and beiges create a calming atmosphere, while bold colors like navy blue or emerald green add a touch of drama. If you're unsure where to start, Flooring Depot's design experts can help you choose the perfect palette for your space.

#### 8. Don't Forget the Walls

Your walls offer an opportunity to add personality to your bathroom. From shiplap to wallpaper, there are countless ways to make your walls stand out. Water-resistant paint or tile wainscoting can also add durability and style.

#### 9. Consult the Experts

Transforming your bathroom can feel overwhelming, but you don't have to do it alone. At Flooring Depot of Panama City, our team of experts is here to guide you through the process. From selecting materials to coordinating installation, we're committed to helping you create a bathroom you'll fall in love with.

This February, take the plunge and give your bathroom the attention it deserves. With thoughtful updates and the right touches, you can turn this essential space into a personal oasis. Visit Flooring Depot of Panama City today to explore our selection of frameless shower doors, flooring options, and more. Together, we can make your dream bathroom a reality.



## **CREATE A BATHROOM** YOU LOVE

FIND YOUR PERFECT CABINETS, COUNTERTOPS, TILE, SHOWER DOORS + MORE

> IFT'S CREATE A SPACE YOU LOVE TO BE IN!

## **WE OFFER FINANCING!**

## **Two Convenient Locations**

1310 W. 15th Street | Panama City | 850.785.2216 19700 PCB Parkway | Panama City Beach | 850.730.1650

flooringdepotofpanama.com



Flooring Depot of Panama City



6 flooringdepotofpc



## How the 2024 Hurricane Season Impacted Recreational Fishing in the Gulf

By NOAA FISHERIES, SOUTHEAST REGIONAL OFFICE

The 2024 Atlantic hurricane season, which officially ended on November 30, showcased above-average activity. It had a profound impact on recreational fishing in the Gulf of Mexico, causing recreational fishers to face challenges and interim closures. Hurricanes Beryl, Helene, and Milton caused devastating effects in many Gulf Coast fishing communities many of which are still working to recover.

The aftermath of this hurricane season is still being felt by many key industries that contribute to the coastal economy—including the recreational fishing community. NOAA Fisheries' Southeast Recreational Fishing Coordinator, Sean Meehan has spoken with key members in the industry to learn the full scale of this hurricane season's impacts.

'Hurricanes can upset coastal marine ecosystems, but they also have the ability to nega-

tively impact the economy in the Gulf," Sean Meehan says, "Many business owners rely on tourism to keep their tackle shops and charter operations running smoothly. I've met with several members of the recreational fishing community here in Florida who have shared the challenges they're facing in the wake of the 2024 Atlantic hurricane season. Rebuilding efforts are underway and it's only up from here."

#### **How the Fishing Industry** is Recovering

Hubbard's Marina has been operating in the Tampa Bay area since 1928. They offer deep sea fishing trips, dolphin-watching excursions, sunset cruises, island visits, and private fishing charters to both visitors and locals alike. After four generations of family ownership and operations on the Gulf Coast, one could say the Hubbard family is experienced in Atlantic hurricane seasons.

"This hurricane season has had a horrendous impact," says Captain Dylan Hubbard, owner of Hubbard's Marina, "But while we got knocked down, it's all about how we get back up. We were back running strong just days after the storm but admit that we need help from our inland neighbors to come out and shop local, shop small to help our coastal communities and fishing communities to rebound more quickly."

Hubbard's is just one of many fishing businesses in the Southeast that were impacted by these storms. While others are on their way to recovery like Hubbard's, many others are still struggling.

## **Key Impacts on Recreational Fishing in**

#### **Safety Concerns and Storm Damage**

Part of the widespread damage is moderate to severe damage to popular marinas, piers, and docks. Recreational fishermen use these to access waterways in the Gulf. Periods of intense weather also raise safety concerns with rough seas, heavy rainfall, and strong winds, making it dangerous for anglers and those with smaller vessels.

Shore-based anglers are finding that many key water access points have been damaged or



On Oct. 8, 2024, at 6:30 p.m. EDT, NOAA's GOES East satellite captured this imagery of Hurricane Milton approaching the Gulf Coast of Florida. At its most powerful, Milton's maximum sustained winds reached 180 mph making the storm an extremely dangerous Category 5 hurricane.

temporarily closed. Many private recreational fishermen who don't have access to boats/vessels rely on these access points to fish. Hurricanes can destroy or damage shoreline structures, docks, and piers commonly used by this group of anglers.

#### **Environmental Damage**

Hurricanes can disturb marine ecosystems and agitate longstanding habits held by certain fish populations and species. For example, increased sand, sediment, and nutrient runoff into the Gulf can impact the health of crucial habitats for spawning and feeding fish.

In severe cases, entire waterways can become closed off, causing some species to temporarily move away from damaged areas. Often they return once waterways are able to stabilize again, but this has impacts on

the frequency and amount of fish caught in certain areas.

#### **Economic Impacts**

Some recreational fishing charter companies have had to suspend operations or temporarily close due to storm damage. Tackle shops, boat rental companies, and bait suppliers can suffer financially due to a reduced amount of tourism to hurricane impacted areas. Many local economies in the Gulf rely on out-of-town visitors to stay open year-round.

Although the 2024 hurricane season has presented many challenges, there have also been notable moments where communities have united to support each other and assist in recovery efforts. The best way to help recovering businesses and communities is by continuing to fish.

## Remember the good old days when cars were actually fixed at a fair price?



#### Welcome Home.

Engine Diagnostics - Tire Service - Brakes & Suspension Front End Alignment - AC Service R134A & Y1234 Small Truck & Auto - Foreign & Domestic

The Best Garage in Town.

17325 PCB Pkwy. (Back Beach Rd.) 1-850-249-1981





Licensed & Insured. Serving Bay County for Over 20 Years.



## Insights for Investors: Strategies to Consider for 2025



By Maurice Stouse, Financial Advisor and Branch Manager

Happy New Year to our readers! We hope that you can move closer to attaining your goals and realizing your dreams.

The new year brings resolutions, a new administration, a new congress and a lot of potential things that can impact investors in 2025. We thought it would be an innovative idea to get our readers thinking of some strategies that might help them become more tax efficient, work toward their objectives and help maximize the return on their savings and investments.

Let us start with tax advantaged type plans. First there is an IRA of course (it may or may not be tax deductible and it grows tax deferred). Next, do you have a workplace retirement savings plan? If you do, are you maximizing the amount you can have deducted (thus reducing your taxable income) from your paycheck? There are so many updates and potential for investors that we cannot cover them all here. Check out the IRS.gov website and look at IRS notice 2024-80. In summary, contribution limits are higher and there is even a provision where those 60-63 years old can do an \$11,250 additional catchup contribution vs. the \$7500 catchup available to those over 50. The IRS max is \$23,500 and if over age 50, it could be \$31,000 in total. If age 60-63, that could be \$34,750. That could lower taxes in the current year and help build your retirement. Add to that that employers can make contributions to your 401k as well and the grand total for your and your employer for 2025 has moved up to

Then there is the Roth IRA. To qualify single tax filers would need make less than

\$146,000 and joint filers less than \$230,000. That is because the ability to put in \$7,000 to \$8,000 to a Roth starts phasing out at those levels. The most important thing about a Roth? It grows tax free. So, while you may not get a tax deduction for the contribution think about never having to pay taxes on withdrawals. Retirement savers with Traditional IRAs from years ago are now taking distributions and of course those are taxable income. Note, they have an option to start converting a part of their traditional IRA to a Roth each year, pay the tax now and let it grow tax free. Unlike a traditional IRA there is no required minimum distribution when you reach that point for traditional IRAs. For these reasons and others, we believe Roth IRAs (and now Roth 401ks) have grown increasingly popular for those who can save and invest for their retirement. There are other things that investors should explore about Roths: The Kiddie Roth which allows the starting of this taxfree vehicle for those under age 18. We have learned that time in the market has meant more than timing the market and the longer the time money has to grow, the greater the potential. Lastly, for those that might have 529 funds remaining, some portion might be able to direct to a Roth. Note that this information is

Note that this information is for education and thought and cannot be a substitute for tax advice. Please utilize professionals on tax advice when wanting to potentially act on any of this. Also, working in conjunction with a financial or tax advisor might help you decide if one of these would be beneficial for you to consider.

What about HSAs (health savings accounts)? Another vehicle to lower taxable income and have a benefit grow tax free (if used for medical expenses). First you need to be enrolled in a high deductible health insurance plan to qualify. If you do, individuals can contribute \$4,300 (add \$1,000 if over age 55) and a family can contribute \$8,550 (\$9,550 if over age 55). These contributions lower your taxable income as well. Many providers also offer investment options for your contributions giving those the opportunity for



growth. In sum, HSAs offer tax deductible contributions, tax free growth and tax-free withdrawals for qualified medical expense. Any funds not used by age 65 can be withdrawn without penalty, but it does count as taxable income. You could also pay some Medicare premiums and Medicare advantage plans from the HSA

There is much more for savers and investors to consider when it comes to investing and saving in a most tax efficient was as possible. Once again, consult a tax advisor in collaboration with your financial advisor.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management/ Raymond James in the main office located at The First Bank, 2000 98 Palms Blvd., Destin, 850.654.8124. Raymond James advisors do not offer -tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com.

Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC, or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management and The First Bank are not registered broker/dealers and are independent of Raymond James Financial Services.

Views expressed are the current opinion of the author and are subject to change without notice. The information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results. Raymond James advisors do not provide tax or legal advice. Please see a tax professional for advice specific to your own situation.

There is no guarantee that these statements, opinions, or forecasts provided herein will prove to be correct. The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. Future investment performance cannot be guaranteed, invest yields will fluctuate with market conditions. Investing involves risk and you may incur a profit or a loss regardless of strategy selected, including diversification and asset allocation. The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered to be representative of the U.S. stock market. Indices are not available for direct investment. Any investor who attempts to mimic the performance of an index would incur fees and expenses which would reduce returns.

## **NEED TO PUT YOUR BUSINESS ONLINE?**

Beautiful, User-Friendly Websites at Affordable Rates



Websites
Social Media Graphics
Email Marketing
Logos & Branding
Advertising
Print Design
Promotional Items

850.376.6255 | kim.designworks@gmail.com | kimatdesignworks.myportfolio.com



