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A Weather Channel for PCB

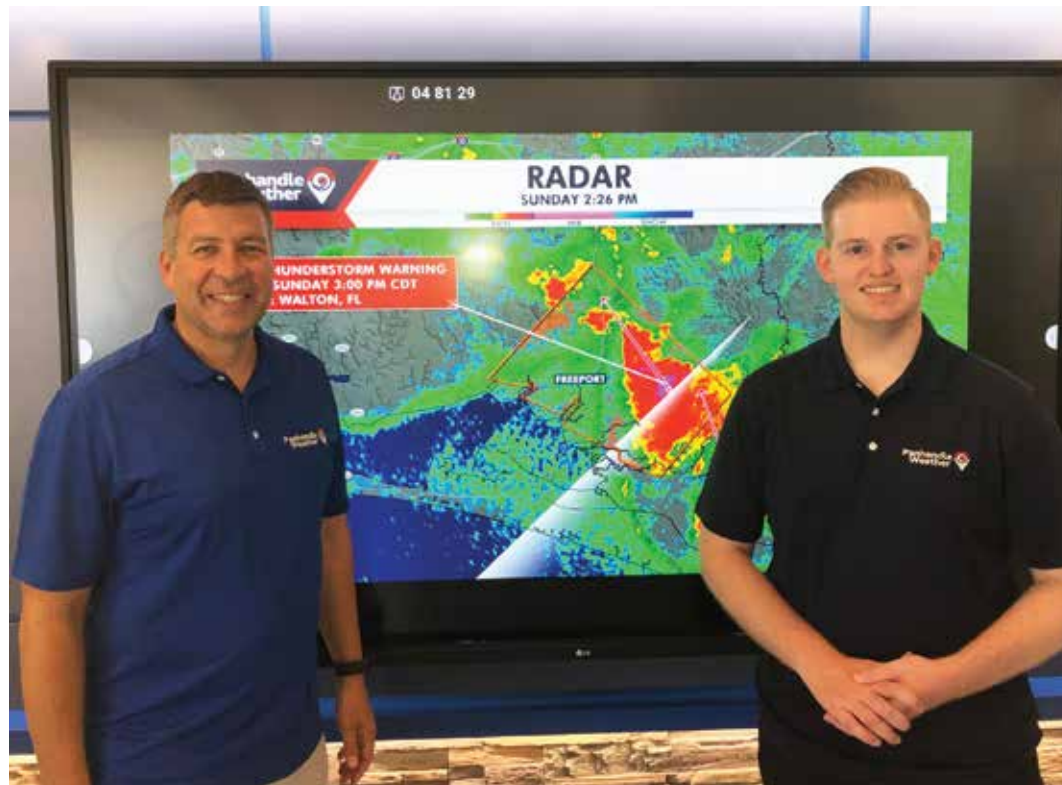
BY ED OFFLEY

A weather channel dedicated to Panama City Beach and other Florida Panhandle localities is set to begin operations this month, its co-founders tell PCB Life.

Meteorologists Chris Smith and Dan Nyman left Panama City Beach TV station WJHG on June 15 to create “Panhandle Weather,” a 24/7 weather channel that will be available online and on most streaming channels. The target date for the launch was set for October 1.

The channel will focus on weather for the Florida Panhandle, with specific segments for individual cities and counties throughout the day. It will also have the capability of issuing weather emergency warnings for severe storms, tornadoes and hurricanes.

“This is going to be the wave of the future for weather,” said Smith, who had worked at WJHG for sixteen years of his three-decade career before making the move into independent weather forecasting. “You don’t need a TV station to broadcast now.”



The data collection process for “Panhandle Weather” is the same as that for traditional broadcast outlets. Smith and Nyman will have a constant feed of information from the National Weather Service on cloud cover, wind, rain, temperature and humidity. From

that, they will create specific situational reports and forecasts by incorporating locally collected weather data into the program.

Nyman, who worked at the station for three years after graduating from Embry-Riddle Aeronautical University in

Daytona Beach, said the programming goals for Panhandle Weather are far different from national cable channels like The Weather Channel. “The online weather opera-

WEATHER
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Panama City Symphony Launches Special 30th Anniversary Season

Saturday, September 20, was the Opening Night of the 30th Anniversary Season of Panama City Symphony! Symphony & Soul, featuring baritone Philip Lima, showcased American music’s diversity, depth, and soul. From Florence Price’s evocative Dances in the Canbrakes and Grofé’s majestic Mississippi Suite, to Gershwin’s iconic symphonic suite from Porgy and Bess, this evening was an unforgettable journey through America’s musical landscape.

In October, Symphony patrons are in for some artistic imagination, haunting terror, and evocative thrills as Maestro Bogza performs in the Symphony’s annual immersive experience, Nightmare on the Bay. Now in its third season, this year’s theme, Beasts Of The Bayou: Terror In

PC SYMPHONY
continued on page 2

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Community

WEATHER

continued from page 1

tions have been taking off for a decade now,” he said. “But they are not local,” Smith added. “We’re going to be hyperlocal.”

Operating on a continuous 24-hour cycle, “Panhandle Weather” will have the capacity to focus on specific locations from Pensacola to Blountstown and from Crestview to Apalachicola. It will offer immediate reports and forecasts of strong interest to both residents and for tourists with a future vacation reservation in Panama City Beach and other Emerald Coast destinations.

“We’ll be able to do a lot more content,” Smith said. “We’ll be more relevant to a lot of people locally.”



The channel will be produced and streamed from a studio at Smith’s Inlet Beach residence. Florida Networks, a Pensacola-based broadcast studio design firm, has built the set from which Smith and Nyman will monitor the region’s weather.

To enhance reporting accu-

racy, “Panhandle Weather” is preparing to initially install a half-dozen sophisticated remote weather stations that will continuously transmit weather and storm data into their computer system, as well as transmitting live weather videos. Smith said they are still negotiating with potential businesses across the region to install the devices at key locations. Depending on the location, the remote stations will transmit their data via Ethernet or by the Starlink satellite network.

“We want to have one on Panama City Beach,” Smith noted. “PCB has never had a weather station.”

The app for “Panhandle Weather” will be available at the Google Play Store, the Apple Store and on most of the

streaming channels such as Amazon Fire, Apple TV+, Amazon Prime and others. The app is free and customers can utilize “Panhandle Weather” at no cost. The operation will rely on corporate sponsors and advertising for its revenue, he said.

Smith described the true value of “Panhandle Weather” if a serious weather emergency should occur. “Say if a tornado is coming and you catch the alert on your computer or TV, you can grab your phone and go to your safe space, and continue to watch everything from there,” he said. “It’s totally seamless.”

Nyman said there are already about a dozen stand-alone weather forecasting firms in operation in the United States. “Panhandle Weather” is the first of its kind in Florida.

PC SYMPHONY

continued from page 1

The Mist, weaves an original story created by Bogza into a Halloween-esque tapestry of intrigue with costumes, original cinematography, and epic symphonic music. The show plays on Saturday, October 11, 7 p.m.

at the Barbara W. Nelson Fine Arts Center at Bay High School. Concertgoers may feel free to embrace their inner beast by wearing a costume that evening! (costumes are optional)

On Saturday, November 8, Panama City Symphony takes a nostalgic and whimsical turn with Charlie Chaplin’s *The*

Gold Rush, featuring film paired with live orchestra, and commemorating 100 years of Charlie Chaplin’s *The Gold Rush* with a spectacular live score performance. Maestro Bogza will bring the silent screen to vibrant life, syncing Chaplin’s comedic genius with dynamic orchestral sound. Watch as *The Little*

Tramp’s quest for gold in Alaska unfolds in a series of delightful mishaps and adventures. Patrons are encouraged to dress in black and white in honor of Chaplin’s style and era. The Symphony will be providing Chaplin-related props for fun photo opportunities! The show takes place at the Barbara W. Nelson Fine Arts

Center at Bay High School, beginning at 7 p.m.

Seats for these first three shows are limited; to purchase tickets visit PanamaCitySymphony.org; tickets are also available on Eventbrite.

CHARLIE CHAPLIN

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FILM with Live Orchestra

November 8, 2025 | 7 PM

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Panama City Symphony commemorates 100 years of Charlie Chaplin’s *The Gold Rush* with a spectacular live score performance. Maestro Sergey Bogza leads the orchestra in bringing the silent screen to vibrant life, syncing Chaplin’s comedic genius with dynamic orchestral sound. Watch as *The Little Tramp*’s quest for gold in Alaska unfolds in a series of delightful mishaps and adventures. *Dress in black and white in honor of Chaplin’s style and era.*

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Shop Talk: Painting in Pier Park

BY LEE ANN LEONARD

Pier Park is known for its cornucopia of coastal colors—ocean blues, sunny yellows and calming corals—making it an inspirational backdrop for the “Panama City Beach en Plein Air Festival.” This year, in addition to being a venue, the mall is a major sponsor. The center is committed to supporting the arts and hopes shoppers enjoy watching painters in action as they tackle everything from the PCB Wheel to the iconic archway. Art enthusiasts can question the artists about their techniques and inspiration or inquire about purchasing a piece.

This year’s festival is slated for November 14 through 16 and, like last year, features artist workshops, three competitions, a welcome reception and an awards ceremony. The festival kicks off on November 14 at 8 a.m. with founder Tim Gagnon teaching the unique skill in front of The Grand Pier Park. To fully embrace the festival, a few Pier Park team members plan to participate as students only.

“Plein air painters leave their



The competitions—a series of “paint-offs”—happen on Saturday. The event wraps up on Sunday with an awards ceremony at Beachy Beach Real Estate’s Panama City Beach office (17651 Panama City Beach Parkway, Panama City Beach, Florida).

For the full event schedule and to register, visit GagnonAtelier.com. To learn about the latest Pier Park events and community outreach efforts, visit Simon.com/Mall/Pier-Park.

studios to create art ‘in the wild,’ seeking out incredible landscapes and vistas to paint. I can’t think of a better location for artists to gather together than the “World’s Most Beautiful Beaches,” commented Gagnon.

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PCB Chamber Member Spotlight



Liv Esthetics: Restoring Skin, Renewing Confidence

When Liv Esthetics first opened in 2021, it wasn't with the goal of becoming the biggest or flashiest clinic. Founder and nurse practitioner Whitney Leuenberger simply wanted to create a place where people could come for aesthetic care and feel respected and valued, never monetized. That simple promise has guided every decision since, and it's the reason Liv Esthetics has quickly grown into one of Panama City's most trusted names in aesthetics — earning recognition as a Best of Bay 2025 winner.

Services Centered on Skin

At Liv Esthetics, everything begins with the skin. The prac-

tice is known for pairing medical-grade skincare with in-office treatments to create long-term results. Patients often start with a VISIA skin analysis — imaging technology that reveals sun damage, pigmentation, texture, and more. This allows the team to design customized treatment plans that address what's visible on the surface and what's developing beneath it.

Skincare is frequently combined with services like resurfacing lasers, collagen-stimulating therapies, or injectables. The goal is not dramatic change, but results that feel authentic and balanced. For many patients, especially those between 35 and 60, this approach means look-



ing like themselves — confident, natural, and refreshed.

A Resource for Sciton Laser Devices

Liv Esthetics also serves as a resource for other providers exploring Sciton laser devices. Practices visit to ask questions and to experience the results firsthand before deciding to bring a Sciton platform into their own offices. This role reflects the trust Liv Esthetics has earned in the aesthetics industry, while keeping its focus firmly on delivering exceptional care to patients here in Panama City.

Serving the Community

Beyond treatments, Liv Esthetics is deeply invested in giving back. Each year, the practice sponsors a back-to-school clothing and backpack drive, helping local children head into the school year with confidence. The team is also active in sponsoring youth sports teams and local charities, strengthening connections across Bay County. This fall, Liv Esthetics will launch its second annual cos-



tume sponsorship, providing Halloween costumes for children in need, ages 1–12. These initiatives reflect the practice's belief that confidence begins early — and that investing in the community is as important as investing in patients.

Rooted in Values

What sets Liv Esthetics apart isn't only its services but the values behind them. Every consultation is centered on education and care, never pressure. Patients are encouraged to ask

questions, learn about their options, and make decisions with confidence.

For Panama City residents, Liv Esthetics is more than a med spa. It's a community built on trust, where confidence is cultivated and natural beauty is honored. The team is grateful to be recognized as Best of Bay Medspa 2025 and invites you to visit and experience the difference for yourself. For more information visit their website at www.livestheticsfl.com.

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PCB Chamber Member Spotlight



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fresh, fun, and unforgettable seafood experiences to you!

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with our neighbors for charity golf tournaments, and we treat every event as if it were our own family celebration.

So whether you're planning a wedding, a holiday party, a

corporate celebration, or just an excuse to gather with friends, let On The Go Oyster take it to the next level. We'll bring the oysters, the shrimp, the crab legs, lobster tails and the fun—you

just bring the guests.

Because at the end of the day, it's not just about food. It's about creating memories!

Book your event today at OnTheGoOysters.com.



passion for the Gulf Coast's rich seafood traditions. At On The Go Oyster & LOCO Boils, we believe that food isn't just about what's on the plate—it's about creating memories, sharing experiences, and bringing people together. That's why we've built our business around bringing

thing they'll talk about long after the last oyster shell hits the bucket.

And here's the best part—we go where the party is. From concerts in Biloxi to corporate Christmas parties in Atlanta, we've traveled all over to bring the Gulf Coast's best flavors to weddings, corporate events, holiday parties, tailgates, and more. No matter the size or style of your celebration, we'll make it one your guests will rave about.

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Rooted in Art: Emerald Coast Bonsai Finds Its Home on the Emerald Coast

Emerald Coast Bonsai was founded in April 2019 by Ernest “Jay” Schleusener, just as his journey from Nashville to Laguna Beach, Florida, began. What started as a quiet personal passion has since grown into a small but purposeful studio with roots firmly planted on the Emerald Coast.

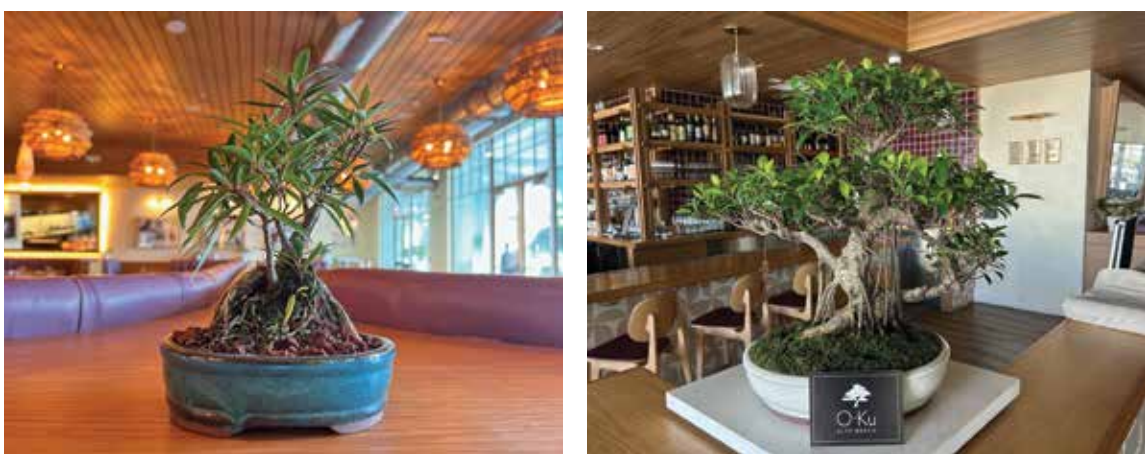
Jay had spent more than 25 years touring the globe as a guitar technician with artists such as Kings of Leon, Paramore, Zac Brown Band, Blackberry Smoke, and Drivin N Cryin. Life on the road was fast-paced and unpredictable, but bonsai offered something entirely different—a slower rhythm, discipline, and a sense of peace.

When the pandemic arrived later that year, it forced stillness on nearly everyone. For Jay, that pause became an opportunity to cultivate a growing garden with deeper focus. What began as therapy soon evolved into a way of life. His wife, Heather Schleusener—a local artist known as Evon—brought her own creative energy and business savvy to the endeavor, shaping the vision of Emerald Coast Bonsai into a blend of horticulture, artistry, and design.



That dedication drew the attention of Steve Palmer of Indigo Road Hospitality in 2024. Recognizing the care and vision behind Jay’s work, Palmer extended an invitation to collaborate with O-Ku Sushi in Alys Beach. By April 2025, a collection of trees was prepared for the restaurant. From that collection, one tree is displayed every 48 hours on a rotating basis—a demanding schedule that ensures the living art remains healthy and vibrant.

“It’s challenging but rewarding,” Jay says. “The trees bring balance and calm into the restaurant. They’re not just dec-



oration—they create a dialogue between nature and hospitality.”

Emerald Coast Bonsai now looks forward to expanding this vision further, with projects that bring curated bonsai displays into both residential and commercial spaces. Each concept is approached with the same care: timeless, refined, and rooted in tradition. The next project is already on the horizon—Shokudo, a traditional Japanese tavern in Charleston, South Carolina, opening this October. At Shokudo, Emerald Coast Bonsai will showcase its wabi-sabi design influence alongside emerging Low Country bonsai talent—setting the stage for new levels of collaboration.

Despite the growing reach, the Schleuseners remain grounded in Laguna Beach. This community is more than just a home base—it’s the foundation for everything to come. “We’re grateful to call this place home,” Jay says. “Our hope is to share something meaningful with the Emerald Coast, one tree at a time.”

In a region known for its beaches and lively pace, Emerald Coast Bonsai offers something rare: a quiet reminder to slow down. Each tree is a lesson in patience and care, a living symbol of balance. And

for Heather, Jay, and Emerald Coast Bonsai, that balance is exactly what makes this corner of Florida the perfect place to grow. For more information, email emeraldcoastbonsai@icloud.com.



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How to Build Robust Community WiFi: Avoid Common Pitfalls

For many local condominium associations, reliable internet service is no longer a “nice-to-have”—it is an absolute necessity. From working remotely to streaming entertainment to supporting smart home devices, today’s residents and guests expect seamless connectivity. When dozens or even hundreds of households share the same property, the challenge for HOAs is how to deliver dependable, high-speed internet in a way that is cost-effective and future-proof.

Why Community WiFi Matters

Condominium owners and renters often rely on the same building infrastructure. Without a coordinated solution, each unit may sign up individually with an internet provider, creating a patchwork of services. This can lead to uneven coverage, unnecessary costs, and headaches for the HOA when residents complain about “dead spots” in lobbies, pools, or other common areas.

Community WiFi, when properly designed, solves these problems by providing a single, consistent network across the property. It can reduce costs for residents, support smart amenities like cameras and access systems, and add real value to the community, but getting there requires careful planning.

Common pitfalls to avoid:

Underestimating Demand
It’s easy to think only about today’s internet use, but demand is growing rapidly. A system that feels “fast enough” today may be overloaded tomorrow. Always plan for growth.

Overlooking Infrastructure
Older wiring, poor equip-



ment placement, and interference from nearby buildings can sabotage even the best internet plan. A professional site survey helps reveal these issues before installation.

Skipping Redundancy
Outages do happen, especially in coastal areas where storms can interrupt service. Building in redundancy and backup options keeps the community online when it matters most.

Failing to Separate Networks
HOAs should ensure that guest WiFi and resident WiFi remain separate. This protects privacy, manages bandwidth, and prevents one user from slowing down the entire system.

Planning for Success
The best community networks start with a clear assessment of needs. How many residents and devices need to connect? Where are the high-traffic common areas? What level of speed and reliability do residents expect? Answering these questions upfront helps boards compare apples to

apples when reviewing service proposals.
It is also wise to weigh the long-term cost benefits. In many cases, HOAs can negotiate bulk service contracts that deliver better service for less than what residents pay individually. That can become a strong selling point for attracting new buyers or renters.

The Bottom Line
Providing strong internet access is no longer optional for condominium boards—it is a core amenity that drives resident satisfaction, supports modern living, and even increases property value. With the right planning and the right partner, HOAs can avoid the most common pitfalls and deliver reliable, secure service for years to come.

Call to Action:
If your HOA is ready to explore a stronger, community-wide WiFi solution, SecureVision can help. Our team specializes in internet infrastructure for condominium communities and new developments in this area. Contact us today for a complimentary site survey and

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 Community

PCB Fishing Rodeo, PCB Seafood Festival and More!

BY PAM ANDERSON

The Panama City Boatman's Association is hosting the **Third Annual PCB Fishing Rodeo October 4-12!** This event is great for the entire fishing community, whether you fish from a paddleboard, The Jetties, a private recreational boat, a Charter boat, or a headboat, you can join the competition. Check out the details at www.pcbfishingrodeo.com/entry/ to get all the info you need and sign up today!

Species that are included in the competition are: King Mackerel, Grouper, Wahoo, Red Snapper, Tuna, Shark, Red Fish, Flounder, Pompano and several more. The exact list will be confirmed on the night of the captain's meeting.

Some of the highlights include the mandatory Captain's [and Reps of all participants] meeting on Friday, October 3, from 5:30-7:30 p.m., with dinner served at 6 p.m. at The Event Center.

Tournament fishing begins at 12:01 a.m., Saturday, October 4, and the scales close at 5 p.m. Sunday, October 12. The scales

are open daily from 10 a.m. to 7 p.m. [closing Sundays at 5 p.m.] with Daily Prizes Awarded at 7:10 each evening.

On Saturday, October 4, the Annual Kids' Fishing Clinic & Tournament will be held by the REEL Ladies Sportfishing club from 10 a.m. until 1 p.m. All kids participating will receive a rod & reel courtesy of Tarpon Dock Seafood and Half Hitch Tackle. There will be a touch tank hosted by the St. Andrew Bay Estuary program. An educational kids' scuba station will offer tips on snorkeling and diving. Of course, there will be plenty of kids' activities, including the all-popular bounce house and ice cream shop. The Bay County Artificial Reef Assoc. and PCB Rodeo crew will be cooking up locally sourced Tarpon Dock Seafood-Yum! They will be serving Grouper & Chicken baskets!

Throughout the weekends and the week of the rodeo, there will be nightly live family-friendly entertainment.

Friday night, **October 10, the PCB Seafood Festival**



will open at 5 p.m. with over 70 vendors. Look for stand-out seafood and lots of other great foods, as well as arts and crafts. The Festival activities will continue from 11 a.m. until 9 p.m. on Saturday and Sunday for some great family feasting and fun. Live music with Gage Cowart takes place on the main stage Friday evening at 6 p.m., on Saturday, Nate Pennington 12 -3 p.m. and more music that evening, with the Will Thompson Band on stage Sunday, 3-6 p.m. Find more details at www.pcbseafoodfestival.org.

Even if you don't fish, this will be a really fun free event for your family and friends. You will see anglers from 4 years old to 94 bringing in their catches as you enjoy all the fun activities and great food!

On Sunday evening, October 12, the PCB Rodeo officials will have their closing ceremony at 6 p.m. and award all the prizes, closing out the evening with, what else but, Fireworks at 8:30 p.m.

The Anderson family is proud to host all these family-friendly venues for our com-



munity, and we look forward to seeing you here real soon!

Shell Island/Dolphins, Deep Sea Fishing, Capt. Max's Bar & Grill, and the beautiful waterfront venue, The Event Center at Capt. Anderson's Marina, all await you! Come join the fun!

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- PCB FISHING RODEO CLOSING CEREMONY

MORE INFO AT PCBSEAFOODFESTIVAL.ORG

Debunking the Top 5 Misconceptions About Acupuncture



BY DR. LISA FORSYTHE

Despite being practiced for thousands of years, acupuncture remains one of the most misunderstood healing modalities in modern medicine. As a licensed acupuncturist with a background in both Eastern medicine and neuro-acupuncture, I've seen how powerful this therapy can be—not just for pain relief, but for whole-body wellness. I've also heard just about every myth and misconception along the way. Let's set the record straight.

is simply the body responding to the stimulation.

Misconception #2: "It's only for pain relief."

While acupuncture is well known for its ability to reduce pain—including back pain, arthritis, and migraines—its applications go far beyond that. I regularly treat patients for anxiety, insomnia, digestive issues, hormonal imbalances, immune support, and even neurological conditions like stroke recovery and PTSD.

Truth: Acupuncture works by regulating the nervous system, improving circulation, and restoring balance to the body's internal systems. That's why it benefits both physical and emotional health.

Misconception #3: "There's no science behind it."

This one couldn't be further from the truth. Over the past

grated into mainstream health-care systems.

Misconception #4: "It's not safe for kids, older adults, or people with medical conditions."

Acupuncture is one of the safest medical therapies when performed by a licensed practitioner. At the Tortoise Clinic, I treat patients of all ages—from kids with anxiety or ADHD to seniors with arthritis or stroke

recovery needs. We tailor every treatment to the individual's age, condition, and comfort level.

Truth: Acupuncture is gentle and can be adapted for all

Continued on page 13



Misconception #1: "Acupuncture is painful."

This is the most common fear I hear, and it's almost always followed by surprise once someone finally tries it. Acupuncture needles are extremely thin—about the width of a human hair—and nothing like the hypodermic needles used for injections. Most people feel little to no discomfort when the needles are inserted. In fact, many feel deeply relaxed or even fall asleep during treatment.

Truth: Acupuncture is typically a calming, restorative experience. Some patients feel a light tingling or warmth, which

several decades, research on acupuncture has exploded. Studies have shown that acupuncture influences the brain, nervous system, and endocrine function. It can reduce inflammation, release endorphins (your body's natural painkillers) and modulate the immune response.

Major institutions like Johns Hopkins, Cleveland Clinic, and Mayo Clinic now offer acupuncture as part of integrative treatment programs for chronic pain, cancer support, fertility and more.

Truth: Acupuncture is backed by evidence-based research and is increasingly inte-

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 Community

Breaking a Family Curse: Finding Hope in the Fight Against Alzheimer's

BY MATT EATON

For Panama City resident Kathy Hobbs, Alzheimer's disease has always been part of life.

"I remember being around great-aunts and uncles and hearing mention of the 'family curse,' but I wasn't old enough to understand what it meant," recalled Hobbs. "It wasn't until my adolescent years that I truly understood Alzheimer's and

saw how deeply it had affected my family across multiple generations. That was scary for a kid—and heartbreaking to witness."

According to the Alzheimer's Association, individuals who have a parent or sibling with Alzheimer's are at an increased risk of developing the disease. This risk rises further when multiple family members are

affected. For people like Hobbs, a high family prevalence can make Alzheimer's feel unavoidable. But there is hope.

"It's important to remember that Alzheimer's is a disease, not a normal part of aging," said Tina Henson, a development manager with the Central and North Florida chapter of the Alzheimer's Association. "Many people assume it's inevitable,

ly or indirectly, and I'm grateful for their willingness to donate their blood or brains to research," Hobbs said. "Their generosity helps ensure future generations might enjoy a better quality of life, even if diagnosed."

On Sunday, Nov. 2, Hobbs will join hundreds of others impacted by Alzheimer's and dementia at the Walk to End Alzheimer's Emerald Coast. The event brings together families, friends, local leaders and busi-



nesses to raise funds and awareness in the fight against the disease. The Walk opens at 2 p.m. at FSU Panama City with an opening ceremony at 3 p.m. and the walk immediately following.

To register or learn more, visit alz.org/EmeraldCoastPCWalk.

but there are proactive steps we can take to reduce our risk."

While researchers continue to investigate Alzheimer's causes, known risk factors include age (especially over 65), family history, genetics and lifestyle choices. Some risk factors like age and family history cannot be changed, but there are things anyone can change to reduce their risk. In fact, recent studies show that even those genetically predisposed to Alzheimer's can reduce their risk of cognitive decline by adopting healthy lifestyle habits.

The Alzheimer's Association highlights 10 research-backed habits to reduce cognitive decline. These include challenging your brain by learning new skills or engaging in artistic activities, lifelong education, regular physical activity, protecting the head from injury, quitting smoking, managing blood pressure and diabetes, and eating nutritious foods such as leafy greens, lean proteins and limiting processed foods.

"Even incorporating just one or two healthy habits into your routine can make a difference," Henson emphasized. "Think about what you can start doing today. Maybe it's walking a few times a week or picking up a new hobby to stimulate your mind. It's never too late to begin."

For Hobbs, actively participating in the fight against Alzheimer's has been vital.

"Generations of my family have faced Alzheimer's direct-

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Preparing for Life's Surprises

By JON CARROLL

Life is full of surprises. Some of these are the types of surprises we want; others are not. Two years ago this month, I experienced one of the not-so-pleasant ones. After an epic pickleball match, I passed out due to a massive heart attack. I was relatively young and in decent shape, so this event was very much a surprise.

We can never be fully prepared for a major medical or other life-changing event, but estate planning tools can help us to prepare for potential unexpected situations of incapacity or the inability to manage our own affairs.

One of these tools is the Durable General Power of Attorney. This is a document whereby an individual appoints someone else to manage all their

stuff on their behalf. It is considered “durable” because the document can still be used if an individual becomes incapacitated. It is “general” because it contemplates the person you have appointed as being able to manage almost all of your stuff. Because this document gives so much authority to another individual, you want to think carefully about who is appointed as your power of attorney. Typically, spouses appoint each other, but you should also appoint a trusted alternative in the event your spouse is unable to take on this role.

Because a Durable General Power of Attorney grants such broad authority to someone else to act on your behalf, some financial institutions are hesitant to accept such a document. Your bank may have their own



specific form they want used. It is a good idea to reach out to your financial institution and find out if they will accept a Durable General Power of Attorney and what specific requirements they may have.

Another estate planning tool that can help one prepare for life's unpleasant surprises is a Trust. Since it is October, you can think of a trust as one of those orange plastic jack-o-lanterns a child takes trick or treating. Once you have created that

jack-o-lantern, you need to fill it up with candy. This is called funding the trust - where you transfer your assets to the trust such that the trust becomes the owner of the assets. With a Revocable Living Trust, the jack-o-lantern holds candy for your benefit. You can eat the candy (beneficiary) and decide (trustee) who else gets some candy. You can even dump the whole thing out and get rid of the pumpkin (revoke the trust) if you wish.

You can also appoint another trustee to manage the candy in the jack-o-lantern in the event you are unable to do so. This is how a trust allows you to plan for potential incapacity. If you are unable to manage the stuff in your trust, the successor trustee will take over and manage it. Ownership of the assets in the trust doesn't change, and you

are still the one who gets to eat the candy in the trust.

While we can hope that life only throws us pleasant surprises, we know that is not always the reality. The tools of estate planning can help you be prepared for those times.

Finally, I would be remiss if I didn't thank my colleagues who sprang into action and the talented medical staff who made sure I still have some trick or treating in me.

Jon Carroll is a licensed attorney. The information in this column is provided for educational and informational purposes only, and does not constitute legal advice, nor establish an attorney client relationship. Consult a qualified attorney in your jurisdiction for legal advice specific to your situation.

ACUPUNCTURE

continued from page 9

most anyone, including those who are medically fragile or on multiple medications.

Misconception #5: “If I don’t feel better after one session, it didn’t work.”

This is where the tortoise—yes, like our clinic’s namesake—has it right: healing takes time. Acupuncture is a cumulative therapy, meaning each session builds on the last. Some people feel immediate relief, but for most, noticeable improvements

happen gradually over several treatments.

Truth: Consistency is key. Like exercise or nutrition, the effects of acupuncture are most powerful when practiced regularly.

So, Why Choose Acupuncture?

Acupuncture invites your body to do what it’s designed to do: heal. Whether you’re dealing with chronic illness, stress, fatigue, hormonal imbalance, or recovery from injury or trauma, acupuncture offers a safe, natural, and effective way to reset

your system and restore balance.

It’s not about masking symptoms—it’s about treating the root cause, gently and holistically.

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As the only Neuro-Acupuncture specialist within 300 miles of Santa Rosa Beach, I offer advanced treatments that blend classical Chinese medicine with cutting-edge neuroscience to support complex neurological conditions. And as a team, we’re committed to delivering integrative, personalized care that truly

listens to your story and your goals.

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give us a call at 850.267.5611 and mention this article to receive \$30 off as a new patient.

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Following The Rules

By ALAN M. WATON,
PRESIDENT, GOLF+ PCB

Recently, at the golf shop, we had a visit from the Fire Marshall. The last time we saw a Fire Marshall was five years ago, right before we opened. At that time, no issues were found. This time was another story. Apparently, the outgoing Marshall five years ago wasn't too worried about certain issues, and we were allowed to open unaware of some of our violations. Fast

forward to a few days ago, and there is a new sheriff in town. We now have two weeks to fix several issues. No problem. I like following rules. We just have to fix a few things, which we have already done, and we are back in the world of lawful compliance.

In golf, there are a lot of rules. Probably too many if we are being honest. Regardless, some rules may seem more relevant to professionals versus amateurs.

I've always been of the mindset that if a group of golfers agree to a rule, then it's a rule for them at that time and maybe never again: winter rules, tournament rules, variations based on time and handicap, and so on. As long as everyone is aware and everyone is in agreement, then it's fine with me.

Are you a rule follower on the golf course? Do you really even know the important rules? Do you know what different col-



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ored stakes mean? Do you carry more than 14 clubs in your bag? Do you concede putts? I could go on and on.

I'm not trying to make anyone feel bad. Seriously. I think rules like anchoring or not anchoring your putter are kind of silly for the recreational golfer. I do like to putt out, though. I just feel that it is more in the spirit of the game. Out of bounds... well. We won't go there!

So what am I getting at? Well, for one thing, I really do believe we need slightly different rules for professionals and regular Joes playing the game. You wanna use a laser rangefinder, a GPS watch, a handheld device and a rooster feather to test wind? Fine with me. However, when we get to the green... let's go! No reading putts from four different angles. I realize that's not actually in the rule book, but it sure does make the game take forever.

You want advice from your playing partner about what club he/she used? Great. No problem here. I bet some folks didn't

even know that was in the rule book.

You want to play from two sets of tee boxes during the round, depending on yardages – go for it! What do I care?

Change balls while you're at it, mid hole. Brand, model, number, change it all. Let's go!

I don't get to play much golf with so much to do at the shop, so when I get the chance, it's all about fun and relaxation. So one or two little rules here or there aren't enough to impede my fun.

Rules matter. Sure they do. But in golf, they really only matter if someone is cheating or if you are a professional. Recreational golfers should agree to what works for their group and then go have fun!

I have played a scant ten rounds this year, so whether you play a little like me or a lot like many others, I hope you have fun and don't take the game too seriously. After all, it is just that...a game!

Fairways and Greens, ya'll!

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SEC Football Schedule

SEC	Aug 30	Sept 6	Sept 13	Sept 20	Sept 27	Oct 4	Oct 11	Oct 18	Oct 25	Nov 1	Nov 8	Nov 15	Nov 22	Nov 29
BAMA	@ FSU	UL-Monroe	Wisconsin	Open	@ UGA	VANDY	@ MIZZ	TENN	@ SCAR	Open	LSU	OKLA	Eastern Illinois	@ AUB
ARK	ALA A&M	ARK State	@ OLE MISS	@ Memphis	Notre Dame	Open	@ TENN	TEXAS A&M	AUB	MISS ST	Open	@ LSU	@ TEXAS	MIZZ
AUBURN	@ Baylor	Ball State	South ALA	@ OKLA	@ TEXAS A&M	Open	UGA	MIZZ	@ ARK	UK	@ VANDY	Open	Mercer	BAMA
FLA	Long Island	South FLA	@ LSU	@ Miami	Open	TEXAS	@ TEXAS A&M	MISS ST	Open	vs UGA	@ UK	@ OLE MISS	TENN	FSU
UGA	Marshall	Austin Peay	@ TENN	Open	BAMA	UK	@ AUB	OLE MISS	Open	vs FLA	@ MISS ST	TEXAS	Charlotte	GA Tech
UK	Toledo	OLE MISS	Eastern Mich	Open	@ S CAR	@ UGA	Open	TEXAS	TENN	@ AUB	FLA	TENN Tech	@ VANDY	@ Louisville
LSU	@ Clemson	Louisiana Tech	FLA	So. Louisiana	@ OLE MISS	Open	S CAR	@ VANDY	TEXAS A&M	Open	@ BAMA	ARK	Western UK	@ OKLA
MISS ST	@ So Miss	Arizona State	Alcorn State	Northern Illinois	TENN	@ TEXAS A&M	Open	@ FLA	TEXAS	@ ARK	UGA	@ MIZZ	Open	OLE MISS
MIZZ	Central ARK	Kansas	Louisiana	S CAR	U Mass	Open	BAMA	@ AUB	@ VANDY	Open	TEXAS A&M	MISS ST	@ OKLA	@ ARK
OLE MISS	UGA State	@ UK	ARK	Tulane	LSU	Open	Washington St	@ UGA	@ OKLA	SCAR	The Citadel	FLA	Open	@ MISS ST
OKLA	Illinois State	Michigan	@ Temple	AUB	Open	Kent State	TEXAS	@ S CAR	OLE MISS	@ TENN	Open	@ BAMA	MIZZ	LSU
S CAR	Virginia Tech	S CAR St	VANDY	@ MIZZ	UK	Open	@ LSU	OKLA	BAMA	@ OLE MISS	Open	@ TEXAS A&M	Coastal Car	Clemson
TENN	Syracuse	East TENN St	UGA	UAB	@ MISS ST	Open	ARK	@ BAMA	@ UK	OKLA	Open	New Mexico St	@ FLA	VANDY
TEXAS	@ Ohio State	San Jose State	UTEP	Open	Sam Houston	@ FLA	vs OKLA	@ UK	@ MISS ST	VANDY	Open	@ UGA	ARK	TEXAS A&M
Texas A&M	UTSA	Utah State	@ Notre Dame	Open	AUB	MISS ST	FLA	@ ARK	@ LSU	Open	@ MIZZ	S CAR	Samford	@ TEXAS
VANDY	Charleston So	@ Virginia Tech	@ S CAR	GA State	Utah State	@ BAMA	Open	LSU	MIZZ	@ TEXAS	AUB	Open	UK	@ TENN



2025 College Football Game Day Highlights

Week 5:
Saturday 9/27
Notre Dame @ Arkansas 11 a.m. ABC
LSU @ Ole Miss (TBA)
Auburn @ Texas A&M (TBA)
Tennessee @ Mississippi St. (TBA)
Alabama @ Georgia 6:30 p.m. ABC

Week 6:
Saturday 10/4
Miami @ Florida St. (TBA)
Texas @ Florida (TBA)
Kentucky @ Georgia 11 a.m.
Vandy @ Alabama (TBA) ESPN
Penn State @ UCLA (TBA)

Week 7:
Saturday 10/11
Georgia @ Auburn (TBA) ESPN

Week 8
Saturday 10/18
Missouri @ Auburn (TBA) ESPN
LSU @ Vanderbilt (TBA) ESPN
Mississippi @ Georgia (TBA) ESPN
Tennessee @ Alabama (TBA) ESPN
Miss. St. @ Florida (TBA) ESPN
Fla. St. @ Stanford 9:30 p.m. ESPN

Week 9
Saturday 10/25
Auburn @ Arkansas (TBA) ESPN
Texas A&M @ LSU (TBA) ESPN

Week 10
Saturday 11/1
Penn St. @ Ohio St. (TBA)
Kentucky @ Auburn (TBA) ESPN

Week 11
Saturday 11/8
Oklahoma @ Tennessee (TBA) ESPN
Georgia @ Florida 2:30 p.m. ABC
Vanderbilt @ Texas 11 a.m. ESPN

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Let's Get Growing: Give Yourself, and Your Lawn a Break!



BY LAUREN GOLDSBY

Fall is here and the cooler weather is following! This time of year makes us excited to be outside and start on projects that were just too hot to tackle in the summer. While the seasonal change energizes us, plants respond to fall in a different way. Even before we feel cooler temperatures, the shorter days signal to plants that winter is on its way. Plants rely on environmental cues like day length to

trigger changes like dormancy and flowering. Plants can't get up and go inside when it's too cold outside. Instead, they have evolved complex processes to help protect themselves.

In the fall, many plants begin to slow their growth in preparation for winter dormancy. That slowdown is important to keep in mind when we think about how we care for our lawns and landscapes.

When plants aren't actively growing, they simply don't need as much fertilizer. Adding extra fertilizer in the fall won't "save up" in the soil for spring growth. In fact, nutrients like nitrogen are highly mobile and can leach out of the soil into groundwater or nearby water bodies. Not only does this waste your time and money, but it also contributes to water quality problems like algae blooms. Applying fer-



tilizer to your lawn too late in the season can even push grass to keep growing, leaving your lawn more vulnerable to cold injury.

Weed control also changes with the season. Herbicides work best on weeds that are actively growing - not those under stress from heat or drought. Wait for your lawn to be actively growing to apply most herbicides. Fall is actually the perfect time to think about pre-emer-

gent herbicides for cool-season weeds. These products create a barrier that prevents weed seeds from sprouting. The timing is key: in North Florida, apply when nighttime temperatures are consistently between 55–60°F for

several nights in a row, which is usually in early October. Why? These are the environmental conditions in which cool-season weeds will start to germinate and pre-emergent herbicides will be most effective. Always read and follow label instructions for best results.

Fall is a season of transition. Shorter days and cooler nights signal plants to prepare for dormancy, while gardeners can take advantage of the break from the heat to get outside and refresh their landscapes. By adjusting fertilizer and herbicide practices this time of year, you'll set your lawn up for success in the spring!

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Bay County Jail Lifeline Program Awarded Perfect Score 6th Consecutive Year

Sheriff Tommy Ford recently announced the results of an audit on the Bay County Jail's Lifeline Program, an intervention program for individuals experiencing substance abuse disorder (SUD). Audits are held every year by the State of Florida Division of Children and Families. These audits serve to ensure the execution of the Lifeline Program remains consistent to the core principles established within Florida's regulatory law for substance abuse intervention programming.

The Lifeline Program concentrates on those areas that personally affect the individual inmate. On a physical level, the Lifeline Program addresses addictions, substance abuse, and physical limitations both

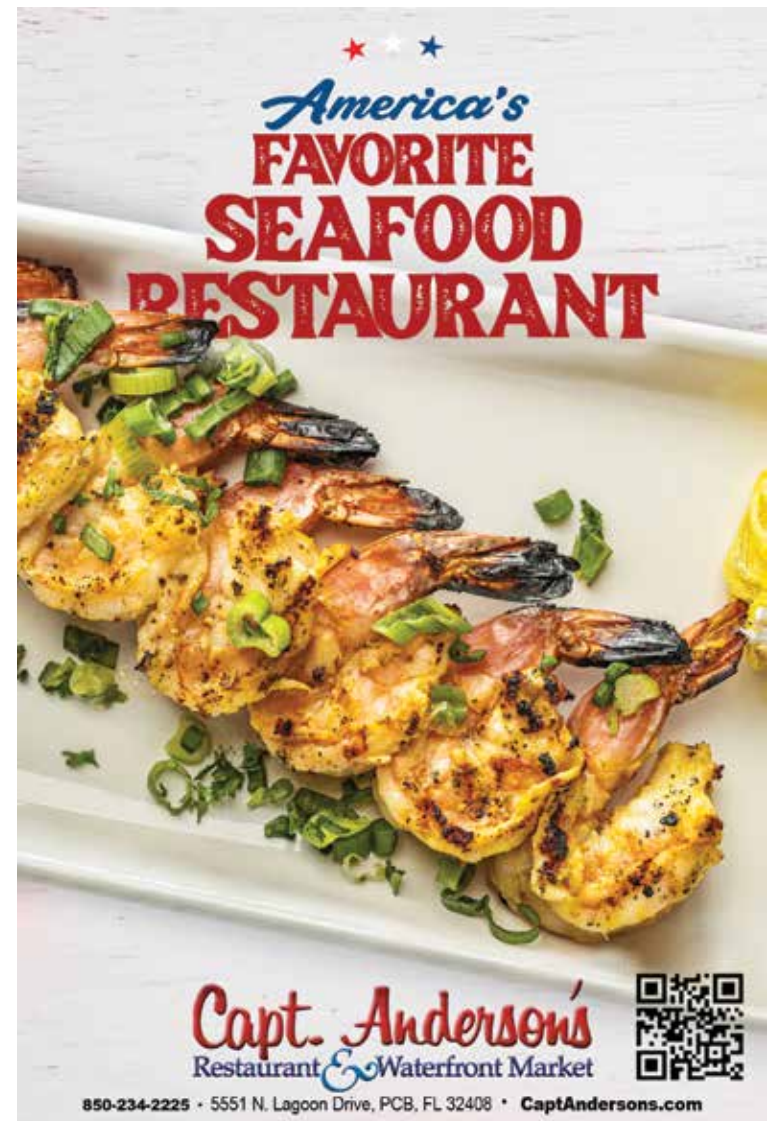
in the classroom and with resilience-based physical fitness training. On a personal level, the Lifeline Program addresses such topics as coping skills, conflict resolution, family relationships and the recognition of self-worth.

Today, most inmates enrolled in the Lifeline Program are mandated by the Court as part of their sentencing requirements prior to release. However, the program does accept volunteers if an assessment indicates they are a suitable candidate.

The yearly audit is performed by the Substance Abuse Licensing and Designation Licensing Specialist for the Northwest Region. The Bay County Jail scored 100% for the sixth consecutive year.

The auditor stated of the Bay County Jail Lifeline Program, "Staff continue to do an excellent job and are providing quality services to the individuals served in the program and are truly making a difference in so many lives! Again, congratulations and keep up the good work!"

Sheriff Tommy Ford was very pleased with the results of the audit. "The Lifeline Program provides hope to inmates, teaches them resilience, and to use successful strategies when facing life's challenges," Sheriff Ford said. "I am very proud of the men and women in the Bay County Jail who work hard and consistently demonstrate that the Lifeline Program is making a difference in inmates' lives."



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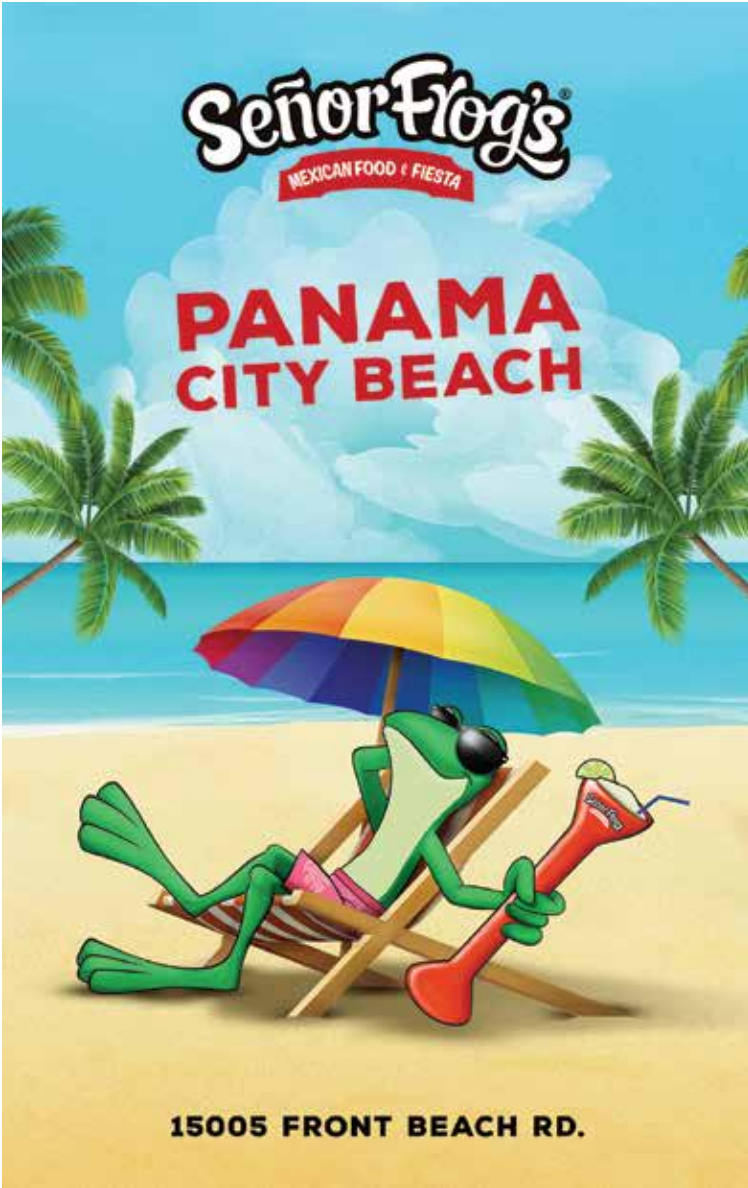



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It's Alive! Bay Arts Alliance Announces October Festivities at the Center for the Arts



This October, prepare for a thrilling lineup of eerie entertainment as the Center for the Arts transforms into a hub for Halloween-inspired experiences. From the chilling corridors of The Art of Frankenstein exhibition to the electrifying atmosphere of Dr. Frankenstein's laboratory, and the shadowy streets of downtown Panama City on the haunted walking tour, there's something for every brave soul seeking fright and fascination. The public is invited to kick off the festivities on Friday, October 3 at the opening reception for "The Art of Frankenstein" from 5-7 p.m. that evening at the Center for the Arts, where visitors can also view set pieces and photography by Nikki Bonnette from previous years of Bay Arts' haunted immersive experience.

Artists from across the panhandle were invited to submit Frankenstein-related or adjacent works. This exhibition includes all art media, including digital works and photography. Outside on the lawn will be the Fright Nights Art Market featuring local vendors that evening and Saturday from 4-8p.m. "The Art of Frankenstein" will be on display through November 1.

"It's been inspiring to witness our community's creativity come



alive through our intake for the Art of Frankenstein exhibition," said Jayson Kretzer, Executive Director of Bay Arts Alliance. "I can't wait for everyone to experience the twistedly brilliant vi-

sions from our local artists."

Visitors can also embark on a chilling journey through the streets of downtown Panama City, delving into the mysteries of old murders, ghostly hauntings, and historic events that still haunt the buildings today on the Haunted Walking Tour on October 24 & 25. From friendly spirits to not-so-friendly apparitions, be prepared to have a spine-tingling experience like no other. Don't miss out on this unforgettable adventure into the supernatural! Tickets go on sale October 1 at pccenterforthearts.com/fright-nights

Bay Arts prides itself on creating immersive experiences for the public to enjoy and be inspired by. This year, the team will transform the Higby Gallery into Dr. Frankenstein's laboratory. Visitors will be able to tour the lab, meet the scientist, and encounter his fearsome creation. This experience is free for the public to experience through the month of October.

Also on display along the hallways of the Center for the Arts is a collection of works by Paige Undieme in an exhibition titled "Working in the Lab." Paige started Paper Loves Ink in 2005 with the intention of becoming a graphic designer. She later decided to dip a toe into illustration to bring her ideas to life. The pieces featured in "Working in the Lab" are reminiscent of the vintage styles present in her early work, as well as new mediums and styles never before tested.

The Center for the Arts is open to the public Tuesday-Saturday, 10 a.m.-5 p.m., Fridays 10 a.m.-7 p.m.

20

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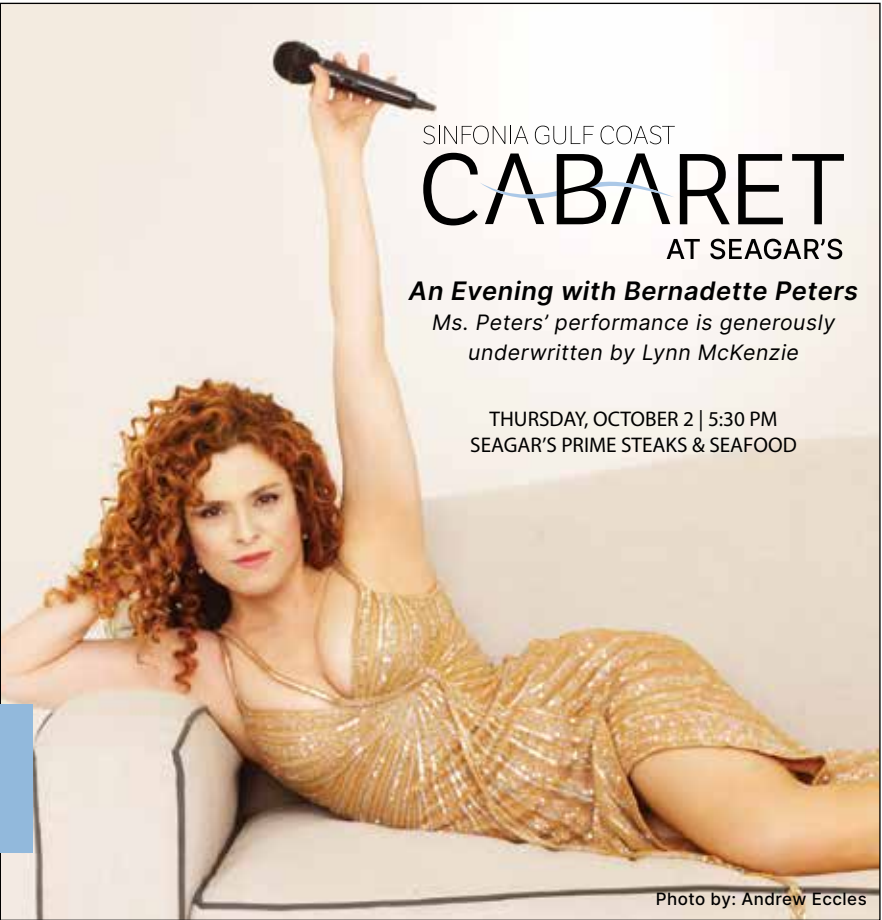


Photo by: Andrew Eccles

The Plucky Evolution: From Ancient Strings to the Modern Guitar

How Humanity Went from Twanging Gut to Rocking Out

By MICHAEL AUSTIN

The Humble Beginnings: String Theory, But Not the Physics Kind

Imagine our distant ancestors. Somewhere in the haze of prehistory, a curious individual stretched a vine across a hollow log, plucked it, and thought, “Hey, that sounds better than

chase off critics), while Greeks invented the lyre, ideal for serenading gods or goats. In both cultures, being a string-plucker meant you were either a revered bard or the butt of a lot of jokes for having callused fingers.

The Lute: The Medieval Chick Magnet

Fast forward to medieval Europe. Enter the lute: a strange, pear-shaped instrument with a short neck, lots of strings, and, frankly, a body that looked like it could double as a paddle if your boat cap-sized. The lute was the ultimate status symbol. Troubadours would strut into courts, lute in hand, ready to make the crowd swoon—or, at minimum, politely clap and ask for “Free Bird.”

The lute was notoriously hard to tune, which led to a lot of awkward silences at royal soirees. But if you could manage a chord or two, you were practically a rock star in tights.



Og’s singing!” Thus, the first stringed instrument was born, all thanks to a combination of boredom and the universal desire to make noise.

Early stringed instruments, if you can call them that, were simple. Archaeologists have dug up old cave paintings that show primitive harps and lyres—fancy words for “bowls with strings.” Even then, people wanted to outdo their neighbors: “Oh, you only have five strings? That’s cute. Mine has seven.”

Ancient Harps and Lyres: Not Just for Angels

As civilization flourished along the Nile, Mesopotamia, and elsewhere, ancient musicians got creative. Egyptians made harps that looked like boomerangs (probably so they could

The Violin Family: Stirring Souls and Spaghetti Sauce

By the 16th century, the violin, viola, cello, and double bass came onto the scene in Italy. These instruments were so beautiful and expressive that people forgot all about the lute (and their boats, probably). Violins could make you laugh, cry, or accidentally break a window if played by an enthusiastic beginner.

Composers loved them. So did the neighbors—except during practice hour. The violin family brought nuance, emotion, and the occasional screech into the world of stringed instruments.

The Guitar Emerges: Six Strings to Rule Them All

Meanwhile, in Spain, another

stringed instrument was quietly plotting world domination: the guitar. Its ancestors—the vihuela and baroque guitar—were dainty, polite, and wore puffy sleeves. But the modern guitar was having none of that.

By the 19th century, guitar makers stretched the body, beefed up the neck, and standardized the number of strings to six—because, let’s be honest, seven is just showing off. The guitar’s sound became louder and more versatile, moving from campfires to concert halls, from folk tunes to flamenco, and eventually, to the sticky-floored stage at your local bar.

The Apex: The Modern Guitar, King of Strings

Today, the guitar reigns supreme. Acoustic, electric, twelve-string, double-neck, and even the infamously confusing keytar (which, admittedly, is more a keyboard with an identity crisis). The guitar is the apex of stringed instrument evolution. It has more fans than reality TV, more legends than Bigfoot, and more groupies than—well, you get the idea.

Whether you’re serenading a loved one, shredding a solo, or just trying to impress your cat, the modern guitar is always up for the task. From Jimi Hendrix lighting his on fire to that guy at the party playing “Wonderwall”

for the 15th time, guitars have shaped music, culture, and the occasional pizza order.

Conclusion: Keep Calm and Pluck On

Stringed instruments have evolved from primitive tools to masterpieces of craftsmanship and artistry. Along the way, they’ve provided the soundtrack to our lives, from love songs to lullabies and epic rock anthems. As long as there are strings to pluck and people to listen (or pretend to), the journey continues. Just remember: if you ever break a string, you’re following in the footsteps of a long, proud, and occasionally out-of-tune tradition.

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Celebrating Community in October

FROM THE DESK OF
SUPERINTENDENT MARK
MCQUEEN

October is here, and with it comes a season of reflection, gratitude, and celebration in Bay District Schools. As the holidays draw closer, our campuses are buzzing with activity, not

just in the classroom, but also through the many ways we recognize the people and traditions that enrich our community.

Early in the month, our schools will celebrate National Custodian Appreciation Day. Custodians are often the unsung heroes of education, ar-

iving before the first bell rings and staying long after the last student leaves. They make sure our classrooms, cafeterias, and hallways are safe, clean, and welcoming, and we are proud to pause and shine a spotlight on their essential work.

October is also Breast Can-



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cer Awareness Month, and our schools will be awash in pink as students and staff unite to honor survivors, support those still fighting, and remember loved ones we've lost. These moments of awareness remind us that schools are more than academic institutions; they are communities of care.

Later in the month, we'll observe National School Bus Safety Week, an important reminder of the critical role our bus drivers and transportation staff play in safely getting thousands of students to and from school every single day. It's also a chance to reinforce important safety lessons with families and children as they ride, walk, or drive near school buses.

And finally, as a coastal community deeply connected to our military, we are proud to join the nation in marking the 250th birthday of the United States Navy. It's an opportunity to reflect on the strength and sacrifice of the men and women who safeguard our freedoms, many of whom call Bay County home.

As we look toward the holiday season, October offers us a chance to come together, to celebrate the values of service, resilience, and unity that make our schools and our community so strong. A unity that will help us to put the "A" back in Bay... together.

Bay County Sheriff's Office Launches End-To-End Victim Notification System

Bay County Sheriff Tommy Ford has announced a victim notification system that will update victims from their initial 911 call to the culmination of the criminal justice process. This system begins on Monday, September 8, 2025.

Provided by VINE® and Versaterm CommunityConnect™, the system reaches out to victims after they make a 911 call to confirm receiving the call, uploading of the report associated with their call, identification of the investigator assigned to the case, and all the way to the arrest of the suspect. Once there has been an arrest, victims will receive a message that they can register to choose to continue to receive additional notifications on judicial proceedings, incarceration, protective orders and parole or release.

Once a 9-1-1 call is made, the victim's phone number is automatically entered into the computer-aided dispatch (CAD) system and starts the messaging. The messages will be used in addition to the regular communications victims receive from investigators on their case, adding to the feeling of support victims need during this time.

"This service will provide notifications to victims in near real-time," Sheriff Tommy Ford said. "When coupled with regular agency communications, our goal is to provide peace of mind for victims."

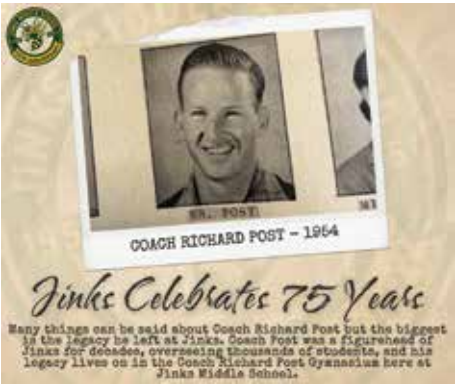
Jinks Middle School Celebrates 75 Years of Excellence and Resilience

This year, Jinks Middle School is celebrating its 75th anniversary, marking a legacy that has shaped generations of students in Bay County. Founded in 1950, Jinks holds the distinction of being the oldest junior high and middle school in both

Panama City and Bay County. Built on land donated by Jenks Lumber and named in honor of longtime educator C.L. Jinks, Sr., the school quickly became a cornerstone of the community.

The school's history is filled with stories of resilience, sacrifice, and progress. In 1953, tragedy struck when Tyndall Air Force Base pilot 2nd Lt. Edwin Gorbet lost his life after steering his failing plane away from Jinks students who were eating lunch outside, ultimately crashing into St. Andrews Bay. The act of heroism left an enduring mark on the school's story.

Through the decades, Jinks has witnessed milestones in education, from desegregation to pioneering gifted and accelerated programs that paved the way for today's Cambridge Pre-AICE curriculum. Alumni include notable leaders such as State Senator George Gainer, State Representative Griff Griffiths, former Panama City Beach Mayor Phillip Griffiths, and former Clerk of Bay County Court Harold Bazzel. More recently, Congressman Jimmy Patronis, a Panama City native, has joined their ranks, another example of how Jinks has



nurtured public servants.

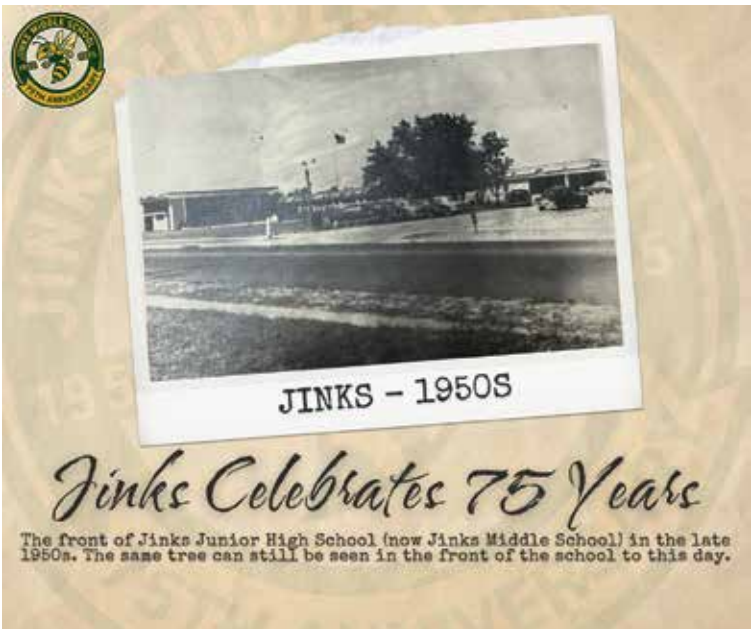
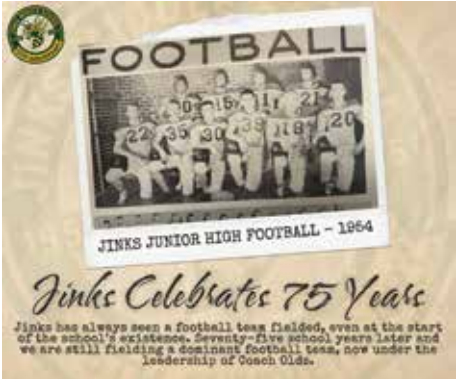
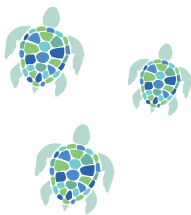
Jinks has also shown resilience in the face of adversity. After Hurricane Michael dev-

astated Bay County in 2018, its campus became a temporary home for Bay High School students, ensuring education continued despite widespread destruction. During the COVID-19 pandemic, Jinks adapted again, leading the way in distance learning.

Athletics and tradition remain strong, with multiple county football championships and more than 85 student-athletes earning scholarships since

the mid-1980s. Beloved faculty, such as Coach Sue McKinney, who has served more than 40 years at Jinks, add to its legacy.

As Jinks Middle School celebrates 75 years, students, alumni, and the community come together to honor its history while looking ahead to the future.



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Five Competencies of Emotional Intelligence Linked to Happy Marriage



BY JAMIE C. WILLIAMSON, PhD

Happily married couples have Emotional Intelligence.

After years of research on predicting and preventing divorce, John Gottman concluded that “Happily married couples aren’t smarter, richer, or more psychologically astute than others. But in their day-to-day lives, they have hit upon a dynamic that keeps their negative thoughts and feelings about each other (which all couples have) from overwhelming their positive ones”.

Gottman called this an “emotionally intelligent marriage.” He emphasized that Emotionally Intelligent couples are better able “to understand, honor, and respect each other

and their marriage”, which, not surprisingly, leads to marital satisfaction.

What Makes an Emotionally Intelligent Marriage Work?

An Emotionally Intelligent Marriage involves mastering the same five competencies Daniel Goleman identified as key to individual success: self-awareness, self-regulation, motivation, empathy, and social skills.

Specifically, partners equipped with high Emotional Intelligence (EQ) are better at recognizing and managing their own emotions, understanding their spouse’s emotions, and using this understanding to communicate, empathize, and resolve conflict. This ultimately fosters deeper intimacy, mutual trust, and long-term happiness.

But, as they say, it takes two to tango.

An Emotionally Intelligent Marriage requires both partners to be equipped with high EQ. Their combined high levels of self-awareness, empathy, social skills, and emotional regulation allow partners to navigate challenges, express needs effectively, and create a supportive envi-

ronment for individual achievement and relationship growth.

Recognizing Low Marriage EQ

Most couples start out living a happy life that resembles an Emotionally Intelligent Marriage. But, for couples with low EQ, this positivity erodes over time because they lack the competencies to manage the inevitable irritations, conflicts, and challenges of married life.

Partners with underdeveloped Emotional Intelligence are not adept at recognizing and managing their own emotions. And they lack understanding of their partner’s emotions and reactions to events. As a result, they struggle to explain their own emotions, dismiss or minimize each other’s perspectives, don’t communicate empathy, and don’t really know how to effectively manage conflict. As misunderstandings build up, resentment grows into a state of negativity that interferes with their ability to sustain a mutually supportive relationship. So, they become emotionally disconnected.

During tense moments, they either withdraw or escalate ar-



guments through harsh criticism and defensiveness, making conflicts seem more like fights than conversations. They start attributing mistakes to each other’s character and lose confidence in each other’s support. So, trust also erodes. Eventually, they lose respect for each other and their marriage.

The negative spiral caused by low marital EQ is not necessarily the beginning of the end of a marriage. But it is a clear sign that the couple needs to enhance their emotional intelligence competencies. In fact, without improving EQ, there is little hope for these couples to regain their once happy marriage.

Emotional Intelligence Can Be Learned

The good news for people in a low EQ marriage is that, unlike IQ, which is relatively stable over a lifetime, Emotional Intelligence can be learned and improved through intentional effort and practice. To improve marital EQ, both partners must commit to actively working together on the five key competencies of Emotional Intelligence.

Self-Awareness: Utilize self-reflection to understand your own emotions, their triggers, and how they impact your thoughts and behaviors toward one another.

Self-Regulation: Seek and accept feedback from each other to help you express your emotions appropriately and effectively, control your arousal, and adapt to challenging situations, particularly during conflict.

Empathy: Learn to actively listen so you can understand each other’s perspectives and share each other’s feelings. Express empathetic understanding to foster compassion and deeper

intimacy. Let your empathy inspire true apologies and make forgiveness easier.

Social Skills: Practice open communication by being honest about your thoughts, needs, and feelings. Handle conflict constructively by focusing on managing the issue rather than attacking or criticizing your partner. Show gratitude by expressing appreciation for the positive things your partner does. Engage with each other in ways that create predictability, dependability, and trust.

Motivation: Incorporate each other’s individual goals into your marital goals. Adopt an optimistic view and remain resilient in your mutual support of your marriage and each other’s goals, despite challenges and setbacks. This will help you create a compelling sense of shared meaning for your marriage.

If your marital EQ is underdeveloped, invite your partner to work with you on the five key competencies of Marital Emotional Intelligence. Whether your marital EQ needs a little or a lot of improvement, start now, before the negative spiral takes **you past the point of no return.**

Let me know how I can help.

Jamie C. Williamson, PhD is a FL Supreme Court Certified Family Mediator and Member of the Gottman Referral Network, with a Certificate in the Science of Wellbeing and Happiness from the Harvard School of Medicine. She is an owner and partner at Amity Mediation Workshop, a mediation practice specializing in “friendly divorce” mediation and psycho-educational couples counseling. Dr. Jamie speaks frequently on relationship topics and authors the blog “Work it Out.” You can find her online at amitymediationworkshop.com.

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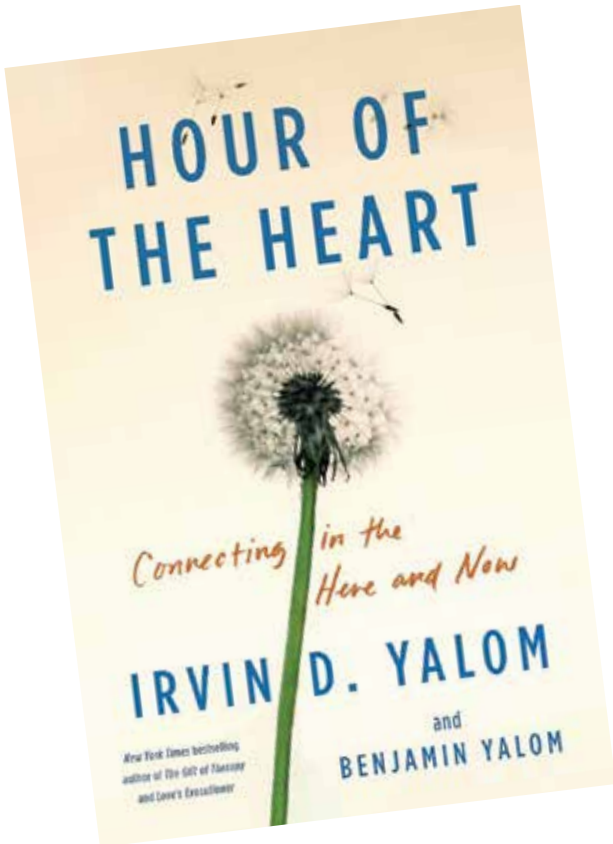
Book Review: Hour of the Heart



REVIEWED BY MICHAEL
McMANUS, MSW LCSW

Irving Yalom’s “Hour of the Heart” isn’t your typical therapy manual—it’s a raw, almost confessional dive into what makes human connection tick, even when time’s running out. Picture this: a ninety-three-year-old psychiatrist, facing his own mortality, decides to ditch long-term therapy for intense, one-session encounters. Each chapter feels like Yalom’s pulling you into a dimly lit room, where he’s just finished a profound sixty-minute talk with someone on the edge - a grieving widower, a suicidal teen, even a celebrity hiding behind a facade. What’s gripping is how Yalom leans into vulnerability, sharing his own fears of aging and irrelevance.

Take the story of Mark, who breaks down after Yalom



admits he’s scared of losing his mind; that raw honesty flips the dynamic, turning the session into a mutual rescue. Yalom’s style is deceptively simple, even conversational, like he’s sitting across from you over coffee, but it’s packed with insight. He nails why here and now matters: in one hour, you can un-

earth a lifetime of buried pain if you dare to be real. The book stumbles slightly with repetition; those existential themes circle like vultures, but it mirrors life’s stubborn loops, so it works. At its core, it’s about the fleeting magic of being seen, not fixed. Yalom proves that you don’t need months to change a life;

one genuine moment can do it. If you’ve ever craved deeper connections, this’ll hit you like a quiet epiphany. Highly recommend.

Michael McManus LCSW is a psychotherapist in private practice in Santa Rosa Beach, Florida. Michael

and his wife Angela, also a therapist, raised four children and enjoy hiking, biking, yoga, walks on the beach and in the woods, reading and visiting with their adult children. Michael can be reached by phone or text at 850-837-0123 or at: Psychotherapy30A.com

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Michael McManus LCSW

Vitas Healthcare Establishes \$75k Scholarship Fund for FSU PC Social Work Program

Students seeking a master’s degree in Social Work at Florida State University Panama City may be eligible for scholarships in the coming academic year thanks to a gift from VITAS Healthcare.

“Social workers are essential to the delivery of compassionate, patient-centered care,” said Ashley Heinze, general manager for VITAS Healthcare in Panama City, “especially in hospice and palliative settings, where their guidance can make a difference for patients and families.”

VITAS Healthcare today presented a check to FSU Panama City establishing a \$75,000 scholarship fund for master’s degree-seeking students in the FSU PC Social Work program. The check presentation took place in the

lobby of the Holley Academic Center, 4750 Collegiate Drive, Panama City.

“At VITAS, we see firsthand the impact that skilled, empathetic social workers have every day,” Heinze said. “This scholarship is about investing in that future—supporting students who are called to serve and helping ensure our communities have access to the care they deserve. We’re proud to partner with FSU Panama City to help develop the next generation of healthcare leaders.”

Since 1978, VITAS has empowered patients and families as they navigate end-of-life care decisions. The \$75,000 scholarship fund will be established through annual donations over the next five years.

“We’re thrilled to have part-

ners like this who are assisting students and making it possible for them,” said Assistant Dean for Academic Affairs Elizabeth Crowe, Ph.D., who oversees the Social Work program. “We have experienced loss in the Panhandle in many different ways, including Hurricane Michael and COVID, so social workers are more important than ever. We’re glad to be part of that process.”

Candidates for the scholarship must be pursuing their degree in the Master of Social Work program at FSU Panama City, maintain a minimum grade point average of 3.0, and reside in one of these Panhandle counties: Bay, Calhoun, Gulf, Holmes, Jackson or Washington. For more information on the program, visit pc.fsu.edu/msw.



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

Vitiligo is a long-term skin condition that causes patches of

skin to lose pigment, creating areas lighter than the surrounding skin. Vitiligo, an autoimmune condition, occurs when melanocytes, the cells responsible for producing skin color, are destroyed. While vitiligo is not contagious or life-threatening, its effects can extend beyond the skin. Many people living with vitiligo face emotional challenges, including self-consciousness, anxiety, and stigma from others who do not understand the condition.

Vitiligo can develop at any age. A person may start to see changes in their skin as a child,

a teen, in middle age, or as a senior. The journey with vitiligo is unique for everyone. Some individuals may have only a few small patches, while others experience widespread pigment loss across their face, hands, and body. Treatments such as topical medications, light therapy, and camouflage cosmetics can occasionally help even out skin tone, but there is currently no cure. Because of this, support, education, and community play an essential role in empowering those affected.

That is where Beautifully Unblemished, a vitiligo support group, comes in. Founded by Tonja Johnson in 2017, Beautifully Unblemished's mission of providing hope and encouragement for those with vitiligo creates a safe space where individuals with vitiligo can share their stories, connect with others, and find strength in community. The group hosts meetings, educational workshops, and outreach events to raise awareness about vitiligo and to advocate for those living with the condition.

One of the group's most powerful messages is that beauty comes in all shades and patterns. Rather than viewing vitiligo as a flaw, Beautifully Unblemished encourages members to embrace their skin and celebrate their uniqueness. The organization also provides resources for newly diagnosed individuals and their families, helping them



as well as vitiligo advocacy to the panhandle and surrounding areas. Therefore, we will be hosting an online event on Thursday, October 16 from 7-8 p.m. to provide further information on how interested persons can get involved. Through support, education, and advocacy, Beautifully Unblemished has created a movement

that uplifts and empowers. For many members, finding this community means no longer feeling isolated. Instead, they discover a sense of pride, resilience, and confidence. Use this link to register: <https://us06web.zoom.us/j/8123456789>

Vitiligo may change the skin's appearance, but groups like Beautifully Unblemished remind us that true beauty is far deeper than the skin. By embracing differences and supporting one another, they are redefining what it means to be beautifully unblemished.



understand treatment options and how to navigate the emotional aspects of the condition.

Beautifully Unblemished support groups exist in central and southern Florida. However, Tonja Johnson and I are aiming to expand those support groups

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A Minister's Message: The Word of God is Like a Lion



BY KERRY KNIGHT, MINISTER,
EMERALD BEACH CHURCH OF
CHRIST

Charles Spurgeon once referred to the Bible as a lion. He said, “You don’t have to defend a lion, you just turn him loose,

receptive to it. (Luke 8:11) It is like a SWORD that is alive and powerful and penetrates, even to the heart, changing us. (Hebrews 4:12). It is classified as the TRUTH (John 17:17). It is a LAMP to our feet (guiding us) Psalm 119:105. It is ARMOR that protects us (Ephesians 6:17).

The Bible is LIFE CHANGING. “I will never forget your precepts, for by them You have given me life” (Psalms 119:93). And for those who have drifted from God, His teachings will REVIVE you (Psalms 119:159)

I recommend that all of you readers study the Bible, for it will greatly bless your life.

that You would keep me from evil, that I may not cause pain!” So God granted him what he requested.” (1 Chronicles 4:10)

Let’s not lose sight of our theme in this book. God wants

to bless your life. But have you been asking? Let me tell you about a man who had enough courage and faith to talk with God and ask for blessings. The story is found in 1 Chronicles

4:9-10. It is a very short story, but it is packed with evidence of God’s willingness to bless us if we ask. Read and enjoy.



and he will defend himself.” Such is the case with the Bible. Since the Bible proceeds from God, it is immutable and divinely inspired. The Bible is the Word of God. If one debates a matter of the Bible, you will find that it will establish “one” truth. Everything else is false.

Within the Scriptures, there are numerous ways to describe this inspired volume.

It is a SEED of great blessings that is planted in the hearts and minds of those who are

Book Excerpt from God Wants to Bless Your Life, So What Are You Waiting For? By Dr. Kerry Knight
Chapter 4: Ask and Receive

“Ask, and it will be given to you; seek, and you will find; knock, and it will be opened to you.” (Matthew 7:7)

“And Jabez called on the God of Israel, saying, “Oh, that You would bless me indeed, and enlarge my territory, that Your hand would be with me, and

WHY I BELIEVE

October’s theme will be based on John 18:1: “When Jesus had spoken these **WORDS**, He went out with His disciples...”

The “words” represent **POWER STATEMENTS** from John chapters 14-17.

Oct. 5: He offers **JOY**
Oct. 12: He offers **PEACE**
Oct. 19: He offers **LOVE**
Oct. 26: He offers **HOPE**

Please be our honored guests.

The presentations will be at 10 a.m. for each worship service.

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SUNDAY AM: Bible Class 9 am Worship 10 am	SUNDAY PM: Lesson 1 pm	WEDNESDAY: Bible Study 7 pm
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Sean of the South: Our Father



BU SEAN DIETRICH

Our Father, which art in heaven, hallowed be thy name. Even though this name has been so misused, misapplied, and misappropriated throughout history.

I mean, what even is your actual name? People in various countries call you different things. There have been wars over which is the correct name.

How many people have been slaughtered in, quote-unquote, “Your Name?” We humans are still fighting about what, exactly, that name is.

The American evangelicals, ironically, choose a Middle English translation of a Latinized



version of a Greek iteration of a Hebrew nickname, that was officially sanctioned by King James I, who most historians believe was bisexual. I’ll bet the evangelicals love that.

Still, other people use other words for Your name. But the Jewish culture, in my humble opinion, gets it right. Because they won’t even say your name.

It’s too holy. Plus, once you use someone’s name, you’ve already kind of boxed that someone in. But you can’t be boxed in.

Thy kingdom come, thy will be done, on earth as it is in heaven. Because heaven knows sometimes it sucks down here.

Even so, there’s got to be a plan to this mess we call life. There are all these coincidences happening. People call these instances different things:

Grace, providence, karma, synchronicity, God winks. Whatever you call them, they happen. Every moment. And there seems to be a reason for it.

Give us this day our daily bread. Us. Not just me. Us. Collective. Personally, I have never known hunger, I was raised in a food secure household. But there are many other people included in “us.” People who are

starving. People who don’t have what they need. And it’s not just bread.

There are people lying in hospitals, prisons, nursing homes, or crack houses. They are drunk, and homeless, living from dumpsters. They have needs. And it doesn’t seem fair that I sit on my duff, eating Fritos while others go without.

And forgive us our trespasses as we forgive those who trespass against us.

Why is it that we humans have no problem asking a great invisible omnipotent being for forgiveness. But we’d rather burn in hell before saying “I’m sorry” to our loved ones? I have questions, Lord.

Lead us not into temptation, but deliver us from evil. Because, let’s face it, when left to our own devices we screw everything up.

There was a scientific experiment done with laboratory rats recently. The rats were put into a cage with an electrical device that would shock them, giving them immense pain. The rats were held in the cage with nothing to entertain them.

In less than 24 hours the rats

became so bored they started shocking the crap out of themselves just for entertainment value. We aren’t that different from rats.

For thine is the kingdom, and the power, and the glory. Because it all belongs to you.

None of this is ours, even though we pretend like we own everything. We try to own land, we try to own people, we try to own everything. But man owns nothing.

We’re just guests in your world. We’re expressions of your beautiful nature. But we are not owners. The whole train-model set belongs to You, Lord. Everything and every-ONE.

After all, we’re all your children. Believer and atheist. Clergy and inmate. Straight and gay. Republican and Democrat. Christian, Islamic, Jewish, Hindu, Native American. Everyone. Every race. Every tribe. Every creed. Every confused and lost idiot who tries to put words into your mouth. Sort of like I did here.

Amen.

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



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Cramer Family Expands JROTC Scholarship Endowments at Gulf Coast State College Foundation

At the July 11 celebration of Bill Cramer Chevrolet GMC’s 60th anniversary, the Cramer family announced a gift of \$60,000 to the Gulf Coast State College Foundation to expand their long-standing support of JROTC programs.

At the August 26 Bay District Schools Board meeting, the family formally presented the gift — and announced they had increased their commitment to \$80,000 to ensure scholarships are available for graduates of all five major military branches represented in Bay County’s JROTC programs.

The new endowment will create five scholarships—one for a high school graduate entering each of the five major military branches—joining an existing endowment that has supported Mosley

High School’s Marine Corps JROTC program for more than 20 years. Together, these awards ensure that Bay County JROTC cadets across multiple schools and service branches will have access to tuition support at Gulf Coast State College for generations to come.

“The Cramer family is honored to continue a legacy of service that began in World War II,” said Bill Cramer, a long-serving Trustee and immediate past Chairman of the Gulf Coast State College District Board of Trustees. “More than two decades ago, Virginia Thomas established the first JROTC scholarship in Bay County. As one of the first 100 women from Alabama to enlist in the Marine Corps during the war, she chose to dedicate the scholarship to students in

Mosley High School’s Marine Corps JROTC program. She was the mother of Carolyn Cramer and the grandmother of Emily Boyle, Will Cramer, and Chris Cramer, all graduates of Bay High School.”

Virginia believed deeply in creating opportunities for young people, and she started the scholarship as a lasting endowment so students could afford tuition, fees, and books at Gulf Coast State College.

The Cramer family’s expanded gift continues a legacy of education, service, and community leadership, ensuring that the next generation of student leaders in Bay County can pursue their education while honoring the values of discipline, service, and sacrifice.



Before the Guests Arrive: Condo Makeovers in Panama City

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

Life on the Gulf Coast has its perks—breathtaking views, easy access to the beach, and the sense of community that comes with condo living. But when it's time to renovate, especially before family and friends start visiting for the holidays, condo projects can feel more complicated than you'd expect.

At Flooring Depot of Panama City, we've built a reputation for being the go-to experts in condo renovations—not just flooring, but full transformations that include kitchens, bathrooms, cabinets, countertops, and frameless glass showers. And while condo living comes with a unique set of challenges, our team has the experience to make your renovation process smooth from start to finish.

The Unique Challenges of Condo Renovations

Unlike single-family homes,



condo projects often involve more red tape and careful planning. Here are a few of the hurdles that make experience so important:

HOA Rules and Restrictions: Most condo associations have strict regulations around noise levels, approved materials, and even what hours contractors

can work. Renovating without understanding these rules can cause delays—or worse, fines.

Access and Logistics: Elevators, stairwells, limited parking, and shared hallways all affect how materials and tools are brought in. Every step requires coordination to minimize disruption.

Neighbor Considerations: Condos are tight-knit by nature. Renovations need to be carefully managed to reduce noise, dust, and inconvenience to neighbors.

Our team has worked with countless condo associations across Panama City Beach. We know the ins and outs of local HOA requirements and have systems in place to keep projects compliant, efficient, and on schedule.

Beyond Floors: Full-Service Renovations

While flooring is in our name, we do much more than that. Condo owners turn to us for complete home makeovers:

Kitchens: From sleek new cabinets and durable countertops to updated backsplashes, we bring new life to one of the most-used spaces in your home.

Bathrooms: Frameless glass shower doors, modern vanities, new tile, and waterproof flooring make bathrooms both functional and luxurious.

Living Spaces: Whether it's luxury vinyl plank, tile, or hardwood alternatives, we help you choose flooring that works with your condo's style and HOA requirements.

By keeping everything under one roof, we simplify the process. Instead of juggling multiple contractors, you'll have a single, trusted team that manages your entire renovation.

What to Expect During a Condo Renovation

If you're planning your first condo renovation, it helps to know what the process looks like. Here are a few steps to keep

Continued on page 31



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IN THE
RIGHT
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Design and Culture: Outdoor Kitchens

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

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

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



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

Granite Plus.

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

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

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



Marine grade patio furniture available at Panhandle Patio

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



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Only 2% of Owners Know Their True Business Value - Are You One of Them?

Most business owners have no idea what their business is really worth.

By NATALIE KESSLER, FIRST CHOICE BUSINESS BROKERS

Not because they don't care. But because no one's ever shown them how to find out. Some take a wild guess. Others plug numbers into a free online tool. And a lot rely on their CPA for a ballpark figure—usually focused on taxes, not market value.

But here's the thing: You can't plan your exit if you don't know your worth.

And flying blind? That's risky,

whether you're looking to grow, retire, or just protect what you've built.

So, what is a business valuation—and why should you care?

A proper valuation takes a full picture look at your business and tells you what it would likely sell for in today's market.

But it's not just about profit. A valuation looks at everything that drives value—like:

- Consistent, recurring revenue



- How dependent the business is on you (or not)
 - Customer concentration
 - Growth patterns
 - Operational systems
 - Industry conditions
- And yes... your actual bot-

tom line

When done right, a valuation gives you the power to:

- Plan your retirement or exit on your terms
- Spot and fix issues before buyers do
- Back up loan or investor requests with data
- Track how your business value grows year over year

And most importantly... make smarter decisions today, not someday

In short? It gives you options. And options are everything in business. More options equal more freedom.

If you are considering a sale and would like a no-cost, no-obligation consultation, our team would be glad to assist you.

Call (850) 588-1025 or visit www.panamacitybeach.fcbb.com. Our office is located at 415 Richard Jackson Blvd, Ste 201, Panama City Beach, FL 32407.

St. Joe Community Foundation Presents \$194K to FSU PC Programs

The St. Joe Community Foundation presented checks totaling \$194,212 to the FSU Foundation on behalf of three programs housed at Florida State University Panama City on Monday, Sept. 22, in the Holley Academic Center. The programs include ASCENT (Advancing Science and Career Education in New Technologies), the St. Andrew and St. Joseph Bays Estuary Program, and the Advanced Science Diving Program.

ASCENT will receive \$148,968 to leverage matching funds from a Triumph Gulf Coast grant to fund 18 Inte-

grated Technology Clubs and club leadership programs in Bay County's K-12 schools. In addition, the funds will be used to launch iCamps in Walton County, and to expand Walton's IT clubs to assist students seeking Career Technical Education (CTE).

"FSU PC is committed to improving the quality of life in the Panhandle, specifically focused on increasing employment and other opportunities in computing and IT professions throughout the region," said Suzanne Remedies, assistant director of ASCENT. "We are creating and offering new training op-

portunities for certifications in cybersecurity and data science, as well as increasing the number of CTE certifications throughout our region."

The St. Andrews and St. Joseph Bays Estuary Program, headquartered at FSU Panama City, will receive \$26,789 to fund materials for its "Vertical Oyster Gardens," which includes long-term monitoring and an oyster shell recycling program.

"The project aims to enhance the health of the St. Andrew Bay watershed through innovative citizen science initiatives that focus on restoring native vegetation and increasing oyster populations that will have an overall increase in resilience," said Jessica Graham, Ph.D., executive director for the Estuary. "By combining ecological restoration with public engage-

ment, the project will not only improve habitat quality and biodiversity in St. Andrew Bay, but also empower local residents—particularly youth—to actively participate in conserving their environment and instilling a sense of pride in place."

The FSU Panama City Advanced Science Diving Program will receive \$18,455 to fund dive boats, fuel, SCUBA gear and technology rentals to conduct three bottom surveys in support of the Army Corps of Engineers. The surveys are necessary for three proposed artificial reef deployment projects.

"Bay County is adding more artificial reefs to improve marine habitats, boost fish populations, and enhance recreational opportunities," said Mike Davis, FSU PC's director of dive operations and a retired U.S. Navy

captain. "These reefs provide hard structure for fish to thrive in an area with primarily soft, sandy sea floors. They also serve as a fisheries conservation tool, dispersing fishing pressure and promoting healthy fish stocks. Additionally, they can help protect coastlines from erosion and contribute to the local economy by attracting divers and anglers."

The St. Joe Community Foundation was established in 1999 as a separate entity from the St. Joe Company. The Foundation provides grants to 501(c)3 nonprofits in the areas of education, environmental stewardship, building healthier communities and programs that honor the cultural arts. Learn more at Joe.com/community-foundation.

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Gulf Financial: Income In Retirement

When we are near or in retirement, we have exited the Accumulation Phase and entered the Distribution Phase. No longer are we working and making contributions to retirement plans; instead, we are withdrawing against our retirement savings to create income. Re-

member that RMDs (Required Minimum Distributions) will force us to begin withdrawals no later than our mid-seventies. The game has changed. Growth takes a back seat to asset preservation and income creation. Our goal should be to protect principal and create income.

How can we create income? Utilize a multi-faceted strategy of different assets to produce a regular (monthly) stream of income. At Gulf Financial, we call this the Income Engine. If you are looking to create income while also protecting principal, consider adding some of the



Don't drown your dreams in today's volatile market.



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Investments involve risk and are unless otherwise stated are not guaranteed. Past performance is not an indicator of future results.



following investments to your portfolio.

Long Term CDs

We still see 2-year CDs paying near 4%. Remember when buying CDs, that rates are dropping, so buy the longest CD available. Money Markets and short CDs will start to drop in the near term as the Fed begins a rate reduction cycle, so buy CDs now for the best rates (the longer the better).

Bonds

We like Florida municipal bonds for non-retirement accounts as they are State and Federal tax-free. Florida Municipal Bonds are yielding around 5% as of this writing. That's a great rate and no taxes. Try to buy individual bonds rather than bonds in an ETF or Mutual Fund. Investment-grade corporate bonds are a good choice for retirement accounts. Consider laddering bond maturities to increase liquidity and reduce interest rate risk. Annual (after fee) yield for corporate bonds in the current rate environment is approaching 6%. Bonds historically perform well in a falling interest rate environment. We may be at the beginning of a rate decrease cycle, creating favorable conditions for bonds.

Annuities

Fixed interest rates are falling from generational highs. However, annuity rates are still very good. Consider locking in some of the great rates while they are available. Here at Gulf Financial, we utilize two types of annuity structures only, Fixed and

Fixed index annuities. Fixed annuities are very much like CDs in that they pay a guaranteed yearly interest rate. The early withdrawal terms are a bit more restrictive, but rates are currently approaching 6%. This type of annuity is called a MYGA (Multi Year Guaranteed Annuity). The other type of annuity we regularly use in client portfolios is the Fixed Index. Fixed Index annuities offer the opportunity for higher growth without market risk. Fixed Index annuities can be purchased with an income rider that offers permanent lifetime Income just like a pension. It is a great way to supplement social security and increase permanent monthly income. Remember, when buying annuities, limit your exposure to 30% or less of total assets. Annuities are not very liquid and carry extensive surrender penalties when withdrawn early. Always use A-rated carriers only.

Structured Notes

Structured income notes are a relatively new investment that has gained in popularity over the last 5 years. Structured income notes generate a monthly payment to client accounts and have a fixed coupon (annual interest rate). These notes have a moderately conservative risk profile and can create annual incomes in excess of 10% after fees. Structured Notes are also available in a principal-protected version that allows for a share of market upside with no downside market risk. Integrating notes into your portfolio

Continued on next page

Property Tax Season is Almost Here

What You Need to Know Before Visiting the Bay County Tax Collector's Office



When Will You Receive Your Property Tax Notice?

Property tax notices will be mailed out starting November 1st, and most taxpayers should receive theirs by the second week of November. However, you don't have to wait—tax accounts will be available online by the last week of October, allowing you to view your notice and pay early.

Important Reminders for the 2024 Property Tax Season:

Mortgage Holders: If your property is under a mortgage, the mortgage company is legally required to pay your property taxes during the November discount period. You'll receive a courtesy notice marked "This is not a bill." No action is need-

ed on your part; just keep it for your records.

Paying Online is Fast, Free, and Encouraged: The easiest way to pay is online using an e-check, which has no convenience fees. You can also use a credit/debit card, PayPal, or Google Pay (note: convenience fees apply). After paying, you can print a copy of your notice with the payment date and receipt number for your records.

Mail Payments: Payments received by mail are usually posted within 24 business hours, but it may take up to 48 hours to appear online.

Be sure to include your account number(s) on your check.

Drop Boxes: For added convenience, drop boxes are available at all office locations for check or money order pay-

ments. These are posted the next business day.

One Payment Amount Only: If mailing or using a drop box, please make sure you submit the correct amount based on the date you send your payment.

Skip the Trip: We strongly encourage taxpayers to avoid visiting our lobby and instead pay online, by mail, or through a drop box.

Key Dates to Remember:

Delinquency Date: 2025 property taxes are not delinquent until April 1, 2025.

Homestead Exemption Deadline: To apply for a homestead exemption for the 2026 tax year, you must file with the Property Appraiser's Office by March 6, 2026. Apply online at baypa.net.

For more information or to access your property tax notice and make a payment, visit us online at: BayCountyFLTax.gov

Save time and skip the line—pay your property taxes the easy way!

Schedule an Appointment or Join the Line

If you need to visit our office for a service which cannot be completed online, scan the QR code to Join the Line for same day service or schedule an appointment. This will minimize your lobby wait.



CONDO MAKEOVERS

continued from page 27

in mind:

Initial Consultation: This is where you share your vision, and our team helps match your ideas with HOA-approved solutions.

Material Selection: From cabinets and countertops to waterproof flooring and shower glass, we'll help you choose products that fit your style, budget, and requirements.

HOA Coordination: We handle communication with your condo association to ensure all materials and work plans meet their standards.

Scheduling & Logistics: Our team plans deliveries, manages elevator usage, and coordinates work times to keep everything running smoothly.

Installation & Clean-Up: Finally, our skilled installers bring your vision to life, with careful attention to detail and respect for your neighbors and property.

Knowing what to expect takes the mystery out of condo renovations and helps homeowners feel confident that their project will be handled professionally.

Why Fall Is the Best Time to Renovate

Timing is everything when it comes to condo renovations.

Here's why October is the ideal month to get started:

1. The Off-Season Advantage: Fewer vacationers mean less foot traffic in condo buildings, making projects easier to schedule and less disruptive.

2. Holiday Readiness: Renovating now ensures your condo is ready to impress when guests arrive for Thanksgiving, Christmas, or New Year's gatherings.

3. Contractor Availability: The fall season is often a sweet spot before the holiday rush, which means more flexible scheduling and faster project turnaround.

Make This Fall Your Season of Change

Renovating a condo doesn't have to be stressful. With the right team, you can overcome HOA restrictions, plan around tight spaces, and create a home that's both beautiful and functional. Whether it's updating your kitchen, refreshing your bathroom, or transforming your flooring, Flooring Depot of Panama City has the expertise to make it happen.

This fall, take advantage of the off-season and get your condo holiday-ready. When your guests walk through the door, they'll see more than just an upgrade—they'll see the home you've always envisioned.

INCOME

continued from previous page

can decrease overall market risk and increase your yield. Structured Notes can seem a little complex to the average investor, so seek out a fiduciary advisor who can show you how they work. Don't miss out on this top income solution.

Dividend Stocks

Another stalwart of the Gulf Financial income strategy is the dividend stock basket. We carefully select large cap US corporations with a long history of paying dividends and buy the individual stock for client accounts. As

stockholders, they are then entitled to the quarterly dividend. Owning individual stocks is a great way to achieve both long-term growth and short-term income. Buy dividend stocks for your non-retirement accounts, live off the dividends, and pass the stock along to heirs TAX FREE.

REITs (Real Estate Investment Trusts)

A REIT is a security that allows the holder to participate in a stream of income, generally from rents of commercial or residential real estate. Take caution when utilizing this option, as some REITs can have a significant risk of loss as well as time restrictions on selling.

Covered Calls

Selling options on owned securities is a high-income generator, albeit with significant market risk. We do see after-fee income in the Gulf Financial covered call strategy in excess of 9%.

In summary, creating income and securing principal requires a number of different investments working together to produce regular income at a low risk profile. We call it the Gulf Financial Income Engine. To find out more, call (833) 403-4041 or visit GulfFinancialGroup.com

All investing involves risk of loss. Please consult with a tax and investment advisor prior to making any decisions.



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THURSDAY, OCT. 16 KICK OFF PARTY! FOOD SPECIALS ALL DAY! Sand Sculpture, Beach Bar and ALEX NAPIER & DAYBREAK live on the Beach Stage	FRIDAY, OCT. 17 THE PARTY CONTINUES! FOOD SPECIALS ALL DAY! Sand Sculpture, Beach Bar and GLORY DAYS live on the Beach Stage	SATURDAY, OCT. 18 LOBSTER FEAST ON THE BEACH! FOOD SPECIALS ALL DAY! Sand Sculpture, Beach Bar, ALEX NAPIER & DAYBREAK and GLORY DAYS live on the Beach Stage	SUNDAY, OCT. 19 LOBSTER FEAST ON THE BEACH! FOOD SPECIALS ALL DAY! Sand Sculpture, Beach Bar and WILL THOMPSON live on the Beach Stage
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