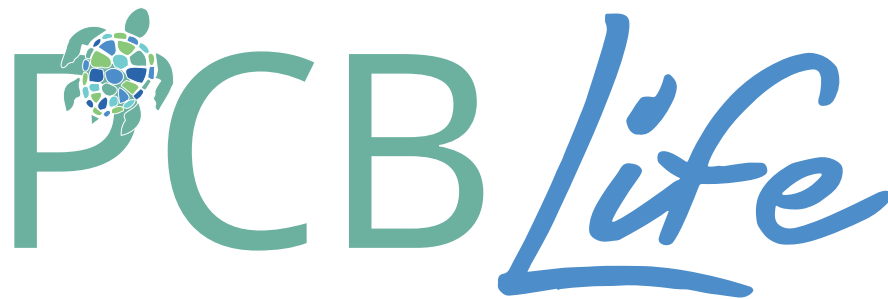




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PCB Medical Center Taking Shape

BY ED OFFLEY

The FSU Health hospital at Ward's Creek is on track to meet the planned opening date in early 2028, providing the greater Panama City Beach area with a state-of-the-art hospital and medical center.

"We're a work in progress, and we've got a way to go," TMH Western Market President Andrew Starr told PCB City Council on October 23. He expressed confidence that the facility will be fully operational after a three-month fitting out period in early 2028.

The 87-acre medical complex site, located on the southeast intersection of SR 79 and Philip Griffiths Parkway, has been under construction since groundbreaking last November. Contractors have erected the exterior walls of the five-story hospital and will next be constructing the floor decks for the second and third stories.

When open, FSU Health will be positioned to expand its capacity as patient demand rises with projected population growth, Starr said.



"We are projecting to open with 60 but no more than 80 inpatient beds on Day One, he said. "The actual first phase build will support a 180-bed maximum, allowing for expansion prior to additional construction." The facility design could support up to 600

beds with additional construction.

Data on the planned staffing levels of physicians, nurses and support staff are currently unavailable, nor is the projected annual payroll, Starr told PCB Life. The total construction budget "is in the

nine figures," (\$100 million at minimum), he said.

The hospital will include an emergency center and other inpatient services such as surgery, cardiology, imaging

PCB MEDICAL
continued on page 2



SOWAL Jazz Fest Nov. 6-8



This November, South Walton will host its first annual SOWAL Jazz Fest, a three-night celebration of timeless music and cultural connection. Running November 6-8, 2025, the festival transforms some of 30A's most beloved venues into intimate jazz clubs, with performances benefiting the non-profit SOWAL Foundation.

SOWAL JAZZ
continued on page 2



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Community

PCB MEDICAL

continued from page 1

and other healthcare services.

It is located next to the four-story, 80,000-square-foot TMH Physician Partners medical office building, which opened last October 17. Currently occupied by a Primary Care clinic, Urgent Care clinic, Outpatient Surgery Center, and orthopedic

and dermatology clinics. Additional offices providing care in OB-GYN and cardiology are set to open in the near future. The office building is already 80 percent occupied, Starr said.

Starr noted that the various clinics at the Medical Building have seen strong growth in patients in just the first fifteen months of operation. In its first month, the Urgent Care clinic

treated 413 patients, with the number rising to 671 in September of this year. Similarly, the Pulmonary Clinic's monthly patient flow rose from 114 patients to 447.

Starr said the medical complex development effort goes beyond construction. TMH is working with Gulf Coast State College, Florida State University and Haney Technical Center

to coordinate training programs for nurses and medical technicians who will staff the hospital.

The FSU Health medical center is a joint venture of Tal-

lahassee Memorial HealthCare Inc., Florida State University and the St. Joe Company.

SOWAL JAZZ

continued from page 1

Festivalgoers can select from two showtimes each evening—6 p.m. and 8 p.m.—at every venue. Each ticket is valid for one specific performance, giving guests the flexibility to create their own festival experience. Tickets start at \$50 per show, with guaranteed seating for all. Guests may choose VIP Reserved Seating for the best views or General Admission with first-come seating.

Performances

- Frank Sinatra Tribute – Josh Sirten and The Velvet Jazz Quartet swing through Ol' Blue Eyes' greatest hits at SOWAL House on Thursday and Friday nights.

- Billie Holiday Tribute – Sheila Ford with The Velvet Jazz Quartet delivers the haunting beauty of Lady Day at SOWAL House on Saturday night.

- Amy Winehouse Tribute – Teresa Lombardi and The Midnight Muses Quartet channel Winehouse's raw power and passion at Distillery 98, all three nights.

- The Quiet Storm – Bobbie Storm, Wayne Mitchum, and Jimmy Ward offer coastal jazz and southern soul at Black Bear's Bar Room, all three nights.

- The Reid Murphy Quartet bring a high-energy fusion of jazz and funk, live at Wild Olives in Greenway Station on 30A on Saturday night.

Venues

- SOWAL House – A cultural hub offering intimate, world-class performances.

- Distillery 98 – A lively mix of craft cocktails and distillery experiences.

- Black Bear's Bar Room – A



cozy Grayton Beach hideaway, perfect for soulful, up-close jazz.

- Wild Olives - Offering chef-inspired food & flair in an incredible environment at Greenway Station.

Benefiting the SOWAL Foundation

Proceeds from the festival benefit the SOWAL Foundation, the non-profit arm of SOWAL House.

SOWAL JAZZ FESTIVAL 2025

TRIBUTES

AMY WINEHOUSE
FRANK SINATRA
BILLIE HOLIDAY

LEGENDS

the quiet storm
Reid Murphy Quintet

NOVEMBER 6 – 8
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Finding High Vibes in Life's Low Tides

By ADASON RILEY

When hardships struck, she turned to the water for peace — and found her calling. What began as a quiet escape into nature soon evolved into a mission to share its beauty and importance with others. Today, Courtney Harper runs her own beach fishing business, teaching visitors and residents about the delicate balance of the coastal ecosystem and the value of protecting our natural resources. Her story is one of healing, heart, and a deep love for the waters that helped her find herself again.

Last spring, Courtney's world turned upside down. Her job ended abruptly, and her father fell ill — a double blow that left her searching for direction. Instead of forcing her way forward, she chose to slow down. Each morning began on the beach, rod in hand, watching the first light stretch across the Gulf.

After her father passed away in June, she retreated fully to her safe place — the shoreline.

An avid fisher for years, Courtney soon realized she was

no longer focused solely on the catch. The true reward came in the rhythm of the waves, the shimmer of jellyfish drifting by, the quiet glide of stingrays, and the ever-changing patterns of the coastal dune lakes. Even on the days without a single fish, she found something far more valuable — peace, love, and gratitude.

As the days turned into weeks, beachgoers began to take notice. Families and couples stopped to ask about her technique, the fish in the Gulf, and the wildlife they spotted nearby. Those simple conversations sparked an idea — to blend her two passions: fishing and natural resource education.

While rebuilding her life, Courtney still needed to pay the bills. That is when Angie Thompson offered her an op-



portunity with Fishing Tackle Retailer magazine and its sister platform, The Fishing Wire. Joining the team at the ICAST trade show in July solidified her new path. Surrounded by the hum of conversation and rows of innovative products, Courtney felt alive for the first time in years.

“The support from the fishing community has been incred-

ible,” Courtney says. “It feels like I’m exactly where I’m supposed to be.”

Courtney’s next chapter took shape thanks to encouragement from local partners. BayBreeze Bait & Tackle has been instrumental in helping her order gear and promote her growing platform. Blake Hunter of Reel 30A has also been a key supporter, even offering to collaborate on upcoming kids’ fishing camps.

It was Tim Braddock, Jr, the owner of BayBreeze, who gave her the nickname that stuck — the Pompano Queen. Known for catching the most (and largest) pompano whenever their group fished together, Courtney embraced the title and built her brand around it.

Pompano Queen sessions are offered daily at sunrise, with all equipment provided. Each class teaches sustainable and responsible surf fishing practices, along with lessons on the plants and wildlife that make the Gulf ecosystem so unique; curriculum is provided by Florida Fish and Wildlife.

Safety is also central to ev-

ery outing. Courtney ensures participants understand how to recognize and manage potential beach hazards, so their experience is both fun and secure.

Beyond lessons, Pompano Queen also offers surf fishing rental packages throughout Panama City Beach and the 30A area. Each rental includes a brief Q&A session to help guests get started confidently.

Classes and rental gear are both available at www.pompanoqueen.com.

With more visitors and full-time residents flocking to the area, Courtney sees education as essential. “When people understand how unique the nature here is,” she says, “they’re encouraged and inspired to protect it.”

Through her work, Courtney Harper continues to prove that healing and purpose can flow from the same tide — and that sometimes, the best way to find yourself is by casting a line into the sunrise.



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PCB Chamber Member Spotlight



Gibson Beach Rentals: Local People, Exceptional Stays, Community-First Service

If you've ever hosted family or friends along our sugar-white shores, there's a good chance you've met someone from Gibson Beach Rentals. We're a locally led vacation-rental management company serving Panama City Beach and the broader Emerald Coast with one simple promise: **Relax More, Worry Less.** That mindset guides how we care for guests, homeowners, and our community—every day, all year long.

What does that look like in practice? For guests, it means thoughtfully maintained condos, responsive 24/7 support,

and little touches that make a big difference: fast Wi-Fi, spotless housekeeping, easy self-check-in, and local recommendations tailored to the season. For homeowners, it means hands-on care, transparent reporting, and revenue management that balances strong occupancy with respect for our buildings, beaches, and neighbors. Our operations team lives here, works here, and raises families here—so protecting our coast and keeping buildings in top condition is personal.

We're proud to manage beautiful properties throughout Panama City Beach, including

Tidewater Beach Resort 401—a corner, gulf-front showstopper with postcard-worthy views from sunrise to sunset. Tidewater 401 highlights what guests love about staying with Gibson Beach Rentals: a bright, professionally cleaned space; resort amenities like pools and fitness; and an easy, direct-booking experience backed by a friendly local team.

Community matters to us. We hire locally, partner with area vendors, and invest in professional cleaning, maintenance, and safety standards that reflect well on Panama City Beach. When storms threaten, we're on the ground securing homes, communicating updates, and helping owners and HOA partners rebound quickly.

Whether you're a long-time local, a new condo owner, or planning your next beach getaway, we'd love to serve you. Explore our collection and book direct at GibsonBeachRentals.com for the best rates and service—no hidden platform fees, just friendly people ready to



help you make the most of your time on the Gulf.

Questions about management or curious how your condo could perform with a local, high-touch team? Reach out—we're happy to share a complimentary revenue snapshot and

walk you through our process. From first impression to final checkout, Gibson Beach Rentals is here to make exceptional stays and strong community stewardship the norm in Panama City Beach.

If It Sounds Too Good To Be True, It Probably Is

Bay County Sheriff Tommy Ford has issued a Scam Alert involving foreign currency “investments.”

A local financial institution that offers foreign currency exchange as part of their services has reported to the BCSO a rapid rise in customers requesting to purchase Vietnamese currency. This scam has, in the past, involved the Iraqi Dinar, the Egyptian Pound, and now the Vietnamese Dong.

The false promise begins with a phone call, or a post through social media, often

to those who call themselves “Preppers.” The claim is that the foreign currency is going to be “re-set” or “revalued” by their government. This will make the currency worth much more against major currencies like the U.S. dollar. The investment is pitched as low-risk and high-reward.

The reality is that the revaluation claim by scammers is extremely unlikely. Even if the country's economy grows, it will likely be gradual growth and not a big, quick return on the victim's investment, as

promised.

The currency sold is real, but extremely difficult to resell, and it holds NO VALUE for investment.

Please do not participate in this scam! Remember: if incredible returns are promised for a nominal initial investment, it's probably too good to be true.

If you are victimized by any scam, please reach out to us. Call the Bay County Sheriff's Office at (850) 747-4700 and we will help you any way we can.

Locals' Christmas Party & Toy Drive

Friday, November 28

Please come enjoy the Christmas Party and bring at least one new, unwrapped child's gift as a donation. Stay and enjoy Santa, S'mores and Hot Chocolate!

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PCB Chamber Member Spotlight



Elysian Med Spa

Karen Tayes is a Bay County native and the founder of Elysian Med Spa. As a Board-Certified Nurse Practitioner, Paramedic, and Certified Emergency Nurse, Karen brings extensive medical expertise and a deep passion for aesthetics to her practice.

Known for her skill and precision as a cosmetic injector, Karen is dedicated to helping patients achieve **natural, balanced results** that enhance their unique beauty. She believes true confidence comes from overall wellness and offers a range of services designed to help clients look and feel their very best.

Driven by passion and commitment to her craft, Karen continuously seeks opportunities to learn, grow, and refine her aesthetic techniques, ensuring her clients receive the highest standard of care and the best possible outcomes.

At Elysian Med Spa, we believe that beauty and wellness go hand in hand with giving back. Our mission extends beyond aesthetics — we are dedicated to supporting local charities and promoting women's health throughout our community.

Through partnerships with local organizations



and events, we proudly contribute to causes that empower women, provide access to healthcare, and uplift those in need.

At Elysian, we offer a full range of services designed to help you look and feel your best, including **Injectables,**

Weight-Loss Programs, IV Therapy, Facials, and Women's Wellness Services. Whether it's helping you regain confidence, improve your overall health, or simply take time for self-care, we're here to support your journey — inside and out.

Because at Elysian Med Spa, wellness is more than a service — it's a way to strengthen our community.

Elysian Med Spa is located at 312 Navy Blvd. in Panama City Beach. Find out more at elysian-pcb.com.



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Shop Talk: Holiday Gift Guide 2025

By LEE ANN LEONARD

Looking for the perfect holiday gift? Pier Park is your one-stop spot! To simplify shopping, we created a helpful holiday gift guide...

Sustainable Sparkle



Make your loved ones shine with sparkling jewelry from Kay Jewelers, Reeds Jewelers or Zales Jewelers! Trending lab-grown diamonds are easy on the budget and the environment!

Holiday Glow

Stay merry and bright with a brightening facial from Massage Envy. It's the perfect way to relax and get your skin camera-ready for holiday parties! Multitask by grabbing gift cards for everyone on your list while you're there!

Family Fun

Forget reindeer games. With over 195 play stations, there's a game for every skill set at Dave & Buster's! Team up or compete



to bond with family, friends or coworkers.

Festive Fur Babies



Your best holiday accessory could be your dog! Dress your pup in holiday attire from Good Dog Boutique. Then reward your fur baby for being the life of the party with one of their tasty treats.

Seasonal Sweets

Stay on Santa's "nice list" by leaving out sugar cookies from Great American Cookie

Company, warm, "snow"-dusted beignets from PJ's Coffee or toasty Minibons® from Cinnabon.

Wrap & Roll



Save time and money by getting a gift and the wrapping in one place. Pink Narcissus, a Lilly Pulitzer store, offers free gift wrapping with every purchase! Dillard's and Pandora also offer gift wrapping for a small fee.

Santa Snaps



The ultimate holiday tradition awaits! Santa will be available for photos daily from No-

vember 28 until Christmas Eve on Starfish Street across from Dillard's. Gift a framed photo or use the pictures to create a custom Christmas card! Check the Pier Park website's home page for updates.

Gratitude Gifts

Fragrant candles from Bath & Body Works make perfect host or hostess gifts. Thank your service providers with them too!

Holiday Head Start



Fitness fanatics can get a head start on New Year's fitness

resolutions with trend-setting athletic footwear and apparel from Fit2Run. Browse popular brands like Brooks, Nike and Lululemon.

Time Together

Some would argue that there's no gift more valuable than your time. Swap stories over juicy burgers and craft beers from Ford's Garage. After fueling up, load up on their garage gear to check off others on your list.

Stocking Stuffers

Sephora offers an array of fragrance and cosmetics minis that you can slide into loved ones' stockings.

Explore all the ways you can shop and save at Simon.com/Mall/Pier-Park.

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Panama City Beach Hosts 10th Annual Beach Home for the Holidays Event Nov. 28-29

Thanksgiving may be the time for turkey, but in Panama City Beach it's when Santa Claus comes to town. Returning for its 10th year, Beach Home for the Holidays invites families to kick off the festive season Nov. 28–29 at Aaron Bessant Park. The lively celebration features an enhanced Kids Zone, carol-themed concerts, s'mores, visits with Santa, fireworks, the lighting of the destination's 36-foot Christmas tree and more. Adding to the lineup of entertainment with performances by the Panama City Symphony and the Panama City Ballet, country singer RaeLynn will perform after the tree lighting, kicking off the holiday season with an unforgettable live set.

"We're excited to welcome families back for another magical Thanksgiving weekend," said Dan Rowe, president and CEO of Visit Panama City Beach. "From the live performances and tree lighting to the festive activities, Beach Home for the Holidays is one of our most cherished traditions and we look forward to sharing it with both locals and visitors, capturing the joy of the season on the Real. Fun. Beach."

The festivities will kick off Friday, Nov. 28, at 3 p.m. with campfires, s'mores and the opening of Santa's Village, accompanied by a holiday movie. At 5:15 p.m., guests can enjoy a



performance of The Nutcracker by the Panama City Ballet, setting the tone for an evening of festive fun. The lighting of the 36-foot Christmas tree will take place at 5:55 p.m., followed by a live performance by headlining act RaeLynn, who will take the stage at Aaron Bessant Park's open-air amphitheater at 6 p.m. A former The Voice contestant and two-time Academy of Country Music New Female Vocalist nominee, RaeLynn will bring her signature Southern flair and vibrant storytelling to what's sure to be a must-see concert.

The celebrations continue Saturday, Nov. 29, with more campfires, s'mores, Santa's Village, a holiday movie and a festive performance by the Panama City Symphony, accompa-



nied by the Panama City Ballet. Attendees can also get a head start on their Christmas shopping with a wide variety of local vendors. Families can spread a little holiday cheer with Heartland Rescue Ranch, a local non-profit dedicated to rescuing and

rehoming animals—five at last year's event alone—for more than 10 years.

Beach Home for the Holidays promises two days of family fun, holiday cheer and unforgettable memories on the Real. Fun. Beach.

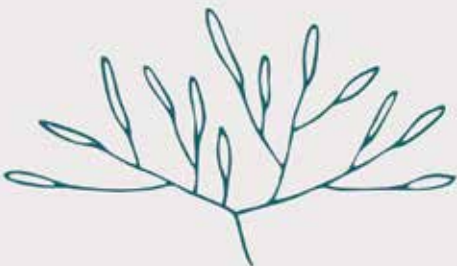
To see the full schedule of events, please visit: www.visitpanamacitybeach.com/events/holiday-events/beach-home-for-the-holidays/.

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 Community

Freedom Celebration, Turkey Bowl & Thank You, PCB!

BY PAM ANDERSON

Thank you, Panama City Beach, for such a wonderful week!

The 4th Annual PCB Fishing Rodeo wrapped up on Sunday, October 12, 2025, after an exciting nine days of action on the water. Designed for fishermen, by fishermen, the tournament featured divisions for everyone—from land-based anglers to charter customers who were entered by their chosen charter companies. Despite less-than-ideal weather conditions, our dedicated anglers powered through, proving their passion and perseverance no matter what Mother Nature had in store. With total payouts exceeding \$26,000, including three \$2,500 jackpot prizes, competition was fierce and fun across the board. The ladies' and kids' divisions made a big splash too, contributing 403 pounds to the impressive total of 1,843 pounds of fish weighed in over the course of the event.

Bay County Artificial Reef Association's Board cooked Fried Grouper and Chick-

en baskets for the Kids Fishing Clinic and LOTS of great fresh-caught Grouper, a Shrimp & Crab boil, as well as Shrimp Jambalaya the 2nd weekend of the Rodeo. (Our fishermen don't just know how to fish—they know how to cook fish too!) With 40 volunteers, their fundraiser was a great success also. What an incredible weekend! The turnout for the inaugural PCB Seafood Festival was absolutely outstanding, and we can't thank our amazing community enough for showing up and supporting this brand-new event.

From the live music and delicious seafood to the smiles, laughter, and good vibes all around — you made it special. Your energy and enthusiasm brought this festival to life, and we're already excited to build on this momentum for next year!

A huge thank you to everyone who came out, our vendors, sponsors, and volunteers who helped make it all happen. Until next time — here's to celebrating the Ultimate Coastal Celebration!



Again, Thank You Panama City Beach!

November 11 at 9:30 a.m. we host the Freedom Celebration honoring our Veterans and their families with a landside program and free cruise for their immediate family members. Be sure to sign up early for this special event. Even if you are not a Veteran, come out and honor them with your presence and a handshake. They have great stories to tell—true stories of valor!

Join us again November 26 from 4 to 7 p.m. for our 2nd an-



nual Frozen Turkey Bowl, hosted by your familiar and friendly local bartenders at Capt. Max's Bar & Grille. Hang out afterward for Capt. Max's Bowling Bash with live music food, and drink specials until 10 p.m. Bowling for a cause will ensure this is an unforgettable competition. All donations will benefit Arnold High School Soccer and Baseball teams. Competition is limited to participants so be sure to sign up early by stopping by the Upper Deck Bar & Grill.

This is a family-friendly event

that is open for the whole community. Come join us on the docks for this fun-filled event. More info is on our Facebook page—<https://www.facebook.com/CaptMaxsBarGrill>..

They say big things come in small packages and that is the case with That Ship's Store at the marina. It's not just for tourists, for certain, especially if you love nautical gifts. Ms. Sherri has a great variety and has great off-season prices too!

If you haven't reserved your Christmas party at The Event Center, there are still a few dates available. Contact Chelsea at captandersonsmktg@gmail.com.

AND... Bethlehem Christmas Village returns for its 13th year, December 10-13. Save the Date!

Winter fishing is here and Charter and Guide boats are ready for you!

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Butterflies of Fall

BY HELEN PETRE

Blooms of fall bring butterflies, gathering sweet nectar provided by the colorful flowers. Nectar provides energy for migration and egg production. Flowers and butterflies are abundant on recently burned pine savannahs, where flowers have sun and room to bloom.

Gulf Fritillary (Dione vanillae)

The most common butterfly in the fall is the Gulf Fritillary, which lays its eggs on passion-flower (*Passiflora incarnata*), so the caterpillars can eat the leaves. While Gulf Fritillaries use lantana and other flowers for nectar, lantana is an invasive nonnative and poisonous to animals. Since animals cannot eat the leaves, nothing inhibits its invasive spread.

The adult Gulf Fritillary lives for only two weeks. Adults migrate north in spring and south in fall.

Gulf fritillaries, like monarchs, have chemical defense mechanisms, which make them unpalatable to predators.



Gulf fritillary feeding on a Mexican sunflower. Wikipedia.

Blazing star (Liatris species)

Gulf Fritillaries are especially attracted to *Liatris*, feeding on nectar before their southern migration. *Liatris* attracts other butterflies, such as swallow-tails, hairstreaks, monarchs, and buckeyes, as well as native bees and moths. There are many species of *Liatris* native to Florida, and different species often grow together in dunes and pine savannahs. Common names include blazing star and gayfeather. All have lavender flowers and bloom from August to October.

Liatris grows best in disturbed areas and scrub, areas prone to wildfire, and recently burned areas. If there is no disturbance, pines overgrow, preventing sunlight from reaching the ground, and preventing *Liatris* from growing. This demonstrates the importance of natural areas and fire. *Liatris* is also threatened by coastal development.

Frostweed (Verbesina virginica)

Frostweed blooms with pretty, terminal white flower clusters in late summer through



Monarchs on *Liatris*. NC State Extension

fall and grows tall among *liatris* and goldenrod on the edges of woods, in disturbed areas, and in the dunes. It is a food source for butterflies, especially monarchs, as well as native bees.

Sweet goldenrod (Solidago odora)

Sweet goldenrod leaves smell like licorice when crushed. There are many species of goldenrod, but sweet goldenrod is the only one that is aromatic. Sweet goldenrod is an important nectar source for native bees and moths. No goldenrod species causes hay fever. Goldenrods bloom from August to

September along with ragweed, so people often erroneously attribute allergies to goldenrod. Ragweed has windborne pollen. Goldenrod pollen is carried from flower to flower by native bees. It is not windborne, so it cannot cause hay fever.

Ragweed (Ambrosia artemesifolia)

Ragweed is an annual, native species, but it is invasive and a noxious weed. It blooms from July to October and induces allergies due to copious amounts of windblown pollen. The seeds contain oil, which is coveted by birds.

All of these fall-blooming plants are important food sources for butterflies, birds, and native bees. Fall provides an amazing display of wings and blooms. Enjoy the native ecosystems!

Helen Petre is a retired USDA biologist and college biology professor. She spends her time volunteering, teaching, and writing science articles to share her interests with future generations.



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Panama City Symphony is excited and very thankful to announce its continued partnership with The St. Joe Community Foundation with a renewed Grand Marquee Sponsorship for the 2025-2026 season. This funding will allow the Symphony, led by Maestro Sergey Bogza, and its growing Board of Directors, patrons, sponsors and supporters, to fulfil the mission of enriching the cultural landscape of Northwest Florida through exceptional symphonic experiences, music education, and community partnerships.

“We are absolutely thrilled to have the St. Joe Community Foundation as our Grand Marquee Sponsor!” said Maestro Sergey Bogza, Music Director and Conductor. “Their visionary generosity and steadfast commitment to uplifting our community make it possible for the Panama City Symphony to bring the beauty of live symphonic music to audiences across the region. Thanks to their support, we can dream bigger, reach farther, and continue enriching the cultural heartbeat of Bay County through inspiring performances and educational outreach.” Added Board



Pictured left to right for the celebratory check presentation are Dr. Marlene East, Board President, Panama City Symphony; April Wilkes, Executive Director, The St. Joe Community Foundation; and Dr. Sergey Bogza, Music Director and Conductor, Panama City Symphony.

President, Dr. Marlene East, “The St. Joe Community Foundation’s continued support as our Grand Marquee Sponsor is fundamental to the Panama City Symphony’s success. Their annual grants not only enable us to pursue ambitious new programming and vital outreach but also inspire others to invest

in culture and music education across Northwest Florida. This partnership truly elevates our organization to new heights.” Panama City Symphony wishes to thank The St. Joe Community Foundation for its continued support. For more information, visit PanamaCitySymphony.org.

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A Superior Mechanical, a trusted veteran-owned HVAC company serving Bay County for 23 years, has announced the launch of its new Hometown Heroes Comfort Club, a special membership program providing peace of mind and savings on HVAC services. In a show of appreciation for our community's hometown heroes in Bay, Walton and Okaloosa Counties including first responders, veterans and active military, teachers, doctors and nurses, A Superior Mechanical is offering free Comfort Club membership to these individuals. All other residents can join the club for just \$99 per year.

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“We want everyone to have affordable, reliable comfort in their homes, and peace of mind that comes knowing their equipment is working well,” says Jimmy Thorpe, owner of A Superior Mechanical. “Our community’s heroes pour into local residents on a daily basis, keeping them safe, healthy, and well educated. This is our way of giving back to them.”

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Know Your Neighbor: The Women’s Civic Club Of Panama City Beach

BY MICHELE HARDMAN

Did you know that the Women’s Civic Club provided the nice bench at the handicapped beach access entrance on the east end of town? And those swim lessons that your kids have taken through the Boys and Girls Club—the Women’s Civic Club helped make those possible too. So, how much do you know about this local non-profit organization? Current (and past) President, Cheri Leistner, and club member Patty Rocco, shared more info with me when we met in the Study Room at the library—which, by the way, has the club’s name in large letters above the room, since they helped with funding when the library was built.

The Civic Club has been operating continuously since 1965. This speaks volumes about the dedication and passion that these ladies have had for the past 60 years. Currently, they have just under 100 members and continue to grow. They meet

monthly at area restaurants from September to May, with attendees bringing in a donation for that month’s cause. Most meetings have a guest speaker, covering a range of informative topics. They’re very proud of the fact that last year they were able to donate \$50,000 back to the community, and that all money raised stays right here. What are some of the things they’ve been a part of? They pay for field trips for kids who can’t afford to go. Provide school supplies. Regularly assist with the Backpack Blessings program that sends kids home with basic food staples for the weekend. Support our local Law Enforcement and Fire Departments with training and a K9 facility. Spend time at the area Senior Living Centers doing arts and crafts with residents. They were instrumental in the new Splash Park located at Frank Brown Park on PCB Parkway. And they also have two endowed scholarships at Gulf Coast State College. One is in



General Studies and the other is in the Culinary Program. Around the end of November, Aaron Bessant Park gets transformed into a winter wonderland for Home For The Holidays, complete with free family movies, thousands of sparkling lights, fire pits, and more. And the 4,000 S’mores that get consumed there? You can thank the ladies from the Women’s Civic Club for those scrumptious treats. You can also find them helping with several of the food truck events around town, in addition to the popular Beach Ball Drop on New Year’s Eve. That’s a LOT of stuff these ladies have a hand in! “We’re not a social club,” says President Leistner.



“We’re a working club.” So, where does all the money come from to make all of these things happen? Through several fundraisers the club hosts during the year. They have a juried arts and crafts show twice a year, with the Fall show scheduled for November 8 at Frank Brown Park. They’ve added a Literary Café to the event, giving visitors the opportunity to purchase books from local authors. This has proven to be a popular addition. But their biggest fundraiser of the year is their annual dinner, dance, and silent auction. The next one will be the Hearts & Hands Celebration on February 13, 2026, with special entertainment by Todd Herendeen.



Mark your calendars. After hearing about all of these amazing things, aren’t you inspired to get involved in the Women’s Civic Club yourself? I asked Cheri what the most rewarding thing was for her as part of the civic club, and she stated simply, “Seeing our money go into action.” What does Patty enjoy about it? “It’s been very fulfilling to see all the people get this money, and to see it all stay here in the community,” she says. Membership is open to anyone with a Panama City Beach address. You can contact the club with any questions or to make a donation by visiting their website at wccpcb.org, and also follow them on Facebook.



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Freedom For Which to Be Grateful

By JON CARROLL

November is a month of gratitude. One of the many things I am grateful for as an American is free speech. I have witnessed firsthand the importance of, and debates surrounding free speech for many years. My first employment post law school was with the University of Florida. During my time with the institution, we dealt with numerous issues touching on free speech – “don’t tase me bro” being the most viral. In recent years, with protests on college campuses, the murder of Charlie Kirk, and “No Kings Day,” discussion of this particular freedom has made its way into news programs, social media posts and the collective discourse.

“Congress shall make no law

respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances.” Among other things, the First Amendment to the U.S. Constitution protects citizens from government censorship of speech. That means, at its core, the government cannot punish or restrict expression simply because it is unpopular, offensive, or controversial. This protection extends to spoken words, written statements, artistic expression, and symbolic acts like burning a flag. The Supreme Court has consistently upheld these protections—not to endorse every

viewpoint, but because the free exchange of ideas is essential to truth, progress, and democracy itself. As Justice Louis Brandeis wrote in 1927 in his concurring opinion in *Whitney v. California*, “the fitting remedy for evil counsels is good ones,” meaning that the best antidote for harmful or false speech is not suppression, but more speech.

This belief in open dialogue lies at the heart of the First Amendment. The idea is simple but powerful: if bad or offensive ideas are allowed to be heard, they can also be challenged, disproved, and defeated in the marketplace of ideas. When the government tries to decide which opinions may be spoken, it risks silencing truth along with falsehood.

One of the most misunderstood illustrations of free speech’s limits is the phrase “you can’t yell fire in a crowded theater.” Sometimes this is cited as proof that speech has broad restrictions. In reality, this phrase originated in a 1919 Supreme Court case, *Schenck v. United States*, where Justice Oliver Wendell Holmes used it as an example of speech that poses a “clear and present danger.” The point wasn’t that offensive or upsetting speech can be banned, but that speech which directly and immediately threatens harm—like inciting a panic—is not protected. Later cases refined this standard, and today, speech can only be restricted when it incites imminent unlaw-



ful action or makes a true threat of violence.

Another important concept is the “heckler’s veto.” This occurs when officials silence a speaker because others might react badly to what’s being said. For instance, canceling a rally or speaker due to fears of disruption effectively gives the hecklers power to veto the speaker’s rights. Courts have repeatedly rejected this approach, recognizing that the government’s

duty is to protect speech, not suppress it to avoid controversy.

Freedom of speech can be messy, even uncomfortable. It means tolerating and respectfully engaging with ideas that offend, challenge, or disturb us. As Justice Brandeis and many others have affirmed, the remedy for speech we dislike is not censorship, but more speech—something for which to be grateful.

New Venue This Fall: The Corner at Patriot’s Point

Head north on the Highway 79 toward Margaritaville, go over the West Bay Bridge to the traffic light, and look to your right. A beautiful open space of nature is what you’ll see... for now. But in the coming months keep your eyes on this area, which will soon become known as The Corner at Patriot’s Point. The location is being developed by well-known businessman and real estate developer, Steven Franco, and his Rodos Realty Partners team in phases over the coming months, with an expected grand opening in June 2026.

Founder of Beachworx, and leader of economic and workforce development across the region, Franco offers that The Corner will become Bay County’s newest entertainment and lifestyle venue. The Corner will feature an iconic American flag memorial soaring above the tree line in all directions, lighting up the West Bay in perpetuity, and making this an iconic focal point. Want to be part of the campaign to raise this colossal flag prior to July 4, 2026 – America’s 250th birthday celebration?

CHRISTMAS TREES!
Immediately following

Thanksgiving, The Corner will begin selling Christmas trees, onsite, in the month of December. Customers have the option of not only picking out a tree, but The Corner will also provide exclusive services of tree delivery, installation, and removal as a turnkey offering, making a seamless and easy process. Schedule online now, to ensure timely delivery! Call (818) 661-0824 or visit www.thecornerpcb.com for information and to order.

In the coming months, food trucks and a stage will arrive, and concerts, farmers’ markets and community events will begin taking place. Stay involved and watch “The Rise of The Corner” at Patriot’s Point. The Corner welcomes you to be part of this journey and appreciates feedback with comments and suggestions, and of course, praise, when earned! The mission is simple: Serve our customers with excellence and care while providing a central outdoor gathering place. As the intersection warrants, we plan to make this a shining star complementary to neighbors, collectively building a vibrant community that is attractive to both locals and visitors alike.

The Work is the Job

By ALAN M. WATSON,
PRESIDENT, GOLF+ PCB

A new friend who is a long-time client of my store asked me on the golf course this morning, “What is your favorite part of your job?” Almost immediately, I replied that it is when I get to build a custom club for a client from a fitting we have done. The satisfaction of knowing that we have put the time into deciphering the perfect combination of head, shaft, length, lie, flex, weight, and more, and now have the means to produce that exact product, is exciting to me. To be able to hand someone a bespoke item that will enhance their game and their fun is the best part of my job. Seeing the smile on their face as they hold the new club or clubs for the first time is invigorating and keeps me motivated for the future.

But there is also a longer answer. The one that was brewing under the surface while I gave him my stock answer, which, though mostly true, is really only half of it.

I love my job! There I said it! And honestly, I love pretty much

all of it. And on any given day, one part might stand out more, but really it’s all good. And what I attribute that to is the fact that for me, the joy of the job is the work. The actual labor, or the work, whatever you choose to call it, is the job. Without the work, there is nothing. And while some people complain about work or having to work, I honestly would rather be working each day than just about anything else.

I love the numbers behind the math and science of golf and the products. Like understanding how launch and spin work together to create distance and accuracy. I love the relationships I have with customers, vendors, other business owners in the community and with staff at local golf courses. Those relationships exist because we all love the game of golf, and I built my business for that close tie. I love that every day is golf-related, but also every day is unique and different. I love working with my hands to build or repair golf clubs. And I even love playing the game of golf when there is time.

And that’s what I had the



opportunity to do this beautiful morning. Golf with two clients whom I can now claim as friends. Golf is where the fun and the conversation far outweigh the birdies or lack thereof. Golf for sport, but not competition.

The best part about my job is having a place where I can be a

part of making all of that happen for myself and for all the other golfers who visit from Bay County, Walton County, and beyond.

So come visit us at GOLF+ in Panama City Beach if you want to see a guy who loves what he does and is happy to help you with your golf game.

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SEC Football Schedule

SEC	Nov 1	Nov 8	Nov 15	Nov 22	Nov 29
BAMA	Open	LSU	OKLA	Eastern Illinois	@ AUB
ARK	MISS ST	Open	@ LSU	@ TEXAS	MIZZ
AUBURN	UK	@ VANDY	Open	Mercer	BAMA
FLA	vs UGA	@ UK	@ OLE MISS	TENN	FSU
UGA	vs FLA	@ MISS ST	TEXAS	Charlotte	GA Tech
UK	@ AUB	FLA	TENN Tech	@ VANDY	@ Louisville
LSU	Open	@ BAMA	ARK	Western UK	@ OKLA
MISS ST	@ ARK	UGA	@ MIZZ	Open	OLE MISS
MIZZ	Open	TEXAS A&M	MISS ST	@ OKLA	@ ARK
OLE MISS	SCAR	The Citadel	FLA	Open	@ MISS ST
OKLA	@ TENN	Open	@ BAMA	MIZZ	LSU
S CAR	@ OLE MISS	Open	@TEXAS A&M	Coastal Car	Clemson
TENN	OKLA	Open	New Mexico St	@ FLA	VANDY
TEXAS	VANDY	Open	@ UGA	ARK	TEXAS A&M
Texas A&M	Open	@ MIZZ	S CAR	Samford	@ TEXAS
VANDY	@ TEXAS	AUB	Open	UK	@ TENN

ACC Football Schedule

ACC	Nov 1	Nov 8	Nov 15	Nov 22	Nov 29
Boston College	Notre Dame	SMU	Georgia Tech	Open	@ Syracuse
California	Virginia	@ Louisville	Open	@ Stanford	SMU
Clemson	Duke	Florida State	@ Louisville	Furman	@ South Carolina
Duke	@ Clemson	@ UConn	Virginia	@ North Carolina	Wake Forest
Florida State	Wake Forest	@ Clemson	Virginia Tech	@ NC State	@ Florida
Georgia Tech	@ NC State	Open	@ Boston College	Pitt	Georgia
Louisville	@ Virginia Tech	California	Clemson	@ SMU	Kentucky
Miami	@ SMU	Syracuse	NC State	@ Virginia Tech	@ Pitt
North Carolina	@ Syracuse	Stanford	@ Wake Forest	Duke	@ NC State
NC State	Georgia Tech	Open	@ Miami	Florida State	North Carolina
Pitt	@ Stanford	Open	Notre Dame	@ Georgia Tech	Miami
Syracuse	North Carolina	@ Miami	Open	@ Notre Dame	Boston College
Virginia	@ California	Wake Forest	@ Duke	Open	Virginia Tech
Virginia Tech	Louisville	Open	@ Florida State	Miami	@ Virginia
Wake Forest	@ Florida State	@ Virginia	North Carolina	Delaware	@ Duke
Stanford	Pitt	@ North Carolina	Open	California	Notre Dame
SMU	Miami	@ Boston College	Open	Louisville	@ California

2025 College Football Game Day Highlights

Week 10
Saturday 11/1
Penn St. @ Ohio St. (TBA)
Kentucky @ Auburn (TBA) ESPN
Oklahoma @ Tennessee (TBA) ESPN
Georgia @ Florida 2:30 p.m. ABC
Vanderbilt @ Texas 11 a.m. ESPN

Week 11
Saturday 11/8
Auburn @ Vanderbilt (TBA) ESPN
Indiana @ Penn State (TBA)
Texas A&M @ Missouri (TBA) ESPN
LSU @ Alabama (TBA) ESPN
Florida @ Kentucky (TBA) ESPN
Georgia @ Mississippi St. 11 a.m. ESPN
Florida St. @ Clemson (TBA)

Navy @ Notre Dame 6:30 p.m. NBC
USC @ Oregon (TBA)
Florida St. @ N.C. State 7 p.m. ESPN

Week 12
Saturday 11/15
Oklahoma @ Alabama (TBA) ESPN
Texas @ Georgia (TBA) ESPN
Florida @ Mississippi (TBA) ESPN
N.C. State @ Miami (FL) (TBA)
South Florida @ Navy 11 a.m. ESPN
Penn State @ Michigan St.(TBA)
N.C. State @ Miami (FL) (TBA)
Notre Dame @ Pittsburgh (TBA)

Week 13
Saturday 11/22
Mercer @ Auburn
Tennessee @ Florida (TBA)
Missouri @ Oklahoma 11 a.m. ESPN
Nebraska @ Penn State (TBA)



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Week 14
Saturday 11/29
Alabama @ Auburn (TBA)
Georgia @ Georgia Tech 2:30 p.m. ABC
Texas @ Texas A&M 6:30 p.m. ABC
Mississippi @ Miss St. 11 a.m. ESPN
Vanderbilt @ Tennessee (TBA) ESPN
LSU @ Oklahoma (TBA) ESPN
Ohio State @ Michigan 11 a.m. FOX
Oregon @ Washington (TBA)



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Let's Get Growing: How To Keep Busy in the Garden



BY LAUREN GOLDSBY

Cooler temperatures mean that I'll take any reason to get outside in the garden, even if that means knocking off some dreaded chores. These are some ideas for what to focus on in your yard right now!

Landscape

It's the best time of the year to transplant trees and shrubs. Trees planted in the fall can establish roots while temperatures are mild, water is not limited, and the tree is not actively growing.

Plan for the first freeze now. Consider what plants you will need to cover and what you will use to cover them. The EDIS publication, Cold Protection of Landscape Plants, can help you plan for freezing temperatures. It can be found by searching "ENH1 EDIS" into your preferred search engine, or you can pick up a copy at the Extension Office.

Check outdoor houseplants for pests before bringing them back into the house for the winter. Consider the size of your outdoor houseplants and where you will keep them in the house when it gets too cold outside.

Now is a great time to take cuttings or divide plants that have gotten too large.

Flowers

Swap out your summer beds for cool-season plants that can survive throughout the winter. Alyssum, dianthus, geranium, pansy, petunia, and snapdragon are some of my favorites this time of year.

Many native wildflower seeds require or have improved germination after a period of cold temperature (usually 1-3 months); this is called cold stratification. Wildflower seeds should be planted in the ground now to allow for this. Seeds like black eyed susan, coneflower, and native milkweed benefit from cold stratification. Look for seeds with ecotypes native to Florida or the Southeast.

Edible

It's not too late to have a fall vegetable garden. Leafy greens like arugula, cabbage, collard, kale, and swiss chard can be transplanted into the garden. Other brassicas such as broccoli, brussels sprouts, kohlrabi, and cauliflower can be transplanted as well. Root vegetables like beet, bunching onion, carrot, radish, and turnip should be planted from seed directly into the garden soil.

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Celebrate Creativity This Season:

November Artist Expo & December Holiday Art Market

Unveil Local Talent and Festive Finds

Bay Arts Alliance is bringing back #ArtCityPC: Local Artist Expo, and the eighth annual Holiday Bazaar featuring art from local artisan vendors—just in time for the holidays.

#ArtCityPC will open on Friday, November 21, from 5–7 p.m. The exhibition will then run through Saturday, December 20. The Holiday Bazaar is a two-day event: December 5, 5–8 p.m., and December 6, 10 a.m.–3 p.m.

Paintings, drawings, and photography will fill the Center for the Arts galleries over the holidays during #ArtCityPC. Visitors can buy art directly off the wall and take it home that day, which is different from most exhibitions at the Center, with art that has to stay on the wall through the end of the exhibition. Once a piece of art is sold, artists can immediately replace it with a new piece, so the exhibition will constantly change.



Bay Arts Alliance first created this exhibition after Hurricane Michael, when they realized that Panama City Center for the Arts was the only gallery able to open quickly after the storm. They wanted to help local artists show and sell their work despite the destruction.

“Our mission has always been to champion our local artists. ArtCityPC gives our artists a platform to shine and feel supported during the holiday season.”

Bay Arts Alliance will also be hosting its eighth annual Holiday Bazaar over two days:



December 5 from 5-8 p.m., coinciding with the Downtown Christmas Celebration that evening, and December 6 from 10 a.m.–3 p.m. Shoppers can browse the galleries with table after table of unique, handcrafted goods from dozens of local artists and artisans.

The Christmas Tree Lighting Ceremony will take place at 5:30 p.m. on Friday evening,



featuring performances by the Bay High School Choir and Downtown’s Christmas Light Show programmed by David Price. This event would not be possible without the support of Destination Panama City and the City of Panama City.

“We love our local artists and entrepreneurs, so to be able to showcase their work with these two events is exciting!” said Natalie Earnest, Programming Manager for Bay Arts Alliance. “The best part of any event like #ArtCityPC and our Holiday Bazaar is when visitors discover how many talented people we have in Panama City and find that perfect handmade, unique gift.”



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The Guitar's Merry Takeover of Holiday Music

From Pilgrims to Power Chords: How the Guitar Shredded Its Way Into Thanksgiving and Christmas Tunes

By MICHAEL AUSTIN

The Guitar and Holiday Music: An Unlikely Love Story

When you think of holiday music—whether it's Thanksgiving feasts or Christmas cheer—your mind probably leaps to jingling bells, angelic choirs, or maybe an uncle manhandling a turkey-shaped kazoo. But lurking in the background, strumming its way into the very heart of our festive traditions, is the guitar. Yes, the six-stringed superstar has quietly transformed the way we celebrate the holidays, and it did so with style, charm, and the occasional broken string.

Thanksgiving Gets Plucky

Let's be honest: Thanksgiving never really got its own batch of classic songs. Sure, there's "Over the River and Through the Wood," but unless you're a 19th-century carriage enthusiast, that doesn't get the party started. Enter the guitar. Guitars don't discriminate—they're happy to accompany awkward family toasts, impromptu sing-alongs, or even drown out your cousin's latest conspiracy theory.

Imagine the Pilgrims arriving at Plymouth Rock, acoustic guitars slung over their shoulders. The Mayflower Jam Band, perhaps? Instead of silently enduring the first harsh winter, they could have huddled around the campfire, jamming to "Free Bird" or "Stairway to Heaven." The first Thanksgiving would have been legendary (and possibly a little louder).

Today, guitars make Thanksgiving gatherings feel cozier. They bring families together, prompt friendly debates over the best chord for "Turkey in the Straw," and give the shy uncle a chance to show off his three-chord repertoire. Nothing says "thanks" like a heartfelt (or hilariously off-key) rendition of "Home on the Range."

Christmas: From Carols to Classic Rock

Now, let's jump into the glittering world of Christmas, where the guitar truly shines. Traditional carols like "Silent Night" and "O Holy Night" were once reserved for choirs



and pipe organs. Then, at some point, a brave soul brought a guitar to midnight Mass. Suddenly, "Deck the Halls" had a swinging rhythm, and "Jingle Bells" took on a rock 'n' roll flair.

The 20th century saw an explosion of Christmas guitar classics. Elvis crooned "Blue Christmas" with his iconic twang, while Chuck Berry's "Run Rudolph Run" made reindeer travel sound positively electrifying. And who could forget the heartfelt strumming behind classics like John Lennon's "Happy Xmas (War Is Over)" and Mariah Carey's "All I Want for Christmas Is You" (yes, there's a guitar in there—just listen closely between the sleigh bells and high notes).

Cultural Impact: More Than Just Music

The guitar has not only shaped how holiday music sounds, but how it feels. It's the glue that holds neighborhood carolers together and the secret weapon of office party rock stars. Whether you're serenading a snowman or leading a living room mosh pit of toddlers in Santa hats, the guitar is up for the challenge.

Let's not forget the annual tradition of the "Holiday Solo," where every aspiring guitarist tries to squeeze "Jingle Bells" into a heavy metal riff or turns "Frosty the Snowman" into a fingerstyle masterpiece. Sure, Grandma might not appreciate your jazz fusion take on "Rudolph the Red-Nosed Reindeer," but you'll definitely be remembered (for better or worse).

without mishaps. Broken strings, forgotten lyrics, and mistimed slides are as much a part of the experience as eggnog and gingerbread. Who among us hasn't started "Silent Night" only for the G-string to snap dramatically on "all is calm"? If anything, these moments—filled with laughter and good-natured teasing—become cherished holiday memories themselves.

Conclusion: Strummin' All the Way

Whether you love classic carols or prefer your holiday jams with a side of rock, the guitar has unmistakably woven itself into our seasonal soundtracks. It's the unsung hero of Thanksgiving dinners and the life of every Christmas party. Next time you hear those familiar

holiday tunes, tip your Santa hat to the guitar—the real MVP of holiday music. And if you hear "Free Bird" at Thanksgiving, don't be surprised. It's just the guitar, doing what it does best—bringing a little bit of joy, a whole lot of fun, and maybe a few power chords to the holidays.

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Guitar Gaffes and Holiday Laughter

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The Best Gifts Under the Tree

BY SUPERINTENDENT
MARK MCQUEEN

As we approach the Christmas season, I can't help but reflect on the incredible gifts we're all hoping to find under the tree this year. While many of us might be excited about beautifully wrapped boxes and

the joy they bring, the most meaningful gifts aren't always the ones tied up with bows. This year, I'm hopeful for the gifts of hope, peace, kindness, and compassion—the gifts that make our community the strong and supportive place it is.

To me, each of you is a true

gift to our community, and I am especially grateful for the support you continually show our students and schools, particularly here on the beach. Your enthusiastic attendance at school events, your generous donations to school drives, and the way you rally around our students,



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all these actions are not just gestures, but they are the pillars of our success. Your unwavering commitment to their success is evident and deeply appreciated. This holiday season, I want to personally thank you for the difference you make in the lives of our students and for the ways you give back to the beach community.

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

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

Together, we're putting the

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

Happy Thanksgiving, Merry Christmas and Happy New Year!



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From Textbooks to Tide Pools: Surfside Students Dive into Science at Bay Day

BY ERIN LANGE,
2024-2025 BAY DISTRICT
SCHOOLS TEACHER OF THE YEAR

For over three decades, Surfside Middle School has participated in a cherished tradition: the annual Bay Days field trip. Since 1989, this fall event has provided seventh grade students with an invaluable opportunity to engage in hands-on science activities. In an era where many students are spending more and more time indoors looking at screens, Surfside remains committed to getting students outside and experiencing science in real life, not just in a textbook or watching a video.

Bay Day is more than just a day out of the classroom; it is an immersive experience! Seventh-grade students travel to St. Andrews State Park and partic-

ipate in a variety of activities designed to spark curiosity and excitement about the bay ecosystem. From exploring the seagrass beds and using chemistry skills to test the water, to using microscopes to investigate tiny creatures too small to see with the naked eye, every aspect of this trip is designed to connect what students learn in the classroom with real-world applications, making learning meaningful and memorable. Students even learn about plastic pollution and give back to the park by picking up trash along the beach.

This year, Surfside has partnered with Emerald and Forgotten Coast Adventures to create an even more organized, immersive, and enriching experience. Emerald and Forgotten



Coast Adventures is a non-profit organization that provides

hands-on field trips and experiences to local students. Through dedicated staff and volunteers, they are able to provide public schools with access to this program free of charge, and for private and homeschool groups at very reasonable rates.

Surfside's dedication to Bay Day (and its spring sister program "Wet Week" which takes place at the Gulf) reflects a broader commitment to provid-

ing Bay County students with a well-rounded education. The Bay Day and Wet Week programs were started many years ago at Surfside to cultivate a lifelong love of science and to empower students to become informed and engaged citizens of Bay County. Surfside Science Teachers are honored to carry on this tradition of making learning meaningful and exciting for students.

Gulf Coast State College and Florida State University Partner on the "Connect" Program

Gulf Coast State College (GCSC) and Florida State Panama City are excited to announce the GCSC Connect to FSU Panama City program. This innovative initiative creates a seamless admissions pathway for GCSC students seeking to transfer to FSU Panama City to complete their bachelor's degree.

The program guarantees admission to FSU Panama City for GCSC students who successfully complete their Associate in Arts (A.A.) degree and meet the admission requirements for their desired academic program. Students participating in the Connect program will receive individualized degree plans, ensuring a smooth and efficient transition.

"We are honored to partner with Gulf Coast in this program. Florida has always been a leader in strong agreements between universities and state colleges. While we have always had a great relationship with GCSC, this agreement will help strengthen that relationship and ensure a seamless transition be-

tween the institutions," said Randy Hanna, the Dean of FSU Panama City.

Connect students will enjoy the same access to academic programs and majors as students who begin their academic journey at FSU Panama City. The program also offers the opportunity for joint academic advising sessions and participation in events on both campuses, fostering a strong sense of community and support from the start.

"The Connect program is a testament to our shared goal of making higher education more accessible. We look forward to assisting our GCSC students in achieving their academic and professional goals," said Glen McDonald, President of Gulf Coast State College. "This partnership strengthens our commitment to student success and provides an incredible opportunity for our community."

The GCSC Connect to FSU Panama City program is open to all students enrolled in an A.A. degree program at Gulf Coast State College.

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Local Swim School Owner Joins National Board, Earns "Rising Star" Honor

Bitty Bubbles Swim School founder and owner, Brittany Moog, has been elected to a two-year term on the Board of Directors of the United States Swim School Association (USSSA), and was also honored this fall with the association's Rising Star award during the 2025 USSSA conference.

The USSSA is a national trade and advocacy organization representing over 400 members across 1200+ swim school locations around the country, providing industry standards, training, networking, and resources to advance swim education and aquatic safety. Moog's election means that one of Bay County's own now has a voice in shaping national-level policies, programs, and initiatives that influence how swim schools operate nationwide.

A Milestone for Bay County & Panama City

For the local community, Moog's new role carries notable significance:

- **National presence, local benefit:** As a board member, Moog will help guide strategic direction, policy decisions, and advocacy efforts for the USSSA. This opens a two-way channel for best practices, safety innovations, and new programs to come home to the Bay County area.

- **Amplified credibility:** Having a local swim school owner on the national board brings prestige and reassurance to area families and institutions that Bitty Bubbles is deeply engaged with leading-edge standards and



professional networks.

- **Water safety leadership:** Drowning remains one of the leading causes of accidental death for young children, and local swim education is a key defense. In Bay County, swim instruction is already highlighted by Bay District Schools in their water safety resources, which list Bitty Bubbles among local lesson providers. bay.k12.fl.us+1 Moog's national role can further uplift regional efforts in drowning prevention, instructor training, and safety protocols.

- **Local to global perspective:** Moog brings firsthand knowledge of the challenges and needs of a coastal, year-round swim school. Her presence on the board ensures that communities like ours are represented when national programs are developed.

Rising Star Award & What That Means

During the USSSA 2025 Fall Conference, Brittany Moog was selected for the Rising Star award — an honor recognizing



emerging leaders in the swim-school industry. (While the USSSA website does not detail the full criteria publicly, these awards typically spotlight individuals demonstrating outstanding commitment, innovation, and leadership among newer or growing members.)

The award signals confidence from national peers in Moog's vision, work ethic, and potential impact on the association and the swim-lesson industry as a whole.

About Bitty Bubbles Swim School

Bitty Bubbles is Panama City's only year-round, indoor swim school, serving children

ages six months and up. The school emphasizes confidence-building, safety skill development, and progression through multiple levels—from early water comfort to stroke development as children grow. Its heated pool (88–91°F), structured class levels, and instructor-to-student ratios reflect a commitment to providing consistent, quality swim instruction.

Moog founded Bitty Bubbles to address the coastal community's need for dependable, professional swim education—even outside of summer season.

Her leadership at home now extends to the national stage with USSSA. Moog is a resident of Panama City Beach.

Looking Ahead

Over the next two years, Moog will join her fellow board members in steering USSSA's

strategic initiatives, contributing to national swim education standards, policy advocacy, professional development programming, and member services. Locally, Bitty Bubbles plans to expand instructor training, share insights from the national level, and collaborate with other panhandle aquatic organizations to bolster water safety and swim lesson accessibility.

Bay County residents, families, and local media outlets are encouraged to follow updates and developments at www.bitty-bubblesswimschool.com and at www.usswimschools.org

About US Swim School Association

The United States Swim School Association (USSSA) is a non-profit (501(c)(6)) organization dedicated to supporting swim schools, learn-to-swim programs, and aquatic educators through training, resources, professional development, advocacy, and community. With more than 1,250 member locations, the association aims to raise industry standards, promote safety, and foster collaboration among swim operators nationwide.



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Want to Be Right? Or Happily Married?



BY JAMIE C. WILLIAMSON, PhD

You can be “right,” or you can stay happily married.

That doesn’t mean that if you want to stay happily married, you must be a doormat.

Instead, you must learn to accept that there is no objective reality in a relationship. There are two subjective realities – in your reality, you’re right and in your partner’s reality, they’re right.

To stay happily married, you need to find a solution that works for both of you. You can do that by following my Home Team Approach to conflict resolution.

Consider these common conflict examples:

Example #1: Who Started It?

Jason and Ashley are eating at the bar of their favorite local restaurant. Jason is flirting with a female acquaintance next to him and Ashley is talking to her sister on her phone. Once their food arrived, they turned toward each other. After their initial harsh “I can’t believe

you...” comments they barely spoke until they got into the car and their “who started it” fight broke out.

Ashley argued that Jason started it. She would not have called her sister if he had not been flirting.

Jason argued that Ashley started it. He only flirted because she was on the phone.

They will never be able to agree on who is right in this circular conflict. And, to stay happily married, they shouldn’t even try.

Relationship communication is a series of continuous transactions. There is no clearly identifiable beginning or ending to any communication episode. When people think back over a stream of communication, they “punctuate” it by breaking it into smaller pieces and labeling some of the pieces causes and the other effects.

Punctuation allows people to identify the beginning and end of a communication event as a convenient way to understand and/or explain what happened first, second, and so on.

And people punctuate interaction in self-serving ways that reflect better on themselves and are consistent with their self-image.

The Home Team Approach to Conflict Resolution

Jason and Ashley could settle this issue by following the Four Steps in the Home Team Approach:

- Internally accept that they

both experienced the event differently.

- Validate the other’s reality.
- Acknowledge their own role in what went wrong and apologize.
- Commit to not letting something similar happen again.

Ashley: You must have felt so left out. I was having such a good conversation with my sister that I didn’t realize how rude I was being to you. I’m so sorry.

Jason: You must have felt like I was trying to make you jealous. I just hadn’t seen her in a while and wanted to catch up. I didn’t think about how it might look to you. I’m sorry, too.

Ashley: Well, what a waste of a date night for us. We know better.

Jason: Let’s never let it happen again.

Example #2: No, you didn’t. Yes, I did.

Gabe and Maria drove separate cars to their cabin in North Georgia. Maria asked Gabe to stay close to her because she was nervous about driving through Atlanta at night. Gabe promised he would. Gabe led and kept Maria’s car in his rearview. But when he moved across lanes a car often got in between them. Maria felt panicky because she had difficulty identifying Gabe’s

car in the dark.

When they arrived, Maria initiated a fight, accusing Gabe of breaking his promise and causing her to feel unsafe. Gabe said she was being dramatic. He did not break his promise. He stayed close and could see her car the whole time. They replayed this “no, you didn’t, yes I did” argument the entire weekend.

The Home Team Approach Alternative

Gabe: You must have been nervous. I didn’t realize that you couldn’t identify my car among the others at night. I’m so sorry. I always want you to know that I’m looking out for you.

Maria: No wonder you think I’m overreaching. I didn’t realize you had your eye on me the whole time. Instead of fuming, I should have just called to say I couldn’t find you in the traffic.

Gabe: I should have done more to ensure there were no cars between us.

Maria: Let’s not waste another minute of our weekend on this. We’ll do better next time.

People who care more about



winning an argument and being “right” than repairing their relationship, often end up divorced. People who accept that in relationships there is no objective “right” or “wrong,” can learn to maximize their “home team” advantage and stay happily married.

Let me know how I can help.

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

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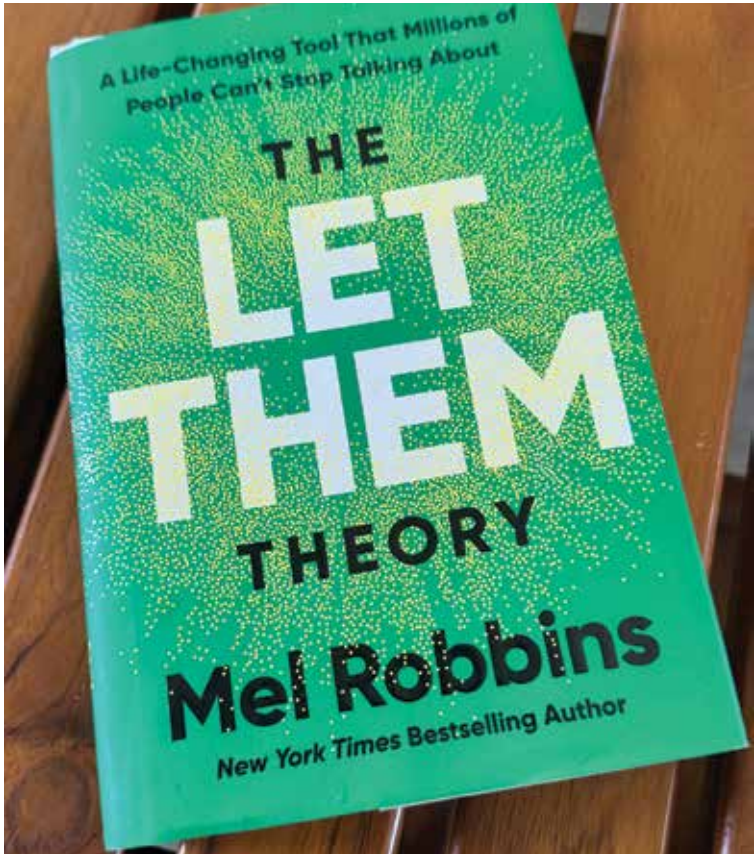
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Book Review: The Let Them Theory



REVIEWED BY MICHAEL
McMANUS, MSW LCSW

This is an especially rewarding book review to do, as I have had the pleasure of meeting Mel several times in yoga class. She was kind, inviting, open, humble and very friendly! I had seen her in the class three times in a row before I had the nerve to say hello! She truly walks the walk and also has a great podcast. I highly recommend Mel's latest book, *The Let Them Theory*, a timely and refreshing antidote to the noise of modern overthinking. In her trademark straightforward style, Robbins distills a life principle so simple it's almost startling: stop trying



to control others and simply let them. Let them behave, choose, and react however they will—and redirect that energy toward your own peace and growth.

Rather than offering a dense psychological framework, Robbins uses storytelling, real-life examples, and her well-honed motivational clarity to show how this small mental shift can liberate personal relationships, workplaces, and even self-esteem. The theory recognizes that our happiness isn't built on managing others but on master-



ing our focus and boundaries.

What makes this book powerful isn't complexity—it's permission. Robbins gives readers permission to detach from emotional micromanaging and to live responsively, not reactively. Readers who enjoyed *The 5 Second Rule* will find familiar momentum here, but *The Let Them Theory* feels calmer, wiser, and more self-assured. It's less about productivity hacks and more about emotional maturity.

By the final chapters, Robbins transforms "letting them" into a philosophy of dignity. One learns that detachment isn't indifference—it's self-respect. The

result is a deeply personal book that manages to feel both therapeutic and pragmatic, likely to resonate with anyone exhausted by the endless effort to please or persuade.

Michael McManus LCSW is a psychotherapist in private practice in Santa Rosa Beach, Florida. He and his wife Angela, who is also a psychotherapist, have lived in the area for nearly 40 years and raised 4 amazing children. They enjoy walking, biking, hiking, swimming, reading, and yoga.

Michael can be reached for an appointment by text or phone at (850) 837-0123 or his website: psychotherapy30A.com.

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Skin Care Routines Throughout the Ages:

Teens, Middle Ages and Mature Adults



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

As our body ages, our skin changes and so should our skin care routines. This article will briefly outline what steps and ingredients to incorporate into our skin care routine at different stages of our life. It is important to note that if you have a medical condition, such as acne or eczema, it is imperative to see your dermatology medical provider to get a tailored regimen and possibly incorporate prescription strength ingredients into your routine. Adapting your skincare routine to your age ensures that your skin stays healthy, balanced, and radiant at every step.

Teens & Adolescents:

It is very trendy now, thanks to Tik Tok, for young kids and teens to have a 12 step skin care routine. This trend has mislead kids and parents that a young teen and adolescents need to

incorporate many ingredients into your daily routine. Having too many ingredients at a young age can actually cause harm, disrupting a young persons skin barrier and causing inflammation. At this stage of life the key is consistency and simplicity. The three products recommended for a skin care routine are: a gentle cleanser, light weight moisturizer, and SPF. Establishing good skincare habits early- especially SPF- sets the foundation for a lifetime of healthy skin.

Middle Aged: 20s-40s

At this stage in life we are starting to lose collagen formation. Skin cell turnover begins to slow down, and early signs of aging such as fine lines, dullness, and uneven tone may appear. This is the time to focus on prevention and repair. Incorporating antioxidants like vitamin C helps protect against environmental damage, while retinoids or retinol stimulate collagen production and improve texture. This point in life would be an ideal time to incorporate anti aging procedures such as micro needling facials, chemical peels, botox, fillers, and/or laser resurfacing. It is also important to note to start to incorporate our skin care routine and procedures to our neck and chest as well!



50s and Beyond:

At this stage in life, we see hormonal changes and our skin, hair and nails can start to become thin and brittle. As the skin matures, it naturally loses elasticity, moisture, and volume. A routine that focuses on nourishment and barrier repair becomes vital. Creamy cleansers and emollient-rich moisturizers help combat dryness, while pep-



ters and look for moisturizers that contain peptides and hyaluronic acids.

No matter the decade, consistency, protection, and gentle care are timeless keys to healthy, beautiful

skin. Remember healthy skin leads to beautiful skin!

tides and growth factors can improve firmness and smoothness. Avoid harsh exfoliating cleans-



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A Minister's Message: Seeking Beautiful Pearls

BY KERRY KNIGHT, MINISTER,
EMERALD BEACH CHURCH OF
CHRIST

Again, the kingdom of heaven is like a merchant seeking beautiful pearls, who, when he had found one pearl of great price, went and sold all that he had and bought

it (Matthew 13:45-46). At lunch one day in a hotel with her son, Reggie, and his new wife, Gloria, Alice Vanderbilt asked whether Gloria had received her pearls. Reggie replied that he had not yet bought any because the only pearls worthy of his bride were beyond his

price range. His mother then calmly ordered that a pair of scissors be brought to her. When the scissors arrived, Mrs. Vanderbilt promptly cut off about one-third of her own \$70,000 pearl necklace and handed it to her new daughter-in-law. "There you are, Gloria," she

said. "All Vanderbilt women have pearls."

Now for the real lesson. All faithful Christians wear a pearl of great price. In the Bible, it is a reference to the kingdom of God. The true searcher for the Kingdom will stop at nothing to seek and find that one pearl. The parable of the pearl of great price is a short story that Jesus tells about His kingdom. It can be read in two ways. One, as saying that the kingdom of heaven is worth giving up everything that you have to possess it. Second, it is saying that God

Himself gives up everything to rescue and redeem fallen man. The "everything" was His only begotten Son. The Christian is loved and valued by God. He pursues us, and the kingdom of heaven is worth more than anything we have here on planet earth. If you are seeking God, that is a great beginning. The Lord is seeking you too. It all comes together when you meet with God in an obedient faith. Jesus said to Nicodemus, "Most assuredly, I say to you, unless one is born of water and the Spirit, he cannot enter the kingdom of God" (John 3:5). And now, Jesus speaks to all of us, "He that believes and is baptized shall be saved" (Mark 16:16).

At that point you have found and received the Pearl of Great Price.

Book Excerpt from God Wants to Bless Your Life, So What Are You Waiting For? By Dr. Kerry Knight Chapter 8: Hear His Word and Keep It

To the people of ancient Israel, God made it crystal clear that He wanted to bless their lives. In the book of Deuteronomy, chapter 28, our heavenly Father spoke of lavishing His people with every blessing imaginable. Let me list a few:

- Bless shall you be in the city, and blessed shall you be in the country
- Blessed shall be the fruit of your body, the produce of your ground and the increase of your cattle and the offspring of your flocks
- Blessed shall be your basket and your kneading bowl.
- Blessed shall you be when you come in, and blessed shall



you be when you go out. The Lord will cause your enemies who rise against you to be defeated before your face.

The Lord will command the blessing on you in your storehouses and in all you set your hand, and He will bless you in the land which the Lord your God is giving you.

This is just a sample of what is promised by God to His faithful people of old. I love the statement made in verse 12 of that chapter, "The Lord will open to you His good treasure..."

Now God expects something of us. Again in chapter 28 of Deuteronomy and verse one beginning, it is written:

"Now it shall come to pass, if you diligently obey the voice of the Lord your God, to observe carefully all His commandments which I command you today, that the Lord your God will set you high above all nations of the earth. And all these blessings shall come upon you and overtake you, because you obey the voice of the Lord your God."

Do you remember how God or His prophets would refer to Israel as Stiffnecked? I believe the words "stiff" or "hard" are found some 19 times in the Torah. It describes someone who is stubborn and obstinate. That described Israel perfectly.

Is it so strange that God would expect us to take heed to His Word and follow it in order to be blessed in such a generous fashion? We need to remember the loving image of a Father. How much heartache and pain we could avoid in life if we only listened to Him and followed his loving overtures. As children, we make many mistakes in growing up. When our mother or father insists that we stay away from an open flame even though we are captivated by the sparkle, or a snake that seems

Continued on next page

WHY I BELIEVE

November's theme will be

Willing to Sacrifice

Nov. 2: Jesus gave it all

Nov. 9: Giving our Heart to Him

Nov. 16: Giving of our Time

Nov. 23: Our full Devotion

Nov. 30: Rewards from Heaven

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

Sean of the South: Highway Café

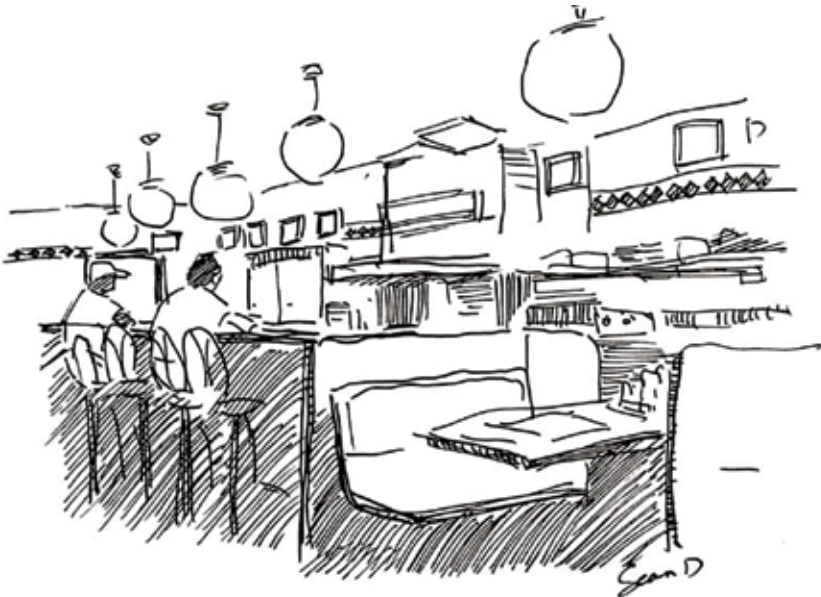


BY SEAN DIETRICH

The little boy was with his mom, sitting in a truck stop diner. The boy was bald, wearing a loose T-shirt. A large bandage showed from beneath his collar. Before the boy sat a massive meal. Bacon. Eggs. Huge glass of chocolate milk. Stack of pancakes bigger than a midsize SUV. “It feels so weird, my stitches itch,” the boy said. “Eat your pancakes,” said Mom. Mom looked tired. Her hair looked like she had slept on it. Her clothes, crumpled. “How many days was I in the hospital?” the boy asked. The mother sighed. “Twenty-six. Now eat your pancakes.”

Everyone in the little restaurant was staring at mother and son. Especially the trucker in the booth behind them, who couldn’t help but eavesdrop. Mother and son ate in silence for a while. The boy was inhaling his food while Mom nursed a mug in both hands, staring wistfully out the window. “Did they cut all the cancer out?” the boy asked. Mother was crying now. “Eat your pancakes.” She tried to hide her face but was unsuccessful. Sometimes there is nowhere to hide one’s face. The boy just watched his mother weep. “I’m worried about you, Mom.” Mom laughed through snot and tears. “You’re worried about ME?” He nodded. Things went silent for a while. That’s when something happened. The trucker from the nearby booth rose to his feet. He approached their table. He was every American truck driver you’ve ever seen. Powerfully

built, slightly round in the middle, a ring of keys on his belt, and scuffed boots. The man stood before their table, wearing a meek expression, hat in hand. The man said he couldn’t help but overhear their conversation. And, well, the man was wondering, would it be okay if he prayed for the boy, ma’am? Truthfully, Mom was a little weirded out by this request. After all, people HAD been praying for the boy back home. Friends and family had been praying around the clock, actually. Then again, one more prayer couldn’t hurt. “Thank you,” said Mom. “We’d be honored.” Mom and boy rose to their feet, per the man’s request. Whereupon the man placed both hands on the boy’s head. And as the man prayed aloud, others in the restaurant stopped eating and joined the circle.



First, a waitress. Then a few guys from the bar. Then more customers. A dishwasher. A cook. Within moments, the boy was standing at the center of a mass of hands, all resting upon his weary body. The prayer was simple. The trucker prayed the boy would be healed. After his prayer, others in the circle took turns praying. Many prayers were spoken. Tears were shed by perfect strangers. When mother and child left the highway café that night, the boy had no idea what had just happened to him. Forty-three years later, the boy emailed me to say that he still doesn’t know what happened. But every day he’s getting closer to figuring it out. Eat your pancakes.

MINISTER’S

continued from previous page

to be something to toy with like a puppy, they are not being austere or mean. Our parents were far wiser and more experienced than we were. Although we cried when they slapped our hands when we were inviting

danger, it all makes sense now. They loved us, pure and simple. God continues to warn us today. He doesn’t want to harm or hurt us. He wants to express His love and keep us away from our tragic mistakes. Once, while Jesus was teaching among a crowd of people, a woman spoke out abruptly and

said, “Blessed is the womb that bore You, and the breasts which nursed you” (Luke 11:27). Then Jesus responded, “More than that, blessed are those who hear the word of God and keep it!”



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To Buy or Not to Buy?

BY KIM BRAZEL, BUSINESS AND MARKETING MANAGER, FLOORING DEPOT OF PANAMA CITY

For the better part of this year, the news has been filled with a seven-letter word that has struck fear into the hearts of millions of retailers and consumers. That word—tariffs. As many know, tariffs are taxes on goods such as flooring that are imported from overseas. On average, tariffs can increase importing costs anywhere from 10 to 25 percent, thus increasing costs to manufacturers, and these costs are eventually passed down to retailers and us as consumers.

If you are watching your money and budget, that means deciding to buy or not to buy can be a lot more difficult. Should I buy now or wait until prices are possibly lower? The truth is that there is never a bad time to invest in your largest investment—your home—even with tariffs. Here are some reasons why we say it's still a great time to buy flooring or start that renovation.

Buying Before Tariffs

In anticipation of tariffs and the impact they would possibly have on businesses, some retailers purchased additional stock prior to the implementation of the tariffs. This pre-emptive buying has helped keep pricing down, and consumers can shop with confidence that they are getting a great deal because the retailer purchased ahead of time with the customer in mind, says Barry McEntire, president and owner of Flooring Depot of Panama City.

"We knew going in that this might be an issue, as it was discussed for multiple months before being implemented, so we planned ahead. Although we keep a large in-stock inventory already, we made sure that we had enough of some of our most popular brands and colors. This buying power has helped us keep any increase in costs to a minimum right now. Our warehouse is filled with more than 100 different colors of products, so you can find something budget-friendly and a color that works with the design of



your home. The same holds true for the cabinetry that we stock. Our white shaker cabinets are extremely popular, so we have those in stock too. Again, we have bought in bulk, which is a better price point and helps customers on a budget. The cabinets are beautiful, paired with the right countertop, they make for a beautiful, classic kitchen or bathroom design."

The Cost of Doing Business

Another way to combat tar-

iffs but still get a beautiful home is to shop for US-made products. By looking for products produced right here in the United States, you save money not only on the product itself, because the tariffs are eliminated, but you also save on shipping and freight, since it is coming domestically rather than internationally.

"There are won-

derful brands and manufacturers that produce their flooring here, in the United States, so you avoid those tariffs," says McEntire. "Mohawk's RevWood is a prime example. It's made in North Carolina and offers both excellent durability, quality, and has some beautiful colors to choose from as well." RevWood is a premium floor that is also fade-resistant, has a lifetime pet warranty, and has either a 10-year or lifetime waterproof protection, depending on the product you purchase. The floors

hold up well to daily life.

Investing In Your Most Valuable Resource

Even with tariffs, investing in your home by purchasing and installing new flooring or upgrading your bathroom or kitchen with new cabinetry is always money well spent. The housing market remains strong, so although it may cost a little more money on the front end, the return on your investment is valid by increasing your home's value, thus outweighing any front-end costs.

"Investing in your home is always a win-win," says McEntire, "especially when it's a long-term investment such as flooring or cabinetry. It is going to improve not only the value but also the aesthetics of your home and give you something to enjoy for years to come. And if you do sell your home after any renovations, your list price is probably going to reflect those investments and result in not only a higher sale price but also

Continued on page 31

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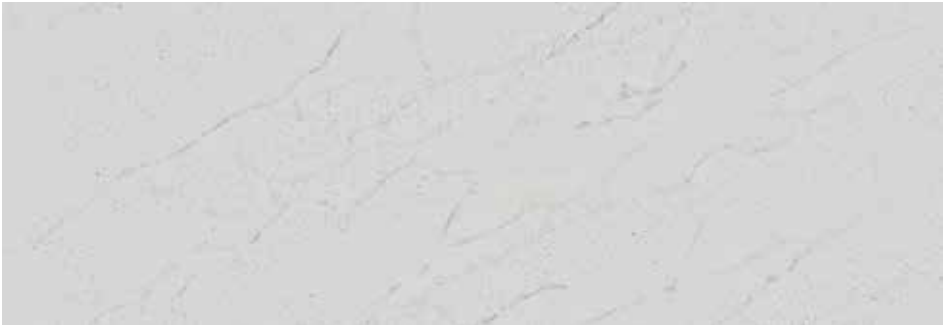


Design and Culture: Quartz Countertops, What's the News?

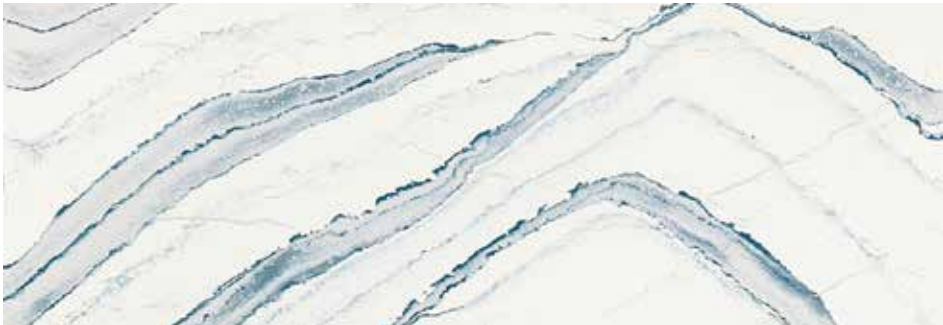
It has been an exciting year in Quartz countertops and there are many new colors to choose from! Silestone, Cambria and MSI have released some lovely new designs we'd like to share with you. Also, some styles are getting resurrected. The look of recycled glass is making its way back into our coastal homes. There are multiple options available out there for interior and ex-

terior countertops when it comes to this style. If you are interested in countertops with recycled glass, I would highly suggest visiting your fabricator as pricing can vary greatly and they can assist you in finding a selection that works for your budget. Granite Plus is one of the oldest fabricators in Bay County and can assist you with your project, whether it's new construction, a remodel

or commercial. If you would like to see samples of any of these projects or you would like a sample shipped to you, give us a call. We are family-owned and operated and have a wonderful team of project managers to assist you. Our showroom is located at 17801 Ashley Drive and we hope to see you soon!



Silestone has just released their "Le Chic" collection Inspired by Natural Stones, with subtle veins and a little bit of sparkle. To really appreciate and view the aesthetics of this collection you can visit www.cosentino.com/usa/silestone/le-chic/. On the left is Eclectic Pearl, available in polished or suede, and on the right is Parisien Bleu, available in polished.



New from Cambria Quartz, Windsor Brass (left) and Inverness Bristol Bay (right) are both new and stunning. Windsor Brass has warm and cool tones, and touches of brass. Its movement is stunning and warming with its soft movement and soft veins. If you are looking to add blue into your home, Inverness Bristol Bay is a lovely choice, the pattern a whimsical blend of blue and greys perfect for our coastal homes. To find out more information you can visit CambriaUSA.com.





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MSI Surfaces "Calacatta Laza" has been a longtime loved color by our customers standing the test of time and continuing to be a favorite. MSI Surfaces recently added their House of Laza Collection, Calacatta Laza Grigio (left) and Calacatta Laza Oro (right), elegant additions to world of countertops. Calacatta Oro bringing the same sense of luxury, just adding some of those warm tones that are trending right now. Calacatta Laza Grigio is bringing us a whole new look as clients look for something new and exciting. Visit MSISurfaces.com to find out more information.

 Business

From Busy to Bankable: Turning Your Daily Grind Into a Paycheck for Retirement

BY NATALIE KESSLER, BUSINESS BROKER, FIRST CHOICE BUSINESS BROKERS NW FLORIDA

If you've ever promised yourself, "I'll slow down next year," you're in good company. Most business owners I meet have spent decades running full speed, answering calls, managing customers, handling payroll, and doing whatever it takes to keep things afloat.

But when it comes time to retire, that same dedication can create an unexpected challenge: the business depends too heavily on you.

And that's the difference between a busy retirement and a bankable one.

A busy business keeps you running in circles. A bankable

business keeps paying you even when you step away.

When buyers look at a company, they're not just evaluating numbers; they're evaluating confidence. Confidence that the business can operate smoothly without the owner in the driver's seat. That confidence comes from systems, documentation, and a team empowered to make decisions.

Here along the Gulf Coast, I meet many hardworking owners whose businesses could sell for far more with just six to twelve months of preparation. It doesn't require a full overhaul, just a shift toward making your business transferable.

One of the biggest boosts to buyer confidence today is mod-

ernization.

Even small changes, like moving from handwritten invoices to QuickBooks, using online booking or payment systems, or tracking inventory digitally, can make a huge difference.

These tools don't just save time; they make your business easier to understand, operate, and eventually sell. A buyer who can log in and see clear, organized data is far more willing to pay top dollar than one who has to decipher paper ledgers or "the system in your head."

Ask yourself three simple "bankability" questions:

- Could someone run my business for 30 days without calling me?
- Would a buyer understand

my profits by looking at my books?

- Would I buy my own business at full price today?

If you hesitated on any of those, that's opportunity, not failure. Each gap you close adds real value to your eventual sale and more security to your retirement plan.

The key is starting early. Document your daily decisions. Delegate one responsibility you've been holding onto. Take advantage of the modern tools that make your business scalable and appealing to a buyer.

And if you're not sure which systems or software make the most sense for your type of business, from QuickBooks to scheduling platforms to custom-

er-management tools, a quick conversation with a business advisor can help you identify the options that will save time now and add value later.

You've already done the hardest part: building something that matters. Now it's time to make sure it pays you back, not just in pride, but in profit.

Natalie Kessler advises business owners throughout Northwest Florida on valuation, exit readiness, and retirement planning through First Choice Business Brokers NW Florida. Learn more at www.panamacitybeach.fcbb.com.



November 1 marks an important date on the calendar- it's the day property tax notices are mailed out, officially opening the 2025 Property Tax Roll for collection.

For many residents, this annual task can feel like a chore, but it doesn't have to be. With several convenient payment options and a few insider tips, paying your property taxes can be quick, easy, and entirely worry-free.

A Notice in the Mail- or

at Your Fingertips: If you're a property owner, you'll soon receive your property tax notice in the mail. If you prefer to go digital, you can access your notice instantly online at BayCountyFLTax.Gov.

Just enter your name, address, or property tax account number to pull up your statement. You can even print it out for your records- no waiting on the postal service.

The Smartest Way to Pay: Online with an E-check: When it comes to convenience, online payment with an electronic check (e-check) is the clear winner.

It's fast, secure, and cost-free.

All you need is your checking account number and routing number. With just a few clicks, you can:

- Pay for multiple properties in one easy transaction
- Receive immediate confirmation of payment
- Print your paid receipt right away

Best of all, you can skip the uncertainty of mailing a check and wondering if it arrived on time.

Simply scan the QR code on your notice, and you're ready to pay.

Drop Boxes: The Quiet Convenience: If you still like the reassurance of dropping off

your payment in person- but not the idea of waiting in line- drop boxes are available at all Tax Collector offices.

Slip in your payment (no cash, please), and if you'd like a paper receipt mailed back, include a self-addressed, stamped envelope. You can also confirm payment and print your receipt online once it's processed.

It's the best of both worlds- a personal drop-off without the crowds.

For Escrowed Properties: Sit Back and Relax:

If your property taxes are paid through your mortgage escrow account, you don't need to take any action. Your mortgage company will make the payment on your behalf- by the end of November- allowing you to benefit from the 4% early payment discount.

You'll receive a courtesy copy

Continued on next page

Property Tax Season Is Here

How to Make Paying Your Taxes Simple, Secure, and Stress-Free

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Preparing for the Holidays: Internet Capacity Matters

BY DON CARTER, SECURE VISION

The holiday season is a time for connection. Families gather around the table, kids come home from college, and loved ones check in through video calls with those who can't be there in person. For communities along the Emerald Coast, this is also a season when households are bursting with visitors—and internet demand skyrockets.

For condo boards and HOAs, holiday cheer often comes with an unwelcome gift: resident complaints about slow or unreliable internet. When multiple families crowd into units, each carrying laptops, smartphones, tablets, and streaming devices, even the best networks can feel the strain. Add in video calls to relatives, endless football and holiday movies, online shopping sprees, and gaming marathons, and it's no wonder networks get pushed to their limits.

The issue isn't simply that people are online more—it's that the way people use the in-

ternet has changed. Streaming services like Netflix and Disney+ eat up bandwidth. Online shopping platforms rely on fast, secure connections. Kids gaming on consoles or PCs consume large amounts of data. And grandparents joining video calls need steady upload speeds. Without robust planning, all of these activities converge into one thing: slow speeds and resident frustration.

So what can boards do to get ahead of the holiday surge? One important step is reviewing current infrastructure. If a community is relying on outdated hardware or consumer-grade routers, no amount of bandwidth will fully solve the problem. Enterprise-grade equipment, paired with professional design, ensures the network can handle dozens—or even hundreds—of simultaneous connections without grinding to a halt.

Another strategy is separating networks. Creating a dedicated owner network along-



side a guest network ensures that permanent residents enjoy consistent speeds while seasonal guests remain securely partitioned. This approach also strengthens cybersecurity by limiting who can access sensitive HOA systems.

Bandwidth shaping can also make a huge difference. By prioritizing essential activities like video calls or work-from-home traffic, communities can prevent a few heavy users from monop-

olizing the network. This doesn't restrict residents—it simply balances access so everyone enjoys a smoother experience.

Finally, planning ahead is key. Communities that take the time now to evaluate their capacity avoid the headache of emergency calls and upset residents in December. Holiday seasons should be remembered for joy and connection, not frustration over buffering screens. And in busy destinations like our Flor-

ida Panhandle—where holiday rentals and family gatherings bring even more devices under one roof—planning is especially important.

For boards, investing in internet capacity is more than a technical decision—it's a way to demonstrate leadership and foresight. Residents take note when their community anticipates needs and delivers solutions that make life easier. And in today's world, nothing is more “essential” than reliable connectivity.

If your community has struggled with slow internet during past holiday seasons, now is the time to prepare. Secure Vision can help your HOA assess current capacity, recommend upgrades, and ensure your residents stay connected—so the only thing buffering this holiday season is hot cocoa.

Call today: (251) 216-9434 | Email sales@secvis.com | Visit www.secvis.com.

PROPERTY TAX

continued from previous page

of your notice, but this is simply a copy for your records.

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Options: If you have questions about property value or exemptions, contact the Property Appraiser's Office at (850) 248-8401 or (850) 248-8470.

For inquiries about millage rates or special assessments, reach out directly to your taxing district.

Visiting the Office: If you do find the need to visit the Tax Collector's Office during the peak months of tax season, November and December, you are encouraged to join the line virtually before you arrive or schedule an appointment to minimize your lobby wait. You can do both at BayCountyFLTax.Gov.

TO BUY

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in the speed at which your home sells. Renovated homes typically move faster.”

Rest Easy in Your Purchases

Inevitably, consumers are not going to be able to escape tariffs forever. As they say, it is what it is. However, by being a savvy, educated shopper, you can still have a beautiful home that will increase in value and reflect the time and energy you put into it. Just be diligent about asking the right questions, doing your research, and budgeting for your dream home and products, and remember—we are all in this together.



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