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When the Impossible Happens

By Gueary Clendening

How is it that geese fly south in the winter? Who gives them instructions for the trip? How can an ant carry 50 times its weight, the equivalent of a 180-pound man carrying a full-grown cow? It seems to me God is in the business of making the impossible happen!

In Luke's gospel, we are given the story of a young lady named Mary, who is visited by an angel; She's told she will give birth to the Son of God. It's found in Luke, chapter one, verse thirty-four through thirty-eight.

Mary asked the angel, "But how can I have a baby? I'm a virgin." The angel replied, "The Holy Spirit will come upon you, and the power of the Most High will overshadow you; So the baby born to you will be holy, and He will be called the Son of God. What's more, your relative, Elizabeth, has become pregnant in her old age! People used to say she was barren, but she is already in her sixth month, for nothing shall be impossible with God."



God's timing is always perfect! Elizabeth's pregnancy was used by God to encourage Mary to believe that God would fulfil His promise.

Another impossibility happened to me personally. On May 2, 2024, I made an appointment for my annual appointment with my cardiologist in Pensacola, Florida, for

May 8, 2025. During the first few days of May, in the week before my appointment, I began to suffer extreme pain in my throat and chest. On the day of my appointment, I was sitting in my car preparing to leave, when the pain came back again. I sat there for a few minutes, and I decided to go to Crestview. If the pain

lessened, I would drive on to Pensacola, but if not, I would return home. Well, the pain decreased, so I started driving to Pensacola. I explained to the doctor what had happened. He took me up a flight of stairs. By the time we

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Classic Elegance and Musical Fusion:

Two Nights, One Mission

Panama City Symphony continues its 30th Anniversary celebration with a fantastic cultural season packed with engaging concerts and exclusive events. Two special fundraising events, the annual Bella Notte formal gala on February 4, and back by popular demand – Renaissance to Rock-n-Roll on March 4, offer classic elegance and musical fusion.

Bella Notte's theme this year is "Voices of the World," promising an unforgettable evening of artistry and

CLASSIC ELEGANCE

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IMPOSSIBLE

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reached the third floor, the pain in my throat and chest exploded. Thankfully, the cardiologist's office was in the hospital. They immediately ordered a heart cath. The next morning, he said to me, "You had a ninety-five percent blockage in your main artery. You had a widow-maker and are a very lucky man."

Later, after thinking about

his words, I realized the entire episode was a lot more than just dumb luck. If I had not made that appointment a year ago, I would not have thought about going to Pensacola. God knew a year in advance what was coming, and because of that, I am alive today and writing this article. The impossible happened, God gave me a miracle!

Soon, I will be celebrating the miracle God gave to Mary. The Son of God was born and came into the world to die for our sins. He lived a perfect life, something you and I cannot even dream of. And yet, a savior was born to a virgin. What God did in sending His Son was to empower Him to have the ability to forgive and remove the blockage and bondage of sin in our lives, so we can live in freedom now, and have life eternal

If you haven't already done so, I encourage you to receive

Christ now through prayer. He will hear you and remove the past, and give you a new beginning! "If the Son therefore shall make you free, you shall be free indeed." John 8:36.

May the joy of knowing God's Son make this Christmas the greatest ever for you and your family, because receiving Jesus Christ into your life makes the impossible happen!

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music and incredible talent to

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ing in the long-term vitality and

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phony, The Cultural Heart of

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fast for these two events - but

are still available; to purchase,

and for more information, go to

PanamaCitySymphony.org.

Merry Christmas!

Pastor Gueary Clendening is a retired minister with the Assemblies of God. He has ministered for over 50 years and resides in Valparaiso, Flor-



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CLASSIC ELEGANCE

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cultural celebration. This formal black-tie gala is the elegant cornerstone of the Symphony's annual fundraising efforts, and the evening's entertainment lineup features internationally acclaimed Mexican mezzo-soprano Paula Villarreal, West African Jazz Pianist and Composer Leon Lewis-Nicol, and the artistic vision of Panama City Symphony's Conductor and Music Director, Maestro Sergey Bogza of Russian-Ukrainian descent. Bella Notte takes place on Wednesday, February 4, at FSU-PC's Holley Academic Center.

In sharp contrast to the formality of the gala is the Renaissance to Rock-n-Roll concert, a dynamic and high-energy merging of genres. Back for its second year, this collaboration between Panama City Symphony musicians and local rock-n-roll favorite, The Will Thompson Band, is an exhilarating journey through centuries of sound, bringing diverse, enthusiastic new audiences together. Renaissance to Rock-n-Roll takes place on Thursday, March 5 at Capt. Anderson's Event Center in Panama City Beach.

Events like Bella Notte and Renaissance to Rock-n-Roll are essential fundraising pillars so



Panama City Symphony can continue to deliver world-class







Gulf Coast State College Trustee Bill Cramer Elected Chair of New Florida College System Council of Trustees

Gulf Coast State College trustee and former board chair Mr. Bill Cramer was unanimously elected as the inaugural Chair of the Florida College System Council of Trustees at the Council's organizational meeting on November 4, 2025. At the same meeting, the Council formally adopted its bylaws and elected officers to accelerate trustee-led advocacy and education statewide.

Established in close coordination with the Florida College System Council of Presidents, the Council will operate cooperatively to align priorities, share legislative initiatives, and present a unified message to state leaders.

The Council is a statewide association of more than 200 gubernatorially appointed Florida College System trustees. Modeled on the successful Council of Presidents, it unifies trustee voices, strengthens governance education, and supports student and workforce outcomes across Florida's 28 colleges.



Inaugural Officers

Chair: Bill Cramer, Trustee and former Chair, Gulf Coast State College Board of Trustees

Vice Chair: Gordon Sprague, Chair, Pensacola State College Board of Trustees

Secretary: Terry Atchley, Chair, South Florida State College Board of Trustees

Cramer brings decades of trustee leadership in the Florida College System, first appointed in 1987, with 20 years of service on the GCSC District Board of Trustees, including 18 years as Chair. He also served as Chair of the former Association of Florida Colleges Trustees Commission (2001–2003), which provided a forum for trustee collaboration and advocacy.

"Trustees are unpaid volunteers, appointed by the Governor and confirmed by the Senate. We're uniquely positioned to make the case for the state colleges—our voices carry the weight of unalloyed personal commitment," Cramer said. "This Council ensures that commitment is heard—clearly and consistently—by policymakers."

The Council will pursue a

targeted \$70 million increase in recurring state operating funding for Florida's state colleges to expand student access and affordability, retain employees, and meet workforce needs. The Council also supports targeted

investments in campus infrastructure and security, expanded nursing education, and other job-focused programs.



Panama City Symphony Comes Alive This Christmas!

Get ready for the Symphony's glorious finale of 2025, the annual HOLIDAY BY THE BAY, taking place on Saturday, December 13. Panama City Symphony features a brand-new experience for its patrons during this special concert: a performance by the newly formed Panama City Symphony Adult and Children's Choir. Under the baton of Maestro Sergey Bogza, HOLIDAY BY THE BAY presents a fusion of full symphonic orchestral music

with the vibrant voices of the choir, enhancing the emotional depth of the performance and offering an immersive experience that showcases the unique strengths of both instrumental and vocal music. Showtime is 7 p.m., and the concert takes place at the Barbara W. Nelson Fine Arts Center, 1200 Harrison Avenue in Panama City.

For available tickets to Symphony concerts, go to Eventbrite or PanamaCity-Symphony.org.

















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PCB Chamber Member Spotlight



Hershey's Ice Cream Shop and Beach Pizza

For the past fourteen years, Hershey's Ice Cream Shop at 8815 Thomas Drive in Panama City Beach, Florida, has been a local favorite and a beloved stop for visitors from all over the world. Located just steps away from the beach, this family-friendly shop has built its reputation on quality, variety, and old-fashioned customer service that keeps people coming back year after year.

Every day of the year, Hershey's Ice Cream Shop proudly serves a wide selection of 44 different flavors, offering something for everyone—from timeless classics like chocolate, vanilla, and strawberry to unique favorites such as Moose Tracks,

Cookie Dough, and Cotton Candy. Whether guests prefer a scoop in a cone, a sundae piled high with toppings, or a handspun milkshake, the shop delivers the perfect treat for cooling off after a sunny day at the beach. The bright, welcoming atmosphere and cheerful staff make every visit a memorable experience.

What sets Hershey's Ice Cream Shop apart is its commitment to consistency and community. Open year-round, the shop isn't just a seasonal stop but a local gathering place where residents and tourists alike can enjoy a taste of happiness, no matter the season. The friendly team ensures that every







customer leaves with a smile, making the shop a staple in the



Panama City Beach area. In 2024, the family behind

BEA





Hershey's Ice Cream Shop expanded their passion for great food by opening Beach Pizza, conveniently located next door. Beach Pizza offers a delicious thin-crust pizza made fresh to order, along with flavorful wings, ice-cold beer, and a variety of other tasty menu items. The two businesses complement each other perfectly—after a savory meal of pizza and wings, guests can stroll right over for a scoop or two of their favorite Hershey's ice cream.

Together, Hershey's Ice Cream Shop and Beach Pizza have become a cherished part of the community, blending classic American comfort foods with a laid-back beach vibe. Whether you're a long-time local or a first-time visitor, there's no better place to enjoy the simple pleasures of good food, friendly service, and sweet memories by the shore.



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PCB Chamber Member Spotlight



Grease Pro:

40 Years of Local Roots, Quality Service, and Community First

This year, Grease Pro proudly celebrates 40 years of serving Bay County and the surrounding areas. What began in 1985 as a two-bay oil change facility has grown into a multi-location operation offering quick oil changes, tire and auto repair services, full-service car washes and detailing, and trusted car and truck sales. While our services have expanded and our footprint has grown, one thing has remained the same from the very beginning: our com-

stone, we're also moving forward with exciting growth. Our car and truck sales division has expanded to now offer inventory at both our original Panama City location at 3136 Hwy 77 in Panama City, Florida and our brand-new sales location at 1407 Car Care Lane in Chipley, Florida. And there's more to come—we are preparing to open new oil change locations in Inlet Beach, Freeport, and beyond, allowing us to support even more of our neighbors

milestone, but to us, it marks the beginning of what's ahead. From our family to yours thank you for trusting us with your vehicles, your time, and your loyalty. We look forward to serving Bay County and our neighboring communities for many years to come.

Stay up to date with what's new and happening across all locations by following us on Facebook and Instagram: @ GreaseProInc





mitment to providing top-notch car care for our community. Plus, Grease Pro is still owned and operated by the same Bay County family that started it all!

From the beginning, our mission has been simple—provide honest, reliable, and high-quality car care in a friendly, familiar environment—from the warm greeting when a customer pulls into the wash, to the technician who explains recommended services in a way that's clear and never pushy. Over the past four decades, we've grown, adapted, and expanded with one goal in mind: to be your one-stop shop for convenient, dependable car care. Many of our customers have been with us for years, and some now bring in the next generation. That kind of continuity doesn't happen by accident—it comes from showing up consistently and providing excellent service.

As we celebrate this mile-



across the Panhandle.

We understand that choosing where to do business matters. When you support Grease Pro, you're supporting a local, family-owned business that invests back into our community—through jobs, partnerships, sponsorships, and a long-standing commitment to treat others the way we'd like to be treated. Shopping local truly makes a difference, and we are grateful every time someone chooses us.

Forty years is an incredible





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Shop Talk: Throws, Shows & Ho, Ho, Hos

By Lee Ann Leonard

Panama City Beach's unofficial downtown transforms for the holiday season, glowing with twinkling lights, illuminated photo ops, and the charm of Santa's Beach House. The festive spirit extends beyond the center, where Pirates Voyage Dinner & Show adds its own magic: towering Christmas trees, a sparkling sleigh, and a giant glittering ornament and more. Together, these displays create a seamless holiday landscape—another reason to linger and stroll through the colorful outdoor mall this yuletide sea-

The holiday highlight may be Santa's arrival! The jolly one is available for photos daily from November 28 through Christmas Eve. Visitors can stop by his Pier Park home in the Town Center across from Dillard's and should visit Pier Park's website to secure their session. Beachy Beach Real Estate and The Eye Gallery are proud sponsors of the annual tradition.

On Saturday, December 13, the Optimist Club of the Beaches' Christmas Parade will travel through the center, spreading Christmas cheer and candy! The parade, which features festive floats, decorated vehicles, marching bands, and Santa, is



slated to start at sunset. The parade will travel from the Sharky's parking lot and head west on Front Beach Road before turning into Pier Park. From Pier Park Drive, the parade will turn north at the roundabout and then travel east down Stingray Drive, ending behind Target.

Santa will return to his Pier Park home after the parade to help make magical memories. Back by popular demand, guests who book their Santa photos on parade day will receive a special gift with purchase: a 4" x 6" light-up Christmas picture frame valued at \$30! Gift it or use it to display your favorite Santa photo.

Ready for a new holiday tra-



dition? Pirates Voyage's Christmas show and feast will get you in the spirit pirate-style! The show, which features Captain Blackbeard and his cavalier crew searching for a lost treasure of Christmas gifts, runs through January 3, 2026. Visit PiratesVoyage.com for details and tickets.

This holiday season, explore



the merriest mall around, and visit Simon.com/Mall/Pier-

Park for the latest holiday happenings.





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Will the Snowbirds Keep Coming to PCB?

By Ed Offley

It was not the kind of email that a Panama City Beach property manager likes to receive.

When Rodney Lawrence turned on his office computer one day in late October, he found an email from Hans van Zandvoort, a Canadian resident and longtime winter visitor to the Beach with his wife, Liz.

"As much as we have enjoyed our trips to PCB and hospitality that you and your staff have shown us, unfortunately, we will not be returning this winter," van Zandvoort wrote.

The reason: the Trump administration's stricter entry requirements for Canadians planning to stay more than 30 days in the United States, including mandatory biometric data collection and a \$30 per person entry fee.

Van Zandvoort bluntly said the couple's decision not to return stemmed from "the current political climate requiring us to be fingerprinted and carrying U.S.-assigned documents." He added, "Customs and Border staff ... can be intimidating even though we give them no cause and a feeling that Canadian visitors are not valued has made us sadly come to this decision."

As CEO of the property management firm Vacations Perfected, Lawrence said he has seen a significant drop in seasonal rentals by Canadians. The company manages 95 properties on Panama City Beach. "Last year we were 80 percent



occupied, mostly Canadians," Lawrence told PCB Life. "We're actually at about 55 percent [occupied] this winter."

In addition to the tighter entry procedures, Canadians have also become resentful over President Trump's imposition of heavy tariffs ranging from 35 percent on general goods to 50 percent on steel and aluminum. The president's call earlier this year for Canada to become

America's 51st state further spiked public anger north of the border.

A weakened Canadian dollar and rising rental costs in Florida are further exacerbating the situation.

Nevertheless, there appears to be no clear consensus in the travel industry over how serious the decline in Canadian tourists will be as the winter season gets underway. Tourism analyst Edmond Thorne, writing at Medium. com, said Canadian tourists visiting Florida dropped 20 percent in the second quarter of 2025 compared to the previous year, falling from 800,000 to 640,000 visitors.

While the 3.3 million Canadians who visited Florida in 2024 represented only 2.3 percent of the 143.9 million total, Thorne pointed out that Snowbirds who come for an extended stay contribute to the local economy, rather than spending their money at a major entertainment complex such as Disney World.

Lawrence said the pain of fewer Snowbirds will fall on individual property owners who rely on them renting their places for two or three months to defray the costs of a mortgage, insurance and other expenses. "This will also negatively impact service workers ranging from unit cleaners to other local businesses," he said.

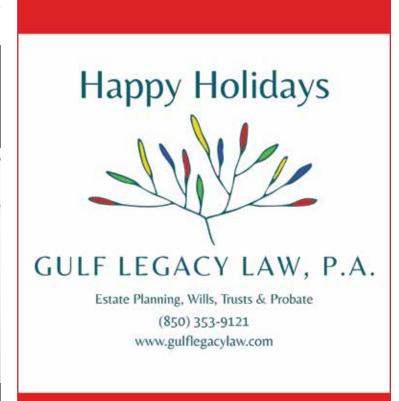
Dan Rowe, president of the Bay County Tourist Development Council, offered a more optimistic view, noting that Panama City Beach is currently experiencing only a 10-percent decline in Canadian visitors. The economic impact will be mitigated by the fact that the great majority of Snowbirds coming here are Americans and not from Canada. A recent TDC analysis showed that in 2024, residents of Wisconsin, Michigan and Minnesota comprised 33 percent of winter visitor rentals at Panama City Beach. Ontario, Canada, ranked fourth at 8.4 percent.

The TDC has a longstanding program to directly engage with winter visitors who make recurring stays at the Beach, Rowe said. Barrie Ainslie, the TDC's Director of Visitor Services, and communications director Sydney Clifton produce "Tidal Times," a weekly e-newsletter sent out to a base of about 8,000 Snowbirds with several editions in the off-season and then as a weekly newsletter beginning each January.

Rowe said he is confident that Canadian visitation at the Beach will continue. "People put politics aside. There are people who will continue to travel here," he said. "These people don't think of this as a vacation but as a place where they spend the winter."

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13th Annual Bethlehem Christmas Village Dec. 10-13

By Pam Anderson

As I am writing this article, our maintenance crew is building the story booths for the Annual Bethlehem Christmas Village, which will be open December 10 through 13, from 5:30 p.m. until 8:30 p.m., here at Capt. Anderson's Marina. It's always exciting for the crew and office staff to participate in this annual event, now in its 13th year! The event is always free and very family-friendly.

Bethlehem Christmas Village is our way of celebrating and sharing with our community the Biblical story of that very first Christmas 2,025 years ago, when Jesus was born of a virgin, Mary, and her betrothed, Joseph.

Each evening at the Village, we will enjoy many of our local school choirs and bands sharing their Christmas programs. This year, we will hear from Breakfast Point Academy and North Bay Haven Middle & High School Chorus on Wednesday evening, Rutherford High School and Arnold High School Concert Band on Thursday, Bay High School Chorus, Bay Haven Ele-

mentary School and Bay Haven Middle School on Friday, and Surfside Middle School and The Ark Band on Saturday evening! Come support your favorite schools and students and listen to some great Christmas music each evening.

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

Stories of that very first Christmas in Bethlehem from the viewpoints of Isaiah, Mary, Elizabeth, Joseph, the Innkeeper, Shepherds, Angels, and Wise Men will be shared as you walk through the Village and meet the storytellers. They will each give you a page for your Bethlehem Book to take with you.

Our hope is that this will help you experience what Mary and Joseph lived over 2000 years ago and be reminded of what the



real Christmas is all about.

Be sure to stop by the Gospel Bracelet table to get your free bracelet!

At the last booth, we invite you to put your book together and receive a small gift from one of our local merchants.

Experience the bustling little village of Bethlehem as people have come to register for the Census and pay their taxes. Our tax collectors will be collecting unwrapped toys and non-perishable food and monetary donations for different local charities each night. All gifts, large or small, will help make a difference to our neighbors in need. This year's 'Tax Collectors' will be Anchorage Children's Home, Scottish Rite Temple, Center of Hope, and Rescue Mission. Our Candy Cane Grandma will share the story behind the candy cane that we all love at Christmas.

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

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

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

In addition, this month, you fishermen (and women) will be happy to hear that the Bay County Artificial Reef Association is hard at work getting artificial reefs ready for deployment. A note from their President, Erika Burkett:

The Bay County Artificial Reef Association (BCARA) has

spent the past few months actively preparing a 60-foot tugboat for deployment as an artificial reef. With the dedication of more than 20 volunteers contributing over 500 hours of work, this project has been no small feat.

Miller Marine Inc. played a crucial role in the success of this effort, serving as a main sponsor and providing invaluable support throughout the preparation process. In recognition of their contribution, BCARA granted Miller Marine Inc. the honor of naming the new reef.

We are proud to announce that our newest artificial reef will be named The Jessie A.

The Jessie A successfully passed inspection on November 17th and, following the required 14-day inspection period, will be deployed offshore in 135 feet of water.

Christmas Blessings from our families to yours...

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





Wildlife in Fall

By Helen Petre

Welcome to fall! It is time for us humans to break out the blankets and jackets, but what do our wild animals do to prepare? Fortunately, they have everything they need to stay warm. In the fall, most animals start eating a lot. They need to add a layer of fat to keep them warm and provide energy to sustain them through the winter when there is little food.

The Florida black bear, Ursus americanus floridanus

The Florida black bear is the only bear in Florida. There are about 4,000 in all of Florida, but only about 120 in the western Panhandle, mostly in Eglin. They prefer dense undergrowth in scrub oak ecosystems, swamps, and flatwoods. One was seen in Grayton Beach State Park recently, and it was not small. Should we be worried about large, dangerous animals while walking in the woods or on the beach? Probably not. As with all wildlife you encounter in their habitats, give them room and do not try to interact with them. If you are hiking in an area that is bear habitat, make noise. If the bear hears you, he will most likely move away from

Bears mate in the summer, but the eggs do not implant until November, and then, only if the female has gained enough weight. The cubs are born in January as tiny, helpless things weighing less than a pound. Females feed and protect them denned in the saw palmetto understory until spring.

Males are much larger than females, weighing about 350 pounds, while females weigh in at around 200 pounds. Bears that eat garbage, pet and wild-life food are much larger because those foods are higher in calories than the normal diet of mostly plants and insects. Bears eat bees, wasps, and other insects, soft mast consisting of saw palmetto and holly berries, and hard mast, a variety of acorns and hickory nuts.

In fall, bears eat about 20,000 calories a day in order to prepare for the winter when there is less food, and females are denned with their offspring. That's as much as a normal person should eat in ten days, or the

caloric count of about eight pizzas. In fall, bears feed for about 18 hours a day, so the chance of seeing a bear is rather good.

It is illegal to feed bears in Florida. Considering they are trying to gain weight in fall, if a bear finds your garbage, he will happily eat it. This is not good for many reasons. Human garbage and dog food is not very nutritious for bears. Bears that are accustomed to eating your garbage and dog food lose their fear of humans and become aggressive if you do not have food for them. To prevent bears from wanting to be in your yard, keep garbage in the garage or lock your containers. Take in pet and bird feeders. Bears are usually solitary and quiet animals, but if they smell your tasty buffet, they will come to get it.

White-tailed deer (Odocoileus virginianus)

Deer are actually more dangerous than bears, not because they attack people, but because they tend to run out on the road right in front of moving vehicles. Deer feed along the edge of the highway, especially in fall, when they, like bears, are trying to fatten up. Males are about 115 pounds and have antlers, and females are about 90 pounds. White-tailed deer are edge species, choosing to browse



low-growing vegetation along an edge where they can see predators. This makes the side of highways and yards that back to woods, or the edge of fields, great places to see deer. When they are alarmed, they lift their white tails, stamp their feet, and snort

Deer are crepuscular, active at dawn and dusk, like mosquitoes, making driving during those times a bit tricky. Deer often follow each other, so if one deer crosses the road, be prepared for the next.

If you come across a silent, bedded fawn while walking in high grass or woods, please leave it alone. Does teach their fawns to sit silently, not move, and wait for their return. If humans intervene and try to help the fawn, it usually does not end well.

Eastern Gray Squirrel (Sciurus carolinensis)

Even if you do not get out into the forest and see bears, you will see squirrels, busily collecting their favorite foods, acorns and hickory nuts, getting ready for the winter. The Eastern Gray Squirrel is our back-yard squirrel, and has adapted to feeding from bird feeders, if available. These are our friends, as their habit of burying nuts leads to forest regeneration. If you are quiet, you can hear them chattering to each other as they search, bury and eat mast.

As we enjoy the cooler weather and fall colors, this is a good





time to go out and walk in the woods or along the dunes at one of our parks. Our animal friends are busy preparing for winter, eating lots of calories and putting on an extra layer of fat to keep them warm in the coming cold. This is a great time to explore nature and learn how animals prepare for the lean season to come. Remember to give them space and let them show you how their world works.

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.





Vets Helping Vets & First Responders:

What Does 'Giving Back' Look Like For You?

By Marta Rose-Thorpe

For years, Jimy Thorpe had felt the urge to give back. A U.S. Army Veteran who served during the Gulf War, Jimy had always held the highest regard for the men and women who serve our country and keep us safe. This group also includes First Responders – the men and women who keep our communities safe. In 2014, he created the tagline "Vets Helping Vets" - later elevated to "Vets Helping Vets & First Responders" - and decided to start giving what he had to give: AC units. Jimy owns A Superior Mechanical, a local business which he launched in 2002. "We are honored to give thanks to the men and women who put their lives on the line every day for the citizens of our community," he says.

In the beginning, Jimy and his team decided to give away eight AC units per year. Veterans and First Responders were encouraged to apply online at ASuperiorMechanical.com; the Giveaway was open to all who have served in the Army, Navy, Air Force, Marines, Coast Guard, and all First Responders, including EMT/Medics, Police, Sheriffs and Fire Fighters. American Legion Post 392 in Panama City

met and voted on all submissions each quarter, selecting one Veteran in need and one First Responder in need to be awarded the units.

In 2015, the Giveaway began taking the form of a quarterly appreciation lunch at Harley-Davidson of Panama City Beach. The first event hosted around 40 guests and several local businesses co-sponsored. The next lunch brought in

a few more guests and sponsors, and the Vet Center and other veteran-related organizations joined in. As the word-of-mouth continued, the guest list grew. By 2017, the event had moved to Texas Roadhouse PCB and grew through the years to host around 380+ guests each time. In 2019, Pastor David Butler of Faith Assembly Church in Miramar Beach (AKA "The Rock & Roll Church") invited Jimy to host a quarterly appreciation lunch there, to reach Veterans and First Responders in the Walton and Okaloosa areas. This lunch took place quarterly, for five years, during which Jimy gave away 12



AC units, including installation, per year. "I feel that giving back to Veterans and First Responders is like taking the time to help my father," says Jimy, whose father served in the U.S. Marines. "It's something that comes second nature; it's instinctive and something that's driven in me."

The next Veterans & First Responders Appreciation Lunch takes place on Tuesday, April 21, 2026, from 11:30 a.m. to 1 p.m. at the Niceville Community Center, 204 Partin Drive North, Niceville, FL 32578. The event will include a hot lunch catered by Swiftly Catered, a brief welcome from the sponsors and sup-



porters, and the AC Giveaway. This event is supported and sponsored by the Niceville Community Center, Niceville High School (who will present the colors), United Community Bank, Blanken Management, and Beachworx CoWorking Spaces. Walton and Okaloosa County businesses are encouraged to sponsor; for details, contact Marta Thorpe at (850) 814-3822. To register to win an AC unit, visit ASuperiorMechanical.com and go to ABOUT US > HVAC GIVEAWAY.

Thorpe says he hopes his AC giveaways serve as an example to the community of how others can give back. "Let us be your template," he shares. "For a long time, I felt the desire to somehow give back, and after talking with my wife about what this would look like, we realized we should give back what we have to give: AC systems. Any business — any person — can do the same and find their own way to give back."







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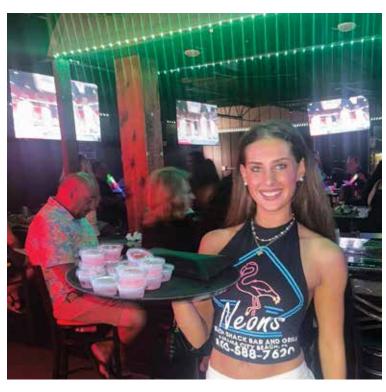
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© Community

Neons Bar 72: You're Welcome Here

Welcome to Neons Bar 72, a lively and inviting bar and grill located on the beautiful Bay Point Golf Course and open to the public. Whether you're visiting after a day on the greens, meeting friends for a casual meal, or looking to unwind with live music and a cold drink, Neons Bar 72 offers the perfect blend of great food, good times, and friendly service. The scenic golf course setting, combined with a relaxed and welcoming atmosphere, makes it a favorite destination for locals, golfers, and visitors alike. In fact, Bay Point Golf Course has been recognized with the "Best of Bay" award for Best Golf Course every year since 2016, making your visit even more memorable.

Neons Bar 72 serves up a flavorful menu packed with crowd-pleasing favorites—from juicy burgers and crispy wings to fresh salads, wraps, and hearty entrées. Pair your meal with a refreshing draft beer, a handcrafted cocktail, or a glass of wine while you enjoy the vibrant, friendly atmosphere. With dai-



ly specials, a full bar, and both indoor and outdoor seating, it's the perfect spot to grab a bite, catch up with friends, or relax after work.

Entertainment is at the heart of the Neons experience. Two years in a row, Neons has won "Best of Bay" for being the number one place for Music Bingo and Entertainment, and the venue consistently hosts live music and themed events that keep guests coming back. The newly acclaimed Barn Event Center was recently nominated for Best Wedding Venue in Bay County, highlighting the





space's versatility and charm. Guests can also look forward to upcoming events like the New Year's Eve 2026 Bash, the Purple Madness Prince Tribute Dinner Show on January 16 and 17, and the Valentine's Day Gala February 13 and 14, featuring Brandon Giles Fire Piano Dinner Show. Whether you're enjoying the deck overlooking the golf course or attending a special performance, every visit promises fun, entertainment, and memorable moments.

Beyond great food and entertainment, Neons Bar 72 is also

a versatile venue for gatherings, parties, and celebrations. The team offers flexible event options for birthdays, weddings, corporate outings, and community fundraisers. With customizable catering menus, attentive service, and plenty of space to make it your own, Neons makes planning any event simple and enjoyable. The Event Barn and outdoor spaces provide a warm, welcoming setting for any occasion—big or small.

What truly sets Neons Bar 72 apart is its connection to the community. It's more than a restaurant—it's a place where memories are made. Regulars know the staff by name, new guests feel instantly at home, and every night brings something special. From the friendly smiles to the energetic atmosphere, Neons Bar 72 is built around good food, good people, and good times.

Experience Neons Bar 72 for yourself. Open to the public and welcoming everyone —where the food is delicious, the drinks are cold, and the fun never stops.



MENU & EVENTS @ NEONSBAR72.COM



Including Artwork in Your Estate Plan

By Jon Carroll

I have always enjoyed art, even majoring in Art History in college. Over the years, my wife and I have acquired a variety of pieces from friends, family members and local art shows we have attended. If you are someone who appreciates and collects artwork, you should consider how your art will be handled as part of your estate plan, even if the value of the art lies in its personal meaning to you.

Artwork falls into the category of tangible personal property - the same as furnishings, clothing, collectibles, or other "stuff" you have around your house. Art, like these other items, can carry deep sentimental meaning. Maybe a piece of sculpture reminds your family of the vacation where it was purchased, or perhaps that work which always hung in the dining

room evokes nostalgic childhood memories for your heirs. When more than one heir has strong feelings about a particular piece, disagreements can arise.

An approach to mitigate potential disputes is to include written guidance in your estate plan about how you'd like these items to be distributed. One method is to assign a total value to the entire collection and then balance distributions with other estate assets. While this approach may take equitable financial value into account, it may not account for emotional value. Another strategy is to provide guidance that allows heirs to systematically take turns selecting pieces, rotating choices until all items are claimed. Others use a personal property memorandum as part of their will or trust to designate specific items to specific family members. Including a short letter explaining why you'd like a certain heir to have the piece can also help avoid misunderstandings.

Of course, you don't have to wait until you have passed to give away a cherished piece of artwork. The IRS currently permits you to gift up to \$19,000.00 per individual annually without triggering gift tax reporting requirements. Maybe you want to witness a family member enjoy the gifted artwork, or perhaps you are downsizing and will no longer have sufficient space to display your artwork. These are reasons you may consider making a gift during your lifetime.

You may wish to donate artwork to a museum, university, or charitable organization. This can be a meaningful way to preserve your legacy, benefit the community, and potentially reduce your tax burden — but

such gifts must be structured properly. Donations of artwork valued at over \$5,000.00 require a qualified appraisal signed by a qualified appraiser, as well as submission of an IRS Form 8283 along with the donor's tax return. A photograph that meets certain IRS requirements may be required for art objects valued at more than \$20,000.00. For art valued at more than \$50,000.00, a Statement of Value can be requested from the IRS, which helps to ensure compliance with tax regulations and deductions.

Before leaving such a gift as part of your estate, it is best to discuss potential donations with the intended recipient beforehand to ensure they can accept and display the piece. For estates that might be subject to the Federal estate tax (currently levied on estates with a value of

greater than \$13.99 million for individuals and \$27.98 million for married couples), appraisals of artwork are also important to determine the value of the estate for taxation purposes.

Whether your goal is to share the collection you enjoy with family, support charitable causes, or ensure proper conservation, the key is planning now. By addressing your artwork as part of your estate plan, you ultimately provide clarity and peace of mind for those who will inherit your treasure.

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

Know Your Neighbor: Britt Matthews

By Michele Hardman

You may know Britt Matthews as a broker at Beachy Beach Real Estate, but you may NOT know the many other things that make up this spunky, loveable redhead.

Britt began to write poetry at a very young age, thanks in part to her great-grandmother, who also had a love for it. She would encourage Britt to write and would send her poems to read and inspire her. Both poetry and the grew up singing in church and school choirs. She did some jazz here locally for a little while, then a couple of years ago, a friend suggested that she participate in the annual Red Fish Film Festival, which then led to the two friends forming the duo, Red Sky River, and performing at Little Village and other venues in the area. Many of her songs started out as poems.

Despite her onstage charis-

with someone through your own spoken word or a song that you wrote. If you keep chasing that adrenaline—that high—it overrides the fear or anxiety." Words of wisdom from someone who's learned how to conquer it. Britt has presently stepped away from musical performing for a little while, choosing to focus more on the creating side, and to be more present in her daughter's life.

When Britt was young, she had her own share of personal

trauma and challenges, which led in turn to her tendency to seek out quiet and calm. It just felt safer that way. She's now committed to her own home being a safe, peaceful place and to breaking the generational cycle of dysfunction. She's all about supporting other local artisans and entrepreneurs, and is a wonderful resource for people. She grew up in PCB, but has since lived in numerous cities across Florida and Tennessee, in addition to Las Vegas and

New Jersey. Besides working at her family's real estate business, Britt is also a broker and owner of Full Heart Rentals, and is currently serving as Treasurer for the Central Panhandle Association of Realtors (CPAR).

What are some of the things that this bundle of energy does to relax? Due to injuries she's sustained over the years, Britt had to give up some of the things she used to do to burn

Continued on page 15



PHOTO CREDIT LOU COLUMBUS

spoken word are ways for Britt to express her feelings. "You can Britt actually considers say so much with so little", she herself to be more of an introsays. Emily Dickinson was one vert and has paralyzing stage of her favorite authors when she fright. Britt says, "The gift is was young. Britt published her on the other side of the fear. first poetry book at age 40 and If you're scared, do it anyway. currently has two available. Britt There's nothing quite like that is also a singer/songwriter who feeling when you truly connect





Break 50 (And Beyond)

By Alan M. Watson, President, GOLF+ PCB

I don't know if you are like me, but lately I have been consumed by YouTube golf. Of course, by "consumed" I don't mean literally because between work, wife, dog, sleep, and food, I don't have a lot of free time. However, some of my precious free time I have used to peek into the world of internet golf and most of that exists on YouTube. One of the most popular channels related to golf on that platform is created by and stars LIV golfer Bryson DeChambeau. Bryson famously plays unique golf clubs that almost no one else uses. He is a numbers guy who uses high-level mathematical formulas and calculations for every wedge shot, putt, and more. Most fans of golf thought he was slow, droll, and quirky before the LIV/PGA split, but since then, Bryson has come out of his shell and with the aid of the internet, become one of the most popular and successful golfers in the world. His series, "Break 50," is something worth noting, and I'll tell you why.

In "Break 50," Bryson and one or more guests play a golf course from the Red tees in an attempt to literally break 50, shoot 49 or better. This takes a lot of skill, even from the shorter tee box (and some luck, of course). It has been done, albeit rarely.

Should you or I attempt such a feat, even with a few of the best golfers at our respective courses, we would most likely fail; nevertheless, I think "Break 50" has lessons to teach us as golfers.

First is that putting is KING in golf. He (or she) who putts well usually wins. We should all spend more time practicing our putts and learning to read greens and our scores would drop. One thing I have noticed is that Bryson rarely, if ever, leaves a putt short. He tends to pick a line and a pace that would have the ball rolling out about six inches to a foot past the hole if the hole didn't exist. Lesson hit the putt firm enough to go in and some. It won't go in if it doesn't even get there!

The second lesson is that the



farther you can hit it off the tee, the better. There is no way in any world on any course with any two, three, or four professional golfers could shoot 49 from the back tees. The distance is just too great. But in his series, Bryson and some of his guests can drive many greens due to the shorter tee starting point. Even if they miss the green or drive it just short, with an impressive short game, you can get in the hole in fewer strokes. You can't get up and down regularly from 150 yards. But you can when you are pin high in one stroke. Tiger Woods, John Daley, and Bryson have all proven over the years that even if you aren't that accurate off the tee, distance is still a huge advan-

The third lesson I've learned from "Break 50" is that details

matter. My personal calculation of wind, temperature, and green speed conditions when hitting an approach shot are short and sweet. I might say something like "Well, it's 147 by the laser to the pin and the wind is in my face so I'll hit a 153 club." Good guess, but probably wrong. When Bryson lines up a shot he has a more accurate gauge on the wind - direction and speed – he knows his numbers perfectly so he can then pick the right club and he factors the green condition - will it be firm and bounce, will it hold, how will the ball bounce given the type of shot he is hitting (high, low, draw, or fade). Wow, that's a lot to consider. However. it makes a huge difference. I'm not suggesting we take laptops and Doppler equipment with us to the course, but maybe taking another few seconds to think things through would help.

Finally, I think the most important thing to learn from this whole series is to never give up. I know it sounds like a high school football movie trailer tag line, but I'm serious. When you

need 11 birdies and 4 eagles to achieve your goal and you make a mistake of any kind, you dramatically lessen the chance that you will achieve the goal. However, it's not impossible. I feel like many of us have a bad start to the round and we give up. Or we have a blow-up hole and then ruin the next few holes while we are still in our heads about the snowman we carded back on hole 6. We three putt early in the round and then declare, "Well, I guess I just can't putt!" But that's not the end. We have to keep going and remember that we can't fix the previous hole or holes. We have to buckle down and get after the next shot and the next shot and so on. I want to encourage you, the next time you tee it up – maybe your goal is nowhere near as ambitious as Bryson's and his YouTube series of shooting 23 under par. Maybe your goal is to break 100 or 90 or 80. Maybe it's just to make your first legit par or birdie. Whatever it is, hang in there! You can do it!

Fairways and Greens!





NFL Schedule

WEEK 14

Thursday, Dec. 04, 2025

Dallas Cowboys at Detroit Lions 8:15p (ET) Prime Video

Sunday, Dec. 7, 2025

Seattle Seahawks at Atlanta Falcons 1:00p (ET) FOX Pittsburgh Steelers at Baltimore Ravens 1:00p (ET) CBS Cincinnati Bengals at Buffalo Bills 1:00p (ET) FOX Tennessee Titans at Cleveland Browns 1:00p (ET) FOX Indianapolis Colts at Jacksonville Jaguars 1:00p (ET) CBS

Washington Commanders at Minnesota Vikings 12:00p (CT) FOX Miami Dolphins at New York Jets 1:00p (ET) CBS

New Orleans Saints at Tampa Bay Buccaneers 1:00p (ET) CBS Denver Broncos at Las Vegas Raid-

ers 1:05p (PT) CBS Los Angeles Rams at Arizona Cardinals 2:25p (MT) FOX

Chicago Bears at Green Bay Packers 3:25p (CT) FOX

Houston Texans at Kansas City Chiefs 7:20p NBC

Monday, Dec. 8, 2025

Philadelphia Eagles at Los Angeles Chargers 5:15p (PT) ESPN/ABC

BYES: Carolina, New England, N.Y. Giants, San Francisco

WEEK 15

Thursday, Dec. 11, 2025

Atlanta Falcons at Tampa Bay Buccaneers 8:15p (ET) Prime Video

Sunday, Dec. 14, 2025

Cleveland Browns at Chicago Bears 12:00p (CT) FOX Baltimore Ravens at Cincinnati Bengals 1:00p (ET) CBS Arizona Cardinals at Houston Texans 12:00p (CT) FOX New York Jets at Jacksonville Jaguars 1:00p (ET) CBS Los Angeles Chargers at Kansas City Chiefs 12:00p (CT) CBS Buffalo Bills at New England Patriots



1:00p (ET) CBS Washington Commanders at New York Giants 1:00p (ET) FOX Las Vegas Raiders at Philadelphia Eagles 1:00p (ET) FOX Green Bay Packers at Denver Broncos 2:25p (MT) CBS Detroit Lions at Los Angeles Rams 1:25p (PT) FOX Carolina Panthers at New Orleans Saints 3:25p (CT) FOX Indianapolis Colts at Seattle Seahawks 1:25p (PT) CBS Tennessee Titans at San Francisco 49ers 1:25p (PT) FOX Minnesota Vikings at Dallas Cowboys 7:20p (CT) NBC Monday, Dec. 15, 2025 Miami Dolphins at Pittsburgh Steelers 8:15p (ET) ESPN/ABC

WEEK 16

Thursday, Dec. 18, 2025

Los Angeles Rams at Seattle Seahawks 5:15p (PT) Prime Video

Saturday, Dec. 20, 2025

Green Bay Packers at Chicago Bears TBD FOX Philadelphia Eagles at Washington Commanders TBD FOX

Sunday, Dec. 21, 2025

New England Patriots at Baltimore Ravens 1:00p (ET) CBS Tampa Bay Buccaneers at Carolina Panthers 1:00p (ET) FOX Buffalo Bills at Cleveland Browns 1:00p (ET) CBS Los Angeles Chargers at Dallas Cowboys 12:00p (CT) FOX New York Jets at New Orleans Saints 12:00p (CT) CBS Minnesota Vikings at New York Giants 1:00p (ET) FOX Kansas City Chiefs at Tennessee

Titans 12:00p (CT) CBS Atlanta Falcons at Arizona Cardinals 2:05p (MT) FOX Jacksonville Jaguars at Denver Broncos 2:05p (MT) FOX Pittsburgh Steelers at Detroit Lions 4:25p (ET) CBS Las Vegas Raiders at Houston Texans 3:25p (CT) CBS Cincinnati Bengals at Miami Dolphins 8:20p (ET) NBC

Monday, Dec. 22, 2025

San Francisco 49ers at Indianapolis Colts 8:15p (ET) ESPN

WEEK 17

Thursday, Dec. 25, 2025

Dallas Cowboys at Washington Commanders (Christmas) 1:00p (ET) NETFLIX

Detroit Lions at Minnesota Vikings (Christmas) 3:30p (CT) NETFLIX Denver Broncos at Kansas City Chiefs (Christmas) 7:15p (CT) Prime Video

Saturday, Dec. 27, 2025 - Time/Network TBD

Seattle Seahawks at Carolina Panthers TBD TBD Arizona Cardinals at Cincinnati Bengals TBD TBD Baltimore Ravens at Green Bay Packers TBD TBD Houston Texans at Los Angeles Chargers TBD TBD New York Giants at Las Vegas Raiders TBD TBD

Sunday, Dec. 28, 2025

Pittsburgh Steelers at Cleveland Browns 1:00p (ET) CBS Jacksonville Jaguars at Indianapolis Colts 1:00p (ET) FOX Tampa Bay Buccaneers at Miami

Dolphins 1:00p (ET) FOX New England Patriots at New York Jets 1:00p (ET) CBS New Orleans Saints at Tennessee Titans 12:00p (CT) CBS Philadelphia Eagles at Buffalo Bills 4:25p (ET) FOX Chicago Bears at San Francisco 49ers 5:20p (PT) NBC

Monday, Dec. 29, 2025

Los Angeles Rams at Atlanta Falcons 8:15p (ET) ESPN

WEEK 18

Saturday, Jan. 3, 2026 or Sunday, Jan. 4, 2026

New Orleans Saints at Atlanta Falcons TBD TBD New York Jets at Buffalo Bills TBD

Detroit Lions at Chicago Bears TBD **TBD**

Cleveland Browns at Cincinnati Bengals TBD TBD Los Angeles Chargers at Denver Broncos TBD TBD Indianapolis Colts at Houston Texans TBD TBD

Tennessee Titans at Jacksonville

Jaguars TBD TBD Arizona Cardinals at Los Angeles Rams TBD TBD Kansas City Chiefs at Las Vegas Raiders TBD TBD Green Bay Packers at Minnesota Vikings TBD TBD Miami Dolphins at New England Patriots TBD TBD Dallas Cowboys at New York Giants TBD TBD Washington Commanders at Philadelphia Eagles TBD TBD Baltimore Ravens at Pittsburgh Steelers TBD TBD

Seattle Seahawks at San Francisco 49ers TBD TBD Carolina Panthers at Tampa Bay

Buccaneers TBD TBD



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NEIGHBOR

 $continued\ from\ page\ 13$

off stress, such as running and swimming. She took her first CrossFit class in her late 30s and has been addicted ever since. The top three things that she feels are most important for a peaceful, balanced life range from weight lifting and getting

enough sleep to a consistent morning routine. And what does her morning routine look like? Coffee first, then sitting in her "special chair" (that was her stepdad's), journaling whatever thoughts come into her head, choosing something in her prayer book to focus on for that day, writing down and reading out loud what her intentions are

for the day, and making a short gratitude list.

Britt's mother has been a major mentor and positive influence in her life, instilling the passion and drive to love and serve others. Yes....Britt Matthews is definitely someone you need to have in your circle.





Señor Frogs 15005 Front Beach Road, PCB

senorfrogs.com/panama-city-beach

We're a restaurant where the perfect mix of fun and flavor converge, just like the sand and the aquamarine sea. Have a great time with your family and friends while enjoying delicious dishes and the iconic Señor Frog's yards. Try our delicious Chocolate Mousse with whipped cream, Ferrero Rocher marzipan and waffle cookie straws.

Schooners

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

The official pie of beaches everywhere... key lime pie!



Capt. Anderson's Restaurant 5551 N Lagoon Drive, PCB | (850) 234-2225

captandersons.com

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

Must Do in PCB



Have a Sunset Cocktail at The Reef Bar & Grill

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

21905 Front Beach Road, PCB (850) 234-5722 beachsideresortpanamacitybeach.com



What's Growing in Bay County?



By Lauren Goldsby

Agriculture is not the first thing that comes to mind when you're in Bay County, especially when you're enjoying a day at the beach! In the 2022 Census of Agriculture, 139 farms were reported, covering more than 70,324 acres. Much of what's counted as farmland in Bay County is forested land managed for timber rather than traditional row-crop agriculture. Other commodities include hay, berries, livestock, and honey. Together, agricultural sales generated \$3.69 million dollars in 2022. Agriculture exists here, but it is not the primary economic driver. Tourism plays a much larger role, bringing \$3.1 billion in visitor spending and supporting over 35,000 jobs.

Both systems depend on healthy natural resources for different but equally important reasons. This is especially true when it comes to water, which makes up 27% of the county by area. Large-scale producers use Best Management Practices (BMPs) to reduce the amount of chemical and nutrient runoff into our water systems.

If Bay County does not have a lot of

agriculture does that mean we are safe from pollution in our water? No. Runoff isn't just a problem in agricultural systems. A single lawn may not contribute much on its own, but when you add them up they can become a significant source of water pollution.

One of the easiest ways you can reduce impacts on our water resources is by considering how you fertilize your lawns. Here are some residential BMPs you can follow in your own yard. If you are fertilizing next to a body of water, leave a 10-foot strip unfertilized on the water's edge. Don't apply more than 1 pound of slow-release nitrogen per 1,000 square feet at a time or exceed 4 pounds per 1,000 square feet per year. If you are using a quick-release nitrogen, do not

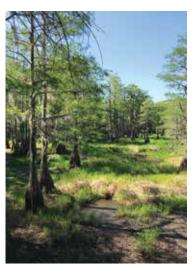


apply more than ½ pound at one time for the same area. This chart below can be used to calculate how much fertilizer that is based on the percent of nitrogen. Nitrogen is always the first number, followed by phosphorus and potassium. Remember that right now your lawn doesn't need any fertilizer. Dormancy is a protection from winter freezes, and fertilizer put out now will not be taken up effectively by dormant grass.

Nitrogen percent in fertilizer | Pounds of fertilizer to apply 1lb of nitrogen per 1000 sqft.

5% | 20 lbs. 10% (10-10-10) | 10 lbs. 20% | 5 lbs.

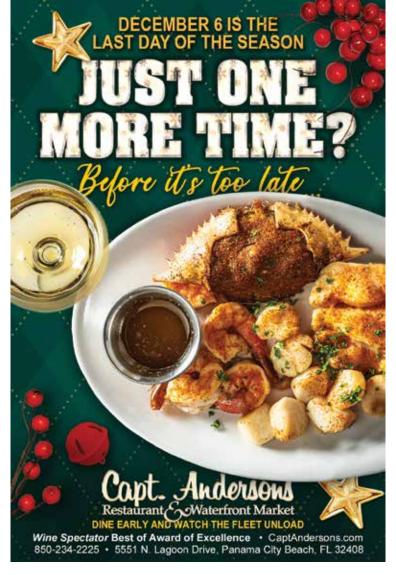
U.S. Department of Agriculture, National Agricultural



Statistics Service. (2022). 2022 Census of Agriculture, Bay County, Florida. https://quickstats.nass.usda.gov/ Bay County Chamber of Commerce. (2025). Business & community profile. https:// panamacity.org/tourism-business/

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Arts & Music

Festive Lights & Handcrafted Delights: Christmas **Comes to Downtown Panama City**

Downtown is about to sparkle a little brighter! Residents and visitors alike are invited to join in the magic at this year's Downtown Christmas Celebration on Friday, December 5. at Four Points Plaza. With twinkling lights, joyful music, and holiday cheer around every corner, downtown will transform into a winter wonderland for all ages to enjoy beginning at 5:30 p.m. with the tree lighting ceremony, followed by the Price Family Christmas Light Show. This year's festivities also feature the eighth annual Holiday Bazaar presented by Bay



Price Family Christmas Light Show at the Center for the Arts, 2024

the Arts, where local artists and makers will showcase handcrafted goods perfect for giftingor keeping! Let the season of warmth, creativity, and community begin!

Bay Arts Alliance will host its eighth annual Holiday Bazaar over two days: December 5 from 5-8 p.m. and December 6 from 10 a.m.-3 p.m. Shoppers can browse the galleries of the Center for the Arts with table after table of unique, handcrafted goods from dozens of local artists and artisans.

"Our community deserves Arts Alliance at the Center for moments of wonder," said

Jayson Kretzer, Executive Director of Bay Arts Alliance. "This Christmas display helps create that spark. David Price's craftsmanship and care give our city a touch of holiday magic that everyone can enjoy."

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 the Price Family Christmas Light Show returns to the lawn at the Center for the Arts. This event would not be possible without the support of Destination Panama City and the City of Panama City.

The Center for the Arts will have on display two exhibitions: #ArtCityPC: Local Artist Expo featuring over 150 pieces by local and regional artists, and woodwork art by Samantha Hermann. Visitors can enjoy these exhibits from December 5 - 21, 2025.

The Center for the Arts is open Tuesday–Saturday, 10 a.m.-5 p.m., Fridays 10 a.m.-7 p.m. The Center for the Arts will be closed for the holidays from December 23 through January 1, and will reopen on January 2, 2026.

Second Annual PCB en Plein Air Art Festival

The Second Annual Panama City Beach en Plein Air Art Festival, held on November 14, 15, and 16, was a resounding success. Artists from across the Southeast and as far away as New York City gathered to paint the vistas and venues of the World's Most Beautiful Beaches. En Plein Air is an event where artists leave their studios and paint "in the wild", taking their canvases and brushes to create art in the open air. Subjects range from beach dunes to a jogging path to lily pads in a bayou.

The Panama City Beach en Plein Air Art Festival was hosted by the Gagnon Atelier and sponsored by Simon Malls (Pier Park), Beachy Beach Real Estate, My Paint Party, and Meaningful Life Counseling. At this year's event, nearly 30 artists painted inside Pier Park, Aaron Bessant Park, Russel Fields Pier, and the beach. The public was able to watch and interact with the artists as they took blank canvases to completed paintings.

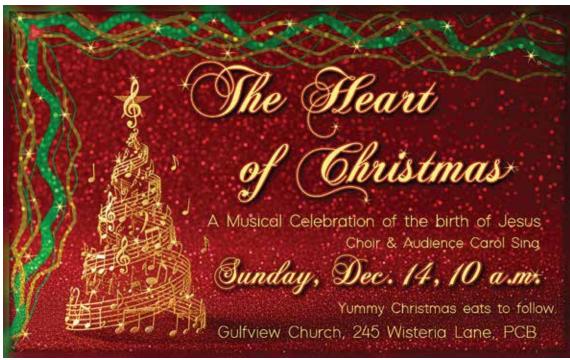
On Friday, two workshop demonstrations were available to registered artists to learn painting techniques in gouache and oils. That evening, the artists gathered at Beachy Beach Real Estate offices for an Opening Reception.

On Saturday, Artists competed in three Paint Offs, with a time limit of just under three hours for a morning, afternoon, and evening session. In each Paint Off, the artists were required to have their finished paintings back at the judges' station within a specified time limit. Painting from 8 a.m. to 10:30 p.m. made for a long day, but the weather was perfect and the artists had a great time.

On Sunday, the eligible artworks were reviewed by the event's judges, Tammy Marinuzzi from Gulf Coast State College, and Tana Plyler from My Paint Party, who chose winners, awarding first, second, and third prize, as well as Best of Show. These prizes were awarded at a special ceremony held at Beachy Beach Real Estate's offices, which displayed all the artwork created on Saturday.

Aside from the prizes and





awards, the artists connected, creating lasting friendships. Some even sold their paintings to people passing by who fell in love on the spot with their art-

According to Tim Gagnon, the festival's organizer, "This annual event is about showcasing that Panama City Beach truly is one of 'The World's Most Beautiful Beaches,' and the artist who came from afar certainly agreed! What better way to demonstrate that than by bringing artists together to create beautiful works of art, highlighting the incredible vistas and venues of our area? Doing this at Pier Park made perfect sense, as it is by far the location with



the most visitors. It was exciting to see the public interacting with our artists."

Prize winners:

Best of Show: Suzanne Dough-

First Place: Lydia Ellis Second Place: Ann Moeller Third Place: Katherine Meade



The Guitar: The Unquestionable Champion of Christmas Gifts

Why Santa Wishes He Could Leave a Taylor Under Every Tree (Especially at \$100 Off!)

By Michael Austin

Move Over Socks-It's Guitar Time!

Let's face it: Christmas gifts come in all shapes and sizes, but only one reigns supreme. This year, as you scroll through endless lists of "Top 10 Holiday

Gifts" or consult your trusty crystal ball (aka your aunt's Facebook posts), consider this universal truth: Nothing, and I mean nothing, beats unwrapping a brand-new guitar on Christmas morning.

The Gift That Keeps on Giving (And Playing)

Socks are practical, gift cards are impersonal, and fruitcakes... well, let's not even go there. But a guitar? It's the ultimate present—the Swiss Army knife of gifts. Not only can you use it to serenade your loved ones, you can also annoy your siblings, impress your cat, and launch the next stage of your midlife crisis in style. If you're lucky, you might even gain a few fans before breakfast.

Think about it: You can't play "Jingle Bells" on a waffle

iron, and nobody's ever started a rock band with a bathrobe. But a guitar? Legendary. Iconic. The stuff of holiday dreams. Give someone a guitar, and you're basically granting them access to a world of musical possibility. It's like giving a kid their first bike, but with more pow-

er chords and fewer scraped knees.

The Taylor Advantage (and the Austin Music Co Miracle)

Now, not all guitars are created equal. Sure, you could pick up a cheap, plastic toy that goes out of tune faster than Grandma finishes her eggnog, but this season, discerning elves and ambitious rock stars alike have their eyes on Taylor guitars. Sleek, stylish, and smoother than grandma's gravy, Taylor guitars are the gold standard for aspiring guitar gods everywhere.

But wait—before you start calculating how many cookies you'll need to bake to afford one, here's the best part: Aus-

tin Music Co (yes, that magical place where Santa shops for his own band) is offering \$100 off Taylor guitars until the end of 2025. That's right—while supplies last, you can snag a Taylor, keep your wallet happy, and still have enough left over for extra marshmallows in your cocoa.

Why Guitars Are Better Than Literally Everything Flse

Instant Star Power: No one ever started a stadium tour with a pair of fuzzy slippers. But hand someone a Taylor guitar and suddenly, you're in the running for "Most Likely to Play Madison Square Garden."

Built-in Exercise: Who needs a gym membership when you can perfect your finger gymnastics on fretboards? The only six-pack you'll be working

on is a set of killer riffs.

Universal Appeal: Guitars are like pizza—everyone loves them. Young, old, cool, awkward, introverted, extroverted, or somewhere in between: guitars don't judge. They just rock.

Conversation Starter: Awkward silence at family gatherings? Bust out your Taylor and let "Wonderwall" do the talking. Even Uncle Bob will stop discussing cryptocurrency for five minutes.

Long-Term Investment: Unlike ugly sweaters, guitars don't go out of style. In fact, they get better with age—and sound richer with every Christmas carol you butcher.

The Ghosts of Christmas Past (And Future)

Imagine waking up on December 25th to the sound of strings calling your name. The excitement, the mystery, the promise of musical greatness—it's enough to make even Scrooge break out into song. Years from now, when you're a YouTube sensation (or at least the family karaoke champion), you'll remember that magical moment when the guitar entered your life.

In Conclusion: Don't Get Left Behind!

This holiday season, ditch the mundane and embrace the magnificent. With \$100 off all Taylor guitars at Austin Music Co until the end of 2025, you have every reason to make someone's Christmas legendary. Don't settle for ordinary when you can give the extraordinary. Your future self—and your bandmates—will thank you.

So what are you waiting for? Run, don't walk, to Austin Music Co, strum your way into the holidays, and let your Christmas morning be louder, prouder, and infinitely cooler. Just remember: the only thing better than a Taylor guitar under the tree is two Taylor guitars under the tree. Happy shredding!







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Celebrating Blessings and Bright Futures with Bay District Schools

By Mark McQueen, SUPERINTENDENT OF SCHOOLS, BAY DISTRICT SCHOOLS

As we enter this Christmas season, I'm reminded once again of what makes Bay Counto live, work, and learn. This time of year invites us to pause and reflect on the blessings in our lives, and in Bay District Schools, those blessings are tru-

ty such a remarkable place ly abundant. The spirit of giving, generosity, and compassion shines brightly across our community, and it's one of the many reasons I believe so strongly in the future of our district.

Every day, our employees pour their hearts into educating, guiding, and supporting the 28,000 students entrusted to us. Their commitment forms the foundation of everything we do. But what elevates our mission. and what makes our district so special, is the way our community stands shoulder to shoulder with us, ensuring every child

feels valued and cared for.

This season, we've seen extraordinary generosity from partners who continue to invest directly in the well-being of our students. Backpack Blessings Panama City Beach prepared and packed more than \$7,000 worth of food, over 5,600 meals, to support our beach students over the Thanksgiving holiday. Bear Creek Assembly of God came alongside Waller Elementary to help feed more than 200 families. Manuel & Thompson continued their long-running Coats for Kids campaign, providing warm coats to 600 of our most vulnerable students. And the Bay County Sheriff's Office, through Operation Thankful, delivered more than 400 turkeys and meals to families across the district.

These acts of kindness do



more than meet immediate needs. They send a powerful message that this community believes in our children, believes in our educators, and believes in the work we are doing to put the "A" back in Bay. That belief fuels our momentum as we continue expanding opportunities, strengthening programs, and building a brighter future for every student.

As Christmas approaches, I hope you find time to enjoy the simple joys of the season: togetherness, peace, and the warmth of family and friends. Thank you for your generosity, your partnership, and your enduring belief in Bay District

From our BDS family to yours, Merry Christmas, and may this season bring blessings to your home.





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Backpack Blessings:

A Community Partner Nourishing Beach Students All Year Long

Each month, Bay District Schools is grateful to PCB Life for allowing us to feature our incredible beach campuses. While we often shine a spotlight on our schools, this month we are proud to feature one of our most impactful community partners: Backpack Blessings, a nonprofit organization that has quietly transformed the lives of hundreds of Bay District Schools students since 2011.

What began as a simple idea shared by five compassionate individuals (Janet and Ray Williams, Rebecca Dent, Amy Ezell, and Joe and Stacey Thomas) has grown into an essential lifeline for children facing food insecurity at home. Today, Backpack Blessings provides weekend meals to every Panama

City Beach school, from Pre-K through 12th grade, ensuring no child goes hungry when school is not in session.

With nearly 70% of Bay District Schools students qualifying for free or reduced lunch, the need for support doesn't stop on Fridays or during holiday

"That need doesn't end when the kids aren't at school; it's all the time," explains Lynn Sears, Director of Backpack Blessings.

Recognizing this reality, the organization delivers seven meals and snacks each weekend to students identified by school counselors and teachers. For many children, these bags fill a critical gap, providing nourish-

Continued on next page



Two Exceptional Leaders, One Extraordinary School: **Patronis Elementary Makes BDS History**

For the first time in Bay District Schools' history, both the Principal of the Year and the Assistant Principal of the Year come from the same school, and it's happening right here on Panama City Beach at Patronis Elementary. This remarkable achievement speaks volumes about the culture, leadership, and heart that define this beloved community school.

Principal Brooke Loyed, named the 2025–2026 BDS Principal of the Year, is the kind of leader whose influence is felt long before it's seen. She leads with warmth, connection, and an unwavering commitment to doing what's best for children. Every day, she is in the classrooms, beside teachers, celebrating small victories and building a sense of family that radiates throughout the campus. Her staff describes her as someone who "leads with her heart



first," and it shows. Patronis is a place where students feel safe, teachers feel valued, and families feel truly welcomed.

Brooke's belief in the power of community has transformed the school into a hub of support and partnership. Local businesses, churches, and organizations know they have an open door at Patronis, and her genuine gratitude and generosity inspire others to join her mission. She invests in her teachers as leaders, offering mentorship rooted in honesty and compassion. Under her steady guidance, Patronis has thrived not just academically, but emotionally.

Right beside her stands Katie McKenzie, the 2025–2026 BDS Assistant Principal of the Year, a lead-

er known for her tireless energy, quick problem-solving, and

deep love for the school she once served as a fifth-grade teacher. Katie is described as someone with "no job description," because she simply does whatever needs to be done. From counseling students to helping teachers plan lessons to calling parents when support is needed, Katie moves with urgency, wisdom, and heart.

Her colleagues say she "does not miss a beat," and they trust her because she leads by example: jumping in, getting her hands dirty, and offering grace at every turn. A devoted mom, community volunteer, and former teacher, Katie brings a grounded, joyful spirit to Patronis that lifts everyone around her.

Together, Brooke Loyed and Katie McKenzie form a leadership team that blends compassion with high expectations, two women who believe deeply in children, in teachers, and in the power of a strong school family. Patronis Elementary isn't just making history this year. It's showing what happens when extraordinary leaders serve with purpose, humility, and heart.

BACKPACK

 $continued\ from\ previous\ page$

ment, stability, and reassurance.

The operation is powered entirely by volunteers, and on any given Thursday, hundreds gather to fill backpacks with non-perishable foods, drinks, hygiene items, and handwritten encouraging notes.



These messages, Sears says, are just as meaningful as the meals. "We want students to know they are loved and cared for. Teachers have told us their students treasure these notes; they bring them to school and ask their teacher to read them aloud."

As holidays approach and SNAP benefits continue to fluctuate, the work becomes even more urgent. Backpack Blessings expands its distributions during longer breaks, making sure students have enough food to carry them through days away from school.

This year, the organization expects to feed more than 400

students during the holidays, a far cry from the 35 children supported during its first year. Bay District Schools could not be more grateful for Backpack Blessunwavering commitment. Their mission is simple but profound: "We're here to nourish, support, and uplift local students, because no child should have to worry about their next meal."

Their partnership reminds us that when a community comes together, every child has a chance to thrive. If you are interested in volunteering or contributing to this incredible cause, you can visit their website at www.backpackblessingspcb.





Book Review: The Body Keeps the Score



REVIEWED BY MICHAEL McManus, MSW, LCSW

"The Body Keeps the Score" by Bessel van der Kolk, M.D., stands as a landmark exploration of trauma's enduring effects on the brain and body, presenting the results of several decades of clinical work and research in compelling, accessible prose. Van der Kolk's narrative is both scientific and deeply human, drawing the reader into stories of patients whose strug-

gles illuminate the intricate ways trauma imprints itself physically as well as mentally. The book's central thesis is clear: traumatic experiences disconnect the mind from the body, yet the body continues to hold the raw sensations and survival instincts of those experiences, manifesting in lasting emotional and physical symptoms.

The author, recognized as a pioneer in trauma research, details how traditional "talk therapy" often fails to reach the deep, wordless injuries trauma inflicts. Instead, van der Kolk blends neuroscience with body-oriented practices and ancient healing techniques, advocating for an integrative approach that offers hope for recovery—an approach that includes mindfulness, yoga, and innovative therapies geared toward restoring agency and ownership of one's body.

Van der Kolk's writing, while



occasionally technical, remains remarkably empathetic and articulate, allowing even readers without specialized knowledge to understand the science behind trauma and its somatic consequences. The case studies presented, including those related to childhood abuse, war, and post-pandemic anxiety, ensure the book resonates widely, revealing trauma's prevalence and impact across generations and communities.

Ultimately, "The Body Keeps the Score" is not just a medical text but a call for compassion in the treatment and understanding of trauma survivors. Its vivid storytelling and authoritative science make it essential reading for therapists, survivors, and anyone interested in the resilience and healing of the human spirit.

Michael McManus, LCSW, is a psychotherapist in private practice in Santa Rosa Beach, Florida. He and his wife, Angela, who's also a therapist, have lived in the area for approximately 40 years and raised four children together. They enjoy hiking, biking, yoga, reading, and cooking. For more information or to set an appointment, reach Michael by text or phone at (850) 837-0123 or at his website: Psychotherapy30A.com

Ascension Sacred Heart Emerald Coast Welcomes Back Dr. Thomas Johnson, Increasing Access to Cancer Care

We are grateful to have Thomas Johnson, MD, medical oncologist and hematologist, back at Ascension Sacred Heart Cancer Center in Santa Rosa Beach. Dr. Johnson started back full-time on Wednesday, October 1. Dr. Johnson has been with Ascension for more than 14 years. He joins the team with Mark DeLeon, MD and Heather Hilty, DO, increasing access

to cancer care for patients in Walton County and surrounding areas.

"It's important for us to provide cancer care close to home so our residents don't have to travel for high-quality, personalized treatment," said Trey Abshier, President of Sacred Heart Emerald Coast. "Having Dr. Johnson here full time will improve appointment availability

and provide additional expertise for our team."

After starting the Sacred Heart Emerald Coast practice in 2008, Dr. Johnson spent 10 years developing his Santa Rosa Beach hematology/oncology practice. After three years in private practice in Northwest Alabama, Dr. Johnson returned to Ascension Sacred Heart Bay in 2021 to help open the new clinic there. He is glad to be back in Walton County permanently.

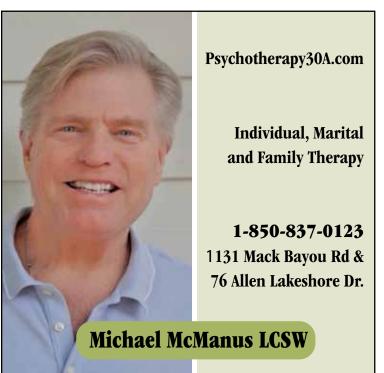
"God has called me and given me the strength to help establish two cancer clinics in our community and to care for people going through some of the most difficult times in their lives," said Dr. Johnson. "I am thankful for the opportunity to practice full time in Santa Rosa Beach and look forward to providing high quality, compassionate care to our patients."

Dr. Johnson is board-certified in hematology and medical oncology. He has a special interest in acute and chronic leukemias, multiple myeloma, non-Hodgkin's lymphoma and the treatment of solid tumors. He provides compassionate, in-



formative care, using 32 years of clinical experience and evidence-based approaches to provide state-of-the-art care to his patients. Dr. Johnson completed an advanced fellowship in medical oncology and hematology, preceded by a residency in internal medicine. He earned his medical degree from SUNY Health Science Center at Syracuse. Outside of the office, Dr. Johnson enjoys running, fishing, weight training and maintaining his classic British car.

Dr. Johnson's current patients can reach the office at (850) 622-0873 for appointments and additional information. He is also accepting new patient referrals.



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Wellness

Making Time for You: Why the Holidays Can Be the **Perfect Season for Cosmetic Surgery**



By Dr. Clark, BLUEWATER PLASTIC SURGERY

The holidays are filled with shopping, travel, and family gatherings. But, for many people along the Emerald Coast, this season also presents a unique opportunity: the chance to finally schedule a surgical procedure they've been considering. While it may seem counterintuitive to think about cosmetic surgery during the busiest time of year,



December often provides the ideal window for both recovery and renewal. For many of our patients at Bluewater Plastic Surgery, this season becomes the perfect moment to invest in themselves—something we see often as patients appreciate both the flexibility the holidays allow and the attentive, expert care we offer throughout recovery.

Built-In Recovery Time

Most cosmetic surgeries require at least a few days of rest and limited activity. The holiday season often includes builtin vacation days, office closures and school breaks. This natural downtime makes it easier to schedule procedures like breast augmentation, liposuction, tummy tucks or facelifts without missing significant work or family obligations. Many patients

find it comforting to recover while surrounded by supportive loved ones at home.

Starting the New Year with Confidence

January is naturally a season of fresh starts. For patients who undergo procedures in December, the new year often begins with renewed energy and confidence. Whether it's restoring body contours with liposuction, rejuvenating facial features with a facelift, or reclaiming pre-pregnancy shape with a mommy makeover, surgical solutions can provide dramatic, long-lasting results that align with new year goals.

Combining Procedures for Comprehensive Results

The holiday season is also a time when patients consider

> combining procedures. For example, pairing a tummy tuck with breast surgery in a mommy makeover can provide more balanced, transformative results while limiting recovery to a single period. Similarly, combining facial surgery with non-surgical treatments like injectables or medical-grade skincare can help maximize and maintain results.

Privacy and Discretion

Another benefit we value at Bluewater Plastic Surgery is discretion. With many friends and colleagues traveling or celebrating, it's easier to step back for a short period without raising questions. Many patients appreciate the opportunity to move forward discreetly during the season, knowing that holiday schedules naturally provide privacy. By the time normal routines resume in January, swelling and bruising have often subsided, leaving only the refreshed results. Choosing a board-certified plastic surgeon is essential in ensuring these procedures are performed safely, discreetly, and with exceptional outcomes, especially during a busy season.

To schedule a private consultation and explore your options, contact Bluewater Plastic Surgery today. As a board-certified plastic surgeon, my practice is dedicated exclusively to cosmetic surgery, and I have performed thousands of procedures over the last 25 years. My surgical focus includes the face, breast, and body, allowing me to tailor procedures to each patient's goals with precision and experience. My highest priorities are patient safety and superior results. With

more than 300 five-star reviews, I let my patients' experiences speak for themselves.

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Wellness

The Unsightly Medical Condition: Actinic Purpura



By Bridget Sullivan, PA-C, COASTAL SKIN CANCER SURGERY AND DERMATOLOGY

Actinic Purpura, also known as bruising, is a common skin condition seen in older adults that causes red or purple patches on the skin, typically on sun-exposed areas - arms and hands. These red and purple patches are caused by fragile blood vessels that rupture beneath the skin and from skin being thin. These patches are harmless, though unsightly, and will fade between one to four weeks.

There are certain medications that can make a person more susceptible to bruising easily. These include, but are not limited to, blood thinners, aspirin, and fish oil supplements. Also, there are certain medical conditions, blood disorders and nutritional deficiencies that can contribute to bruising, so it is important to get your annual blood work from your Primary Care Provider in order to rule these out. In addition, sun damage over the years is a large contributor to our skin thinning, making it more susceptible to



bruising. Make sure you wear your sunscreen and sun protective clothing to ensure that you don't contribute to more sun damage and skin fragility.

Treatments for bruising that I recommend to my patients are over-the-counter Dermend Anti Bruise cream, two times daily. This cream has great in-

gredients that I have found help fade bruising quickly. Also, arnica supplements and topical cream have been proven to help with bruising and inflammation.

I hope this article has helped relieve anxiety about the unsightly condition of Actinic Purpura and can ease your

mind knowing it is not harmful, the common contributing factors and some easy and effective over-the-counter solutions. As always, please contact your dermatology medical provider if you have any questions or concerns regarding your skin conditions.





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Social Media Feels Your Hot Flashes

By Dr. Richard Chern, MD

Social media has a way of knowing when a woman has matured. As a woman enters her 40s, her social media accounts are flooded with advertisements touting magical remedies promising to make life bearable again. Night sweats? Solution. Hot flashes? Solution. Mental Fog? Weight Gain? Decreased libido? Solution. Solution. Solution. And, if you're struggling, you'll click every link offering a way out. Before you know it, your bathroom counter is overflowing with wellness products and supplements. Just keeping track of it all becomes a



women in their 20s and 30s can exhibit early signs of estrogen loss, and they often don't recognize the symptoms. Acne, irregular menstruation, fatigue and mood swings are just a



daily challenge. Unfortunately, these products rarely treat the root of the problem—changing hormones. This is exactly what we do at the Hormone Restoration Center.

Hormone levels in women are constantly changing. Even few. As women approach perimenopause and menopause, their symptoms are dismissed as "normal." Detailed hormone panels are rarely ordered by primary care doctors or OB-

Continued on next page



Sean of the South: Christmas Cheer



By Sean Dietrich

I was 15 years old. I walked into the rural library. My father was freshly dead. I was a middle-school dropout. We were poor. It was Christmastime.

The small, public library was decorated for the holiday season. There was plastic holiday crapola everywhere. It was cold outside. I had no winter coat.

I stepped into the library with a blast of sleet and rain. I was wearing a T-shirt. My hair was soaked.

"Where's your coat?" said the librarian.

"I don't have one."

"You don't have a coat!? It's

30 degrees outside!"

Shrug.

The librarian's name was Miss Terry. She was old enough to predate the Roosevelt administration. Her hair was cotton white. Her shoes were Reeboks. Her embroidered sweatshirt read: "Dear Santa, I can explain."

The library was a converted residential house. And I was a regular here.

"You can't go around without a coat," Miss Terry said. "You'll freeze."

Shrug Number Two.

I wandered to the fiction section. Fiction was all I was interested in. I read fiction each morning, afternoon, and night. It was escapism, I see that now. And I was a classic escapist. But then, there were very few happy things in my life. Who wouldn't want to escape?

That day, I checked out two Louis L'Amour books, a few Dick Francis novels. When I brought my selection up to the counter, Miss Terry just looked at me with warm eyes.

"I have a book I want you to read," she said.

"You do?"

She placed a leather-bound book atop my stack of books. Written by Lucy Maud Montgomery

"I think you'll appreciate this one."

"It looks like a girl book."

"Try to keep an open mind."

I took the books home, I read them the way I always read books. Ferociously. But when I read the Lucy Maud Montgomery book, time stood still. And my heart moved sideways in my chest. I had never read a book with more tenderness.

When I returned to the library a week later, Miss Terry asked how I liked the book. I told her it was maybe the best book I ever read.

I returned my books, and checked out more. This time, she placed another book atop my stack. This one was written by Laura Ingalls Wilder.

I took the books home. I read them in a frenzy, just like before. But Laura Ingalls Wilder was



immediately my favorite.

I brought the books back to the library.

"How did you like the book I gave you?" she asked.

"I read it twice."

She smiled.

Then it happened. After Miss Terry accepted my stack of books, in return, she gave me a gift-wrapped box. The box was wrapped in glittery red paper, with a green ribbon.

"What's this?" I asked.

"It's for you," she said.

"Is it another book?"

"Just open it.

I tore the paper. There was a coat inside. Warm and fluffy. I

cried when I put it on.

"We can't have you catching a cold and getting sick," she said. "There are too many books left for you to read. You might even write one of your own someday."

I wiped my face. "One day I'm going to grow up and write a book," I told her. "And when I do, I'm going to write something about you, and how you gave me this coat."

She smiled and straightened the collar of my jacket. "You won't even remember me when you're all grown up."

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I showed her.

SOCIAL

continued from previous page

GYNs, and in reality, doctors receive very little training on hormones or menopause in medical school. Some report as little as one hour of formal instruction. At The Hormone Restoration Center, our mission is to provide the highest quality medical service with a level of personalized care not available anywhere else. Our highly skilled providers have extensive training in bioidentical hormone therapy and tailor treatments to each patient's individual needs. Bioidentical hormone therapy offers significant benefits for women, particularly those experiencing menopause or hormonal disruption. It effectively alleviates common menopausal symptoms, enhances overall quality of life, and helps prevent long-term health complications.

Hormone therapy is highly effective in reducing menopause symptoms like hot flashes, night sweats, vaginal dryness, mood swings, irritability, and the dreaded "brain fog." These symptoms severely disrupt your daily life. Hormone therapy restores comfort quickly, often

within weeks of starting treatment. Hormone therapy alleviates vaginal dryness and pain during intercourse, thereby improving sexual health. Hormone therapy also improves pelvic floor strength, thereby reducing leakage. Hormones are vital for maintaining bone density; hormone therapy reverses osteoporosis and decreases your risk for fractures. This contri-

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bution to bone health reduces long-term disability associated with osteoporosis and increases mobility in later years.

The Hormone Restoration Clinic is the premiere hormone clinic in the region. We invite you to make an appointment with us at 850-837-1271 to schedule a consultation, so you can experience the benefits of hormone therapy for yourself. Forget making life

bearable again. Make life spectacular! January is Thyroid Awareness Month! Call 850-837-1271 to optimize your thyroid. Follow us on Facebook!







Minister's Message: The Christ of Many Names

By Kerry Knight, Minister, Emerald Beach Church of Christ

"...and His name will be called Wonderful, Counselor,

Mighty God, Everlasting Father, Prince of Peace." Isaiah 9:6 The first gift that you receive at birth is your NAME. It will be shouted across the playground by other kids. It will fill in the blanks of important documents later in life. When you are ready to conquer the world as a young adult, you will announce it aloud, "Here I am." Maybe your name will tell something of the story of your family. Moms love the sweet names and fathers choose the manly names like John or Jess.

The name of Jesus was given by an angel. It was announced to Joseph before the baby was even born. It is found in Matthew 1:21:

"And she will bring forth a Son, and you shall call

His name Jesus, for He will save His people

From their sins."

Jesus, Yeshua in Hebrew, means "to deliver or to rescue." But this was not the only name that would define the Son of God. From Isaiah the prophet, there are five descriptive names given to Him.

He would be called Wonderful in His eternal relationship with the Father, one of mutual love and tenderness, yet also a spectacle of power and wonder over creating the universe with His Father and the Spirit. The angels, archangels, principalities and powers, cherubim and seraphims, as they adorn the heavenly bodies with stars, planets, moons, and with an earth that yielded every living thing, Christ is the master of Wonder.

He would be called Counsellor as the source of all Wisdom. As the Logos, He was the true Light. (John 1:9). All revealed light is from Him. As our counsellor, He reveals to us what is right and true. The Word of God becomes "a lamp to my feet, and a light to my path" (Psalm 119:105).

He would be called the Everlasting Father. When the Messiah is called Father it refers to Him as Protector. Job was the father of the poor (Job 29:16). Eliakim was a "father to the inhabitants of Jerusalem" (Isaiah 22:21).

The Prince of Peace. As war rages across the world, peace is soon lost in our vocabulary. Yet only one can bring lasting peace. Christ is the true image of peace in the world. It is difficult to hate others when your heart is filled with the love of God.

The angels announced it well. "Glory to God in the highest, and on earth peace, goodwill toward men" (Luke 2:14)!

Book Excerpt from God Wants to Bless Your Life, So What Are You Waiting For? By Dr. Kerry Knight

Chapter 10: More Blessed to Give Than Receive - Acts 20:35

This scripture requires a little more background than most. First, it has Luke, the author of Acts, giving us a statement made

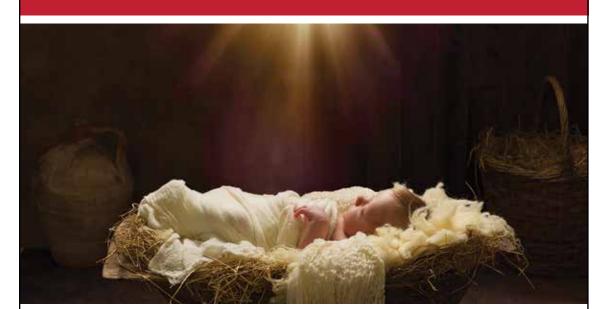


by Jesus that is reported nowhere else in the Bible. His full quotation reads, "I have shown you in every way, by laboring like this, that you must support the weak. And remember the words of the Lord Jesus, that he said, 'It is more blessed to give than to receive" (Acts 20:35). Paul spoke these words of the Lord and yet it is a hidden record. Of course, we must realize that not every word that Jesus ever uttered is in recorded history. At the close of the gospel of John, we have these words: "And there are also many other things that Jesus did, which if they were written one by one, I suppose that even the world itself could not contain the books that would be written. Amen" (John 21:25). But what is significant about the text in Acts 20:35?

The Apostle Paul was heading to Jerusalem, and, while island hopping, directed his travels to Miletus. It was there that he decided to bypass Ephesus in order to quickly make it to the Day of Pentecost in the holy city. Paul had spent over two years in Ephesus, establishing the church there, and had built a strong relationship with the elders of that congregation. So Paul summons the elders to meet him at Miletus.

It was a very emotional meeting. Paul warned them to beware of false teachers. He described them as savage wolves in Acts 20:29. He also reminded them of a good work that was underway for the church in Jerusalem. He had collected money from several congregations and was the courier to deliver it to the needy saints in Jerusalem. He called upon them to "support the weak" in their good works. The gesture was humbling. Paul reminded them that the churches had not supported him personally, but

WHY I BELIEVE



Join Us for December Sermons

Dec. 7: The Family Who Hated Jesus **Dec. 14:** Angels and Shepherds

Dec. 21: Joseph and Mary, a Marriage Made in Heaven

Dec. 28: New Beginnings - 2026

Please be our honored quests.

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

EMERALA BEACH CHURCH OF CHRIST

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

SUNDAY AM: Bible Class 9 am Worship 10 am

SUNDAY PM: Lesson 1 pm WEDNESDAY: Bible Study 7 pm

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Lifestyle

Design and Culture: Local Design

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

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

This RiverCamps interior is sleek and modern with clean lines. It utilizes dark and warm colors to create an inviting space for entertaining. Contrasting elements such as the flat panel door style in matte black, the light countertop, the luxury vinyl floor in a natural wood color, and the touch of natural wood on the island work together beautifully. The furniture selections, the barnwood door, and the lanterns with driftwood add a rustic feel to the spaces. Throughout the home, a black and white palette offers a coherent color theme with soft textures and warm color tones added in through furniture and accessories to create minimalist yet welcoming spaces. Some of my favorite touches are the chandeliers in the master bedroom and the use of driftwood throughout the design.



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





Countertops by Granite Plus. Viatera Calacatta Sol Quart



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



Chandeliers designed and crafted by Modern Gesture of Cape Town South





Flooring Depot Home Outlet—Now Serving Marianna & Chipley with Even More Ways to Upgrade Your Home

By Aubrie Rounds, Marketing Coordinator, Flooring Depot of Panama City

you've shopped with Flooring Depot of Panama City, you already know we're passionate about helping people create homes they love to live in. Now, with the opening of our sister store—Flooring Depot Home Outlet-in both Marianna and Chipley, we're taking that mission even further. These new locations bring you the same trusted service you expect from us, but with an even wider selection of products and home essentials all under one roof. From quality flooring to stylish furniture and name-brand appliances, Flooring Depot Home Outlet is your new one-stop shop for everything home.

Whether you're renovating a single room, moving into a new home, or simply looking to refresh your space, Home Outlet makes the entire process simple, affordable, and stress-free. And

right now, we're making it even easier to bring your vision to life with 24-month special financing available through the end of the year.

Flooring for Every Home, Every Style, and Every Budget

Just like our Panama City store, Flooring Depot Home Outlet features a huge selection of flooring to fit any project—big or small. You'll find:

- Luxury Vinyl Plank (LVP) in dozens of colors and finishes
- Waterproof and pet-friendly flooring perfect for busy h• omes
- Laminate flooring with realistic wood looks
- Tile options, including porcelain, ceramic, and decorative statement pieces
- Carpet selections, from plush and cozy to durable and kid-friendly

Whether you're going for modern coastal, rustic farmhouse, or something sleek and



contemporary, there's a floor that fits your style. And with in-stock options ready to take home the same day, you don't have to wait weeks to start your project.

Name-Brand Appliances Without the Big-Box Prices

One of the biggest differences between our flagship store in Panama City and our new

Home Outlet stores is the appliance and furniture options. Customers can shop a variety of brand-name refrigerators, washers and dryers, dishwashers, and oven ranges—including options for every budget and lifestyle.

Maybe you need a dependable washer for a busy family, a sleek stainless-steel fridge to upgrade your kitchen, or an energy-efficient dishwasher to cut down on utility costs. Flooring

Depot Home Outlet brings you the quality and selection you expect, without the overwhelming experience of big-box stores.

Furniture Sets to Make Your House Feel Like Home

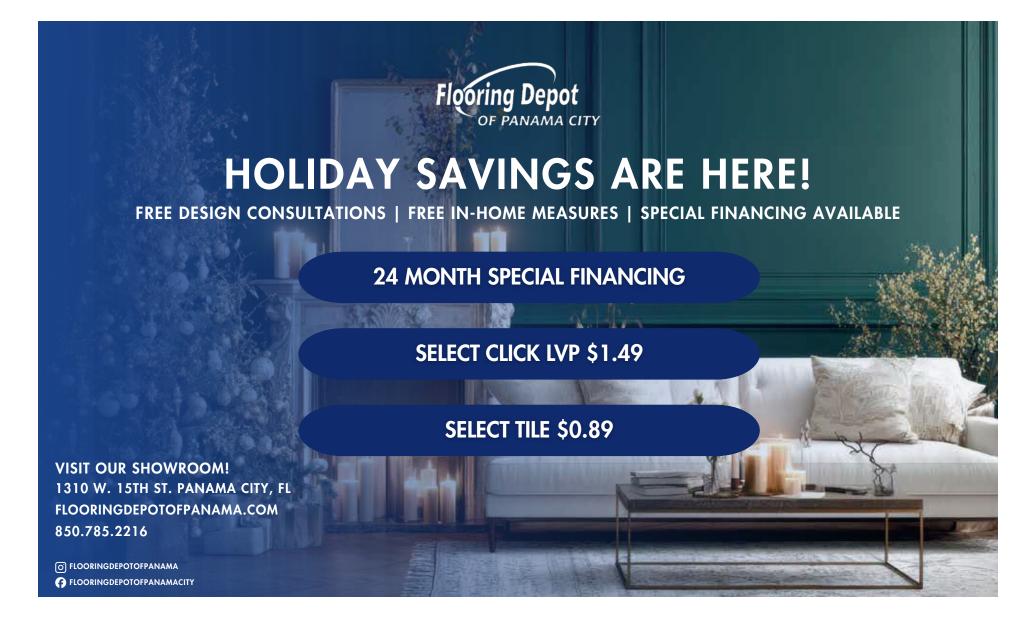
Looking to furnish a new space or refresh a tired room? Flooring Depot Home Outlet offers a thoughtful selection of furniture pieces and sets designed for style, durability, and real-life living.

You'll find:

- Bedroom sets in a variety of styles
- Living room furniture, including sofas, recliners, and sectionals
- Dining room sets that blend beautifully with any décor
- Accent pieces to help pull the room together

Instead of browsing multiple stores to complete your home, you can build your entire space

Continued on next page



The Holiday Hustle: Why December Is One of the **Busiest Months at the Tax Collector's Office**

Helpful reminders to ensure a smooth and stress-free visit



FROM BAY COUNTY TAX Collector

December brings more than holiday cheer-it also brings one of the busiest times of year for the Tax Collector's Office. Daily trays of mailed property tax payments arrive by the hundreds, and lobby traffic increases as residents handle their property tax and end-of-year registration needs.

To help you navigate the season with ease, here are a few im-

Skip the Line—Use Online Services: Many services can be completed from the comfort of your home at BayCountyFLTax.Gov, including:

- Property tax payments
- Registration renewals- you can select Renew Express if renewing before 3 p.m. and pick up the registration renewal, same day at the location you se-

And remember — e-check payments are FREE.

Convenient Drop Boxes: Each office location offers an exterior drop box for property tax payments (no cash, please). Simply drop off your payment without stepping inside or waiting in line.

Holiday Office Closures: Before making a trip, please take a moment to check our website for holiday office closures. A quick peek can save you time!

Road Tests in Decem**ber:** If you have a driver ready to take the road test this month, please schedule an appointment at BayCountyFLTax.Gov. Appointments are required and available at all four offices.

When arriving for a road test, be sure you have:

- A parent/guardian present if the driver is under 18
- Proof of Florida insurance for the vehicle used in the test
- · A safe, functioning vehicle—horn, lights, turn signals, and seat belts must all work; windshield must be free of
- A learner's permit held for at least one full year (for drivers under 18)

Mobile Home Renewals: In Florida, mobile homes must be registered annually unless they are assessed as real property. Each unit receives a decal (not a license plate), and renewals are due by December 31. A have a couple of tools to help delinquent fee applies if not renewed by the 10th of the following month.

During holiday closures, many related services remain available at BayCountyFLTax. Gov or at the State's portal: mydmvportal.flhsmv.gov. (Note: registrations more than eight months delinquent, vessel registrations and mobile home registrations must be completed in person.)

Registration Renewal Kiosk: Need a quick renewal? Visit the self-service kiosk inside Breakfast Point Publix or the 23rd Street Plaza Publix. Renew your vehicle registration and print your decal instantly- perfect for weekends, after hours, or while you shop. (Additional fees apply.)

Planning A Visit to our Office: If you are planning a walk-in visit to our office, we

make the most of your time:

Visit our website to view the current wait times at each office location. This feature scrolls at the top of the page and can help you determine which office would be best for your visit.

Join the line virtually before you arrive to cut down on your lobby wait time. Simply visit our website and click the red "Make An Appointment/Join The Line" button at the right top of the screen to get started.

Have Questions? We're Here to Help. Many transactions are complex, and we know questions come up. Our website is your best starting point for answers to your questions: BayCountyFLTax.Gov . If you need additional information, reach out to our Customer Support Center at (850) 248-8501.

FLOORING DEPOT

continued from previous page

in one stop—saving time, money, and unnecessary stress.

Interior Finishes & Essentials That Complete the Look

Beyond flooring, furniture, and appliances, Flooring Depot Home Outlet also carries a variety of additional home improvement must-haves. This includes:

- Cabinets and hardware
- Countertops
- Shower materials, including tile, shower doors and more

It's everything you need to complete your home projectwithout running from store to store searching for the right pieces.

Local Service You Can Trust

One thing that hasn't changed with the expansion? The people. The Home Outlet team is made up of local experts who care about their customers and community. Just like at our Panama City location, you'll receive friendly guidance, honest recommendations, and support

through every step of your project. Whether you're picking out flooring samples, comparing appliances, or choosing a new sofa, our team is here to make the experience easy and enjoyable.

Visit Us in Marianna or **Chipley**

If you're ready to bring your home vision to life, stop by 1218 Main Street in Chipley or 4102 in Marianna to explore more products, more choices, and more ways to save, Flooring Depot Home Outlet is here to make your next project your best one vet.

Your home upgrade just got a whole lot easier—and we can't wait to help you make it happen.



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



Welcome Home.

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

The Best Garage in Town.

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





From Service to Sales:

Helping Local Owners Plan Their Next Mission

By Tiphanie "Tipp" Spradlin, Business Sales Advisor, First Choice Business Brokers of NW Florida

After twenty-nine years in the U.S. Air Force, I learned that every successful mission starts with a clear plan, reliable teammates, and an understanding of the objective. Those same principles apply to business ownership — and especially to the moment when it's time to move on to what's next.

As a Business Sales Advisor with First Choice Business Brokers of Northwest Florida, my mission is simple: to help local business owners navigate the process of selling their business or planning their exit with the same discipline and integrity that guided me throughout my military career.

Transitioning from the military into entrepreneurship taught me firsthand how much overlap there is between service and small business. Both demand commitment, leadership, and a willingness to adapt. Through my involvement with Boots to Business, the Veterans Business Outreach Center's training program for transitioning service members, I've had the privilege of helping fellow veterans explore what it takes

to start, grow, or eventually sell a business of their own. Many are surprised to discover how transferable their military skills are from operational planning to risk management to leading teams under pressure.

That's where FCBB NW Florida comes in. We specialize in helping owners understand what their business is worth, how to prepare for sale, and how to attract qualified buyers. Whether it's a family-owned restaurant, a construction company, or a service business built from scratch, each one represents years of effort and personal investment. My role is to



READY TO SELL YOUR BUSINESS?



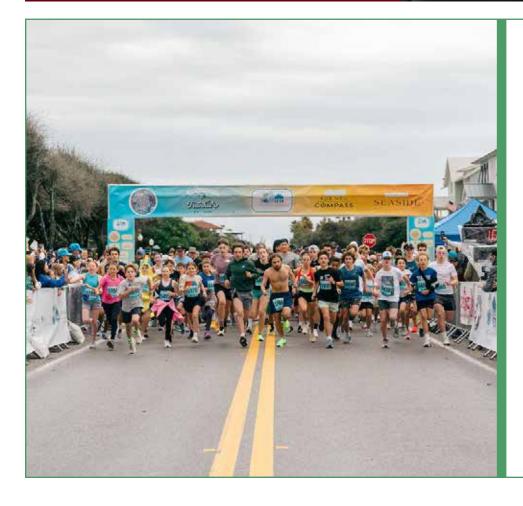
make sure that investment pays off and that owners have a clear, confident path to their next chapter.

What I love most about this

work is seeing the sense of pride that comes when an owner realizes the value they've created. Selling a business isn't an ending; it's a handoff. Just like in the military, it's about leaving things better than you found them and ensuring the next team has what they need to succeed.

If you're a local business owner thinking about retirement, expansion, or simply planning ahead, I'd be glad to share what I've learned about valuations, exit strategy, and the market trends shaping our region. And for my fellow veterans — whether you're looking to buy a business, sell one, or build a new mission from the ground up — I'm here to help you translate your experience into opportunity.

Tiphanie "Tipp" Spradlin serves as a Business Sales Advisor with First Choice Business Brokers NW Florida. A U.S. Air Force veteran and Boots to Business guest speaker, she helps entrepreneurs and retiring owners plan, value, and sell their businesses across the Gulf Coast. Learn more at panamacitybeach.fcbb.com.





The 24th annual running of the SEASIDE SCHOOL HALF MARATHON + 5K

is back on Sunday, February 15, 2026, in beautiful Seaside, Florida.

Learn more and register at **RunSeasideFL.com**

Scan the QR code to learn more and register.







Condo Board Decisions:

Balancing Owners, Management and Vendors

By Don Carter, Secure Vision

Condo ownership along the Emerald Coast is unique. Our communities in Panama City Beach, Santa Rosa Beach, Miramar Beach, and Destin welcome a mix of permanent residents, seasonal owners, and vacation renters. This dynamic brings vibrancy—but also complexity—when it comes to managing shared spaces, common amenities, and the essential services that keep a community running.

For condo boards, every decision carries weight. Owners want transparency, managers want efficiency, and vendors want clear communication. Without the right tools, boards can easily find themselves

caught in the middle, fielding complaints, chasing paperwork, and juggling competing priorities

Florida condo law sets important guidelines to help boards navigate this responsibility. For example, contracts must often be reviewed at open meetings, owners must be given notice before key decisions are made, and records must be accessible. While these rules promote accountability, they can also create challenges for volunteers serving on boards. The need to balance compliance with efficiency often turns simple tasks into time-consuming projects.

This is where better tools can make all the difference. Many boards in our area still rely on email chains, spreadsheets, or stacks of paper contracts. While this may work in the short term, it often leads to confusion, missed deadlines, and frustration—especially in larger communities with multiple vendors. Modern vendor management software helps solve these issues by centralizing contracts, streamlining communication, and providing easy access to important documents when owners ask questions.

Imagine a board meeting where contracts are organized, vendor information is a click away, and compliance records are instantly available. Instead of spending time searching for paperwork, boards can focus on bigger-picture priorities:

improving amenities, planning budgets, and enhancing resident satisfaction.

Even better, communities here in the Panhandle have an opportunity to access this kind of software at no cost. Through a partnership with Secure Vision, vendor management software provided by YellowHammer may be available free of charge to qualifying associations. This means local boards can upgrade their processes without adding to their budgets—a win for residents, managers, and the volunteers serving on the board.

In a region like ours, where coastal living attracts both fulltime residents and seasonal visitors, the ability to run an HOA smoothly is more than just a convenience—it's a necessity. Communities that operate efficiently not only build trust with their owners, they also preserve property values and strengthen the reputation of their neighborhood.

If your condo board struggles with vendor management or wants to simplify how contracts and compliance are handled, Secure Vision can help. Ask us about the vendor management software partnership with YellowHammer and how it may be available at no cost for your community.

Visit www.secvis.com.



MINISTER

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that with his own hands he had worked and lived among them. Then, after an emotional moment of saying goodbye, they prayed together and wept. Paul let them know that they would see his face no more. The Apostle was bravely heading into a hostile environment. Persecution in Judea had created abject poverty among the saints there. Paul would write about his mission in I Corinthians 16:1, "Now concerning the collection for the saints, as I have given orders to the churches of Galatia, so you must do also. On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come. And when I come, whomever you approve by your letters I will send to bear your gift to Jerusalem."

Christians have a responsibility to help those in need. In the Galatian letter, Paul wrote:

"Therefore, as we have opportunity, let us do good to all, especially to those who are of the household of faith" (Galatians 6:10). Our first responsibility goes to other Christians who are in need.

Now let me speak to the words of Jesus Himself, "It is more blessed to give than to receive." We hear people talk about how they have been blessed with homes, land, luxury vehicles, bank accounts, and every extravagance of wealth. With a sense of pride, they conclude, "Look at how blessed I am." That is not a blessing from God. You may have gained these material things from your own efforts, but God has something different in mind. Now, don't get me wrong. I believe God does bless us with what we NEED, but not so much what we DREAM ABOUT. Imagine feeding a malnourished baby, who, without your generosity, would die, or providing clothing to a child who has nothing, in some third-world country. Imagine taking the Gospel to people in some remote part of the world who have no hope without you. That's when the words, "It is more blessed to give than to receive," take on meaning. If we want to be blessed of God we must give our life away...to others. When Paul was speaking of the generosity of the Macedonian churches he wrote: "And not only as we hoped, but first gave themselves to the Lord..." (II Corintians 8:5). When I was preaching at the Memorial Church of Christ in Houston, Texas, back in the 80s, our youth minister was a fine young man who had all the markings of success. And boy did he deliver. He went on to preach for the West Houston congregation, and everyone loved him. Kurt did a great work there, but it wasn't his greatest work. Today Kurt and his lovely wife Roxy are doing a tremendous work in India. The children love them, and souls are being won to Christ. When you first give "yourself" to the Lord, the blessings will flow.

GCSC Ranked in Military Times "Best for Vets: Colleges 2025"

Gulf Coast State College has recently been recognized as one of the best colleges for Veterans in Military Times "Best for Vets: Colleges 2025" report.

The college rankings by Military Times are designed to help military and veteran students pick a school that is right for them. Hundreds of colleges and universities were surveyed from across the country on their policies related to military and veteran students, academic outcomes and military-supportive cultures among other factors. Some of the highlights include innovative approaches for supporting student veterans, tutoring and

mentorship opportunities.

"Gulf Coast State College is committed to supporting those who have served our country," says Glen McDonald, President of Gulf Coast State College. "We recognize the unique challenges that veterans and their families face, and we strive to provide them with the resources, support, and opportunities they need to thrive academically."

To view additional information regarding the methodology for their selection process and the rankings, please visit bestforvets.militarytimes. com/methodology-colleges/.



With 18 years of expertise, SecureVision delivers customized **fiber internet**, **TV**, and **phone services** to **HOAs**, **COAs**, **short-term rentals**, and **multifamily properties** along the Gulf Coast.

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