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# PCB Life

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## The 17th Annual 30A Songwriters Festival Brings Top-Notch Talent and Music Lovers from Around the Globe

By WILL ESTELL

If you consider yourself a fan of great music and the talented songwriters who make the music you love come to life, you definitely want to make plans to attend the 17th Annual 30A Songwriters Festival. Ranked as one of the top three songwriter festivals in the entire country, there are plenty of reasons to make this your first musical event of the new year: over 125 reasons in fact—and that's just the number of artists playing it!

The renowned festival of music and fun celebrates its 17th year, January 16 - 19, 2026, with four days of performances, including two days of headliners on presenting sponsor Grand Boulevard's main stage in beautiful Miramar Beach. The winter weekend of music and fun is celebrated by music lovers around the globe and somehow seems to get better every single year. That's something I can attest to, as



I attended the very first one! With performances at more than 30 venues, spanning over 30 miles of South Walton's beach communities, this year's festival offers something for everyone. Whether you're a fan of Americana, rock, folk, country or jazz, the popular

festival brings some of the best songwriters to ever grace any stage: all converging on our beautiful, NWFL beaches.

This year's lineup is another assortment of phenomenal artists, from Saturday's Grand Boulevard main stage headliners Paul McDonald & The

Mourning Doves, I'm With Her, and 10,000 Maniacs to Sunday's headliners, Nikki Lane, Toad The Wet Sprocket, and the iconic Mavis Staples. Additionally, 2026's lineup in-

### SONGWRITERS

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## PCB Officials Confident as 2026 Dawns

By ED OFFLEY

Government officials and business leaders are quietly confident that the Panama City Beach area will enjoy a relatively robust economy and tourism industry in 2026 despite what one described as the "headwinds" of lingering inflation and weak job statistics nationwide.

As the new year begins, both the area housing market and business community show signs of strength, and tourism projections remain positive, if slightly below previous years, officials say.

"With inflation moderating and even starting to come down in most key travel areas, I believe

## PCB OFFICIALS

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 **Community**
**SONGWRITERS**

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cludes such well known lyrical masters as Abe Partridge, Charlie Starr of Blackberry Smoke, Benji Shanks, Shawn Mullins, Jeffrey Steele, Paul Thorn, David Ryan Harris, Murray Attaway, Dan Navarro, Brian White, Charlie Mars, Jesse Lynn Madera, and a plethora of both first timers and returning 30A SWF favorites.

When I asked multi-hitmaker and award-winning songwriter Jeffrey Steele what keeps him coming back to perform year-after-year, he said, "I always look forward to 30A Songwriter's Festival, not only as another opportunity to do what I love: singing and entertaining, but also seeing the fans and many of my writer friends I don't see often. Just catching up and hangin' at the beach."

Another returning favorite, Baton Rouge native CJ Solar tells me, "I've been going to 30A Songwriters Fest on and off since its first year. I drove over from Baton Rouge my senior year of high school to see my hero Jeffrey Steele in person for the first time. Jump ahead and I've been invited to play the ASCAP stage

a handful of times over the years and am so excited to be back again as a performer! There's nothing like starting the year off in my favorite part of Florida, doing my favorite thing: playing songs for people who love them!"

Since its inception in 2010, 30A Songwriter's Festival has grown year after year, and is one of many endeavors made possible by Walton County Cultural Arts Alliance (CAA), a remarkable organization that adds so much to Northwest Florida's coastal community through numerous artistic and philanthropic endeavors. 30A Songwriters Festival is co-produced by Russell Carter Artist Management

who has been the driving force behind booking the talent since the festival began in 2010. With 100% of the festival's net profits going toward supporting the CAA's mission to advance the arts in Walton County through education, leadership, advocacy, and the funding of special arts related programs within the community, festival goers are not only having a great time, they are also making a positive difference in the lives of so many that CAA serves.

Festival Co-Producer Russell



Carter, President of Russell Carter Artist Management, has good reason to be immensely proud of the festival he helped to create. Carter tells me, "This festival began as a small event and grew quickly into a premier one-of-a-kind showcase for world-class songwriters. Our goal was to curate a festival that presents the absolute best in touring songwriters and performers. We always want our audiences to experience musicians representing diverse genres of music – jazz,

blues, country, folk, Americana and rock, with just two stipulations – they have to write their own music and they have to be really great at it!"

I asked Carter about some of the aspects of the 2026 festival that he's most excited about. He said, "We're excited to add a new headline show on Friday, January 16th at Seaside Amphitheater, featuring 2026 Grammy Nominee Margo Price with her full band. She will feature songs from her catalog, including the just released deluxe album version of 'Hard Headed Woman.' We pride ourselves on supporting emerging artists on the verge of mainstream success. I highly encourage everyone to take this opportunity to see Nikki Lane and Paul McDonald & The Mourning Doves. Both have opening sets on the mainstage, as well as late night club sets at various 30A area venues, and both have critically acclaimed new albums and that are poised to break big, commercially, sooner than later."

**Grab Your Festival Passes Fast!**

Full weekend passes start at only \$395.00, premium seating VIP passes are just \$1,040, and

Premiere VIP passes, with special front row seating at the Grand Boulevard Headliners Stage are only \$1,385. All of these ticket packages come in at quite the bargain considering you have the ability to see and hear so many remarkable songwriters across four days along the idyllic beach communities that have become a favorite vacation destination around the world.

For a full menu of performers, venues and showtimes, as well as grabbing those limited passes while you still can, visit: [30ASongwritersFestival.com](http://30ASongwritersFestival.com) and join us for the festival of music and fun!

*Will Estell is a writer, editor, and multimedia consultant with more than 750 published features across travel, music, real estate, and automotive genres. He has conducted one-on-one interviews with a wide range of notable artists, including Kenny Chesney, Jimmy Buffett, Alan Jackson, Darius Rucker, Lyle Lovett, Amy Grant, Sara Evans, Brian Kelly, Styx, Eli Young Band, Drake White, and many others.*

*Will Estell is the chief creative officer of Estell Hussey Media and has co-founded 12 magazines from concept to launch, while also serving as editor for numerous additional titles. His newest media venture, HIM Magazine—a lifestyle publication for men—is slated to debut on newsstands nationwide in the third quarter of 2026.*

*Originally from rural Mississippi, Estell is a father of three who now lives in Destin and Navarre Beach with his wife, WEAR ABC 3 news anchor Laura Hussey-Estell. He is a longtime regular contributor to Life Media's family of publications.*

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## PCB OFFICIALS

*continued from page 1*

PCB is set up for an even better year in 2026," Panama City Beach Chamber of Commerce Kristopher McLane told PCB Life. Citing both record arrival numbers at Northwest Beaches International Airport and gasoline prices significantly lower last month than one year ago — \$2.61 contrasted with \$2.78 locally — McLane said, "I remain positive for the 2026 tourism outlook that directly impacts our area's economy."

While 2025 tourism revenues for Panama City Beach were 2.9 percent down from a year ago, Tourist Development Council President Dan Rowe said he expects tourism in 2026 will overcome the "challenges ahead."

"With all of the uncertainty in the world, I'd say [the area's economy] is okay," Rowe said. "There are a lot of economic headwinds out there, but I'd say we're okay. We are very well positioned to make it strong."

Mayor Stuart Tetteemer also expressed optimism for the city's outlook this year. "We were prepared for a[n economically] tight year," he said, "although

it is now looking like it will be a pretty good one."

In another key economic sector, signs of a booming housing market thus far unaffected by economic uncertainties are clearly visible. Along the SR 79 corridor north of the PCB city line, construction of the Ward Creek community is continuing even as the nearby massive FSU Health Hospital continues to take shape.

"The three neighborhoods that make up the Ward Creek community — Bayside, Breakwater and Salt Grass — will continue to grow," said St. Joe Company spokesman Mike Kerrigan.

Since 2023, 234 homes have been completed and another 30 sites have received building permits, according to the county building permit office. When St. Joe announced the Ward Creek development in 2022, officials said it planned to build 1,600 residential units there.

McLane said he is proud that the city and Bay County are coping well with the unprecedented growth in the area in recent years. He noted that the U.S. Census Bureau recently ranked the area as the sec-



ond-fastest growing area in the nation.

"I think most residents have noticed the large influx of growth our area has seen since the 2020 pandemic," McLane said. "By prioritizing smart growth, conservation of our natural beauty, and resident-centered decision making, Bay County will remain an attractive place for families and businesses to grow."

The city and TDC area are proceeding with a number of public safety and infrastructure projects in 2026 that reflect the response to that growth.

- On Thursday, January 8, city officials will hold a grand opening ceremony for the new Fire Station 32 on Hutchison

the roadway to four lanes and add storm water drains, underground utilities, sidewalks and pedestrian crossing signals. It runs from Lullwater Drive west of Pier Park to Hills Road.

Mayor Tetteemer said that officials this year are proceeding with a number of new or expanded public safety programs that will serve the city, its residents and visitors.

- Following City Council passage of Ordinance 1667 in October in response to outbreaks of violence last year, the city is preparing even more steps to further enhance public safety during future high-volume special events.

"This is a dramatic enhancement" of the city's legal restrictions aimed at minimizing lawlessness during the tourist season, he said.

The steps include a tough curfew for unaccompanied minors, additional requirements for manned security at condominium complexes, restrictions on alcohol sales after 10 p.m., and raising the minimum age for renting a condo from 18 to 21.

The city plans to conduct a

*Continued on page 5*

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## The New Year's Evolution: How Modern Integrative Medicine Is Redefining Wellness

BY DR. KAREN DEVORE,  
TORTOISE CLINIC

January is a natural invitation to reevaluate how we care for ourselves—not just in terms of resolutions, but in how we want to feel as we move through

a new year. More rested. More resilient. More focused. More capable of adapting to life's changes without feeling depleted by them.

It's become quite common for me to see more and more

patients shifting from simply treating illness to supporting everyday function and long-term vitality. They want to sleep more deeply, recover more efficiently, think more clearly, move through hormonal transitions



with confidence, and understand how food, environment, and genetics influence their health. This reflects a growing recognition that real wellness is less about chasing symptoms and more about supporting the body's natural ability to regulate and restore.

At the heart of that regulation is communication between the nervous system, hormones, immune function, and metabolism. When these systems communicate clearly, the body adapts with remarkable precision. When that communication becomes disrupted, however, we start to feel "off," even if we can't pinpoint exactly why.

Integrative medicine aims to restore this clarity. It blends foundational practices such as nutrition, acupuncture, herbal medicine, medical massage, and lifestyle therapeutics with modern clinical tools including IV nutrients, hormone support, advanced testing, targeted supplementation, and, when appropriate, peptides. None of these replace conventional medicine; rather, they deepen and complement it, allowing us to treat both root causes and overall function.

been strained by stress, aging, illness, or environmental demands.

Current research explores peptides' role in recovery, immune modulation, inflammation balance, gastrointestinal support, and healthy aging. Within my practice, peptides are chosen with careful consideration of each patient's history, medications, lab results, stress patterns, and goals. They are never used as a quick fix, but as a targeted support within a broader, thoughtful plan.

IV nutrient therapy provides another route for restoring balance. Delivering hydration, vitamins, and minerals directly into the bloodstream can be especially helpful for correcting deficiencies, supporting energy production, or aiding recovery after illness or exertion.

Hormone replacement therapy, when appropriate and medically supervised, can bring relief and stability during transitions such as perimenopause, andropause, or thyroid dysfunction. Balanced hormones can support cognitive clarity, metabolism, sleep, and overall well-being.

These advanced therapies are most effective not on their own, but when combined with a strong foundation.

### Evolving Tools for a New Year: Peptides, IV Nutrients & Hormone Support

Peptides are one of the most discussed emerging tools in modern integrative care. These naturally occurring amino acid chains act as subtle messengers, helping regulate inflammation, tissue repair, metabolic and hormonal signaling, and connections between the gut, brain, and immune system. Their goal isn't to override the body but rather to support pathways that have

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# PCB Chamber Spotlight



## PCB Chamber Celebrates Year of Growth

By GABBY CHAMPAGNE,  
DIRECTOR OF COMMUNICATIONS,  
PCB CHAMBER

2025 proved to be an exceptional year for the Panama City Beach Chamber of Commerce, marked by significant growth not only in its membership but also in the reach and impact of the organization as a whole. This progress created meaningful opportunities for our Chamber to give back to the very community that supports and sustains it, reinforcing a shared commitment to service, connection, and collaboration throughout Bay County and beyond.

Under the leadership of Chairman Ryan Mulvey, along-



side a dedicated Board of Directors and the tireless efforts of the Chamber team, the organization hosted several successful events throughout 2025. These events served a greater purpose beyond networking and celebration, ultimately resulting in charitable contributions to local nonprofits whose influence can be seen and felt across the commu-

nity. Through these initiatives, the Beach Chamber was proud to support a wide range of organizations, including Habitat for Humanity of Bay County, FSU Panama City, Gulf Coast State College Foundation, Man in the Sea Museum, Girls Inc. of Bay County, 850 Heroes 4 Heroes, United Way of NWFL, Boys and Girls Club, Anchorage Children's Home, the USS PIERRE Commissioning, Women's Civic Club, as well as the Bay County Sheriff's Office and the Panama City Beach Police Department.

"It's incredible to give back and help these organizations in Bay County that truly make a positive impact," said PCB Chamber President/CEO Kristopher McLane. "Each of

these groups plays a vital role in strengthening our community, and we're honored to support their missions."

As the Beach Chamber looks ahead from 2025 into 2026, it remains guided by a shared vision of continued growth and service. With a steadfast focus on supporting the thriving tourism industry, uplifting local nonprofits and organizations, and fostering a diverse and dynamic business environment, the Panama City Beach Chamber of Commerce is committed to building on this momentum and creating even greater opportunities for the community it proudly serves.

## WELLNESS

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### The Nervous System: The Center of Regulation

No matter which therapies we use, everything ultimately returns to the nervous system. Stress, disrupted sleep, past trauma, or chronic inflammation can keep the nervous system in a heightened state, affecting mood, hormones, digestion, immunity, and pain perception.

I always begin with a comprehensive evaluation including history, lifestyle, symptoms, and both conventional and specialty lab testing to understand the patterns at play. From there, treatment may include acupuncture or neuro-acupuncture, medical massage, tailored herbal formulations, nutritional support, or breath and lifestyle practices aimed at restoring regulation.

When the nervous system is supported, peptides, IV nutrients, and hormone therapy gain a clearer path to work. Without that foundation, progress is often slower or less sustainable.

### A Thoughtful Approach to the Year Ahead

Optimization is not instantaneous; it unfolds gradually. The smallest physiological shifts such as better sleep, steadier energy, fewer inflammatory flares are often the signs that regulation is returning. They build upon one another, creating resilience in ways that feel both subtle and profound.

For over 30 years, the Tor-

toise Clinic has brought together Eastern tradition and Western science to support our community's well-being. Our mission remains unchanged to offer thoughtful, individualized care rooted in safety, evidence, and respect for the body's natural intelligence.

As we move into a new year, consider that meaningful transformation doesn't require dramatic reinvention. It begins with understanding your body's needs, supporting its communication pathways, and allowing small shifts to create meaningful change over time because your wellness is a marathon, not a sprint.

## PCB OFFICIALS

*continued from page 3*

special meeting early in 2026 to detail the new measures to local business owners and rental companies. "We want to give local businesses as long a lead time as necessary."

• The city plans to obtain a "Unified Command Bus" to enhance emergency response and coordination for the city Police and Fire Rescue Departments. Funded by a \$500,000 Florida Department of Law Enforcement grant, the vehicle will improve on-scene management during natural disasters, large-scale events and critical incidents, ensuring efficient communication, resource deployment and public safety

Tettemer said other city programs for 2026 include:

- The beginning of "a neighborhood at a time" installation of new wireless, customer-accessible water meters;
- Construction of eight pickleball courts at Frank Brown Park;
- A second annual "Citizen's Academy" that will run eight weeks in late spring or early

summer that provides an in-depth look at city government for up to twenty volunteer applicants.

• Incorporating special recognition of the nation's 250th anniversary into several ongoing events such as the 2026 Gulf Salute Air Show during April 10-12 and the city's July 4 celebration.

## New PCB Chamber of Commerce Members

Heartland Rescue Ranch  
Bella Roma Tuscan Grill  
Emerald Coast Host  
Back Nine - Panama City Beach  
Cruzin30A  
Tiki Taxi Cabs & Cruisers, LLC  
Mental Awakening Counseling  
Emerald Coast Mirror Maze and Laser Craze  
King of the Sea Pool Service  
Advance Wash Solution  
Dynamic Garage Doors  
Paul Davis Restoration of the Emerald Coast  
First Choice Physical Therapy  
Berkshire Hathaway HomeServices Beach Properties of Florida - Skip Stoltz  
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Nilly's Wine Bar  
Broadstar  
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Hardy Masonry & Concrete  
Parker Septic  
Big Bend Hospice  
Ascent Buildings  
Bayview Wellness and Aesthetics  
Dream Vacations - Joan Duggins  
Bay Wellness Group





## Shop Talk: New Loyalty Program Delivers Cash Back, Points and Perks

BY LEE ANN LEONARD

Holiday shoppers have a new way to be rewarded with cash back, points and perks when they shop at Pier Park! Simon+ TM is the groundbreaking new loyalty program from Simon® that rewards both in-store and online shoppers, as they get ready for the new year!

From the moment they sign up at [ShopSimon.com](http://ShopSimon.com) TM - the mall that never closes - Simon+ TM members will unlock perks and discounts. Members can get cash back and accumu-



late points through qualifying in-store and online purchases. Points can be redeemed for retailer targeted rewards or Shop-Simon credit.

Hundreds of retailers nationwide are already participating

in Simon+ TM, including more than 45 Simon+ TM retailers at Pier

### Park Examples include:

- LOFT – Half off one full-priced item
- Margaritaville – \$10 off your \$50 retail purchase
- I Love Sugar – FREE 1/4 lb. bag of gummy bears with 500 points

Visit <https://www.simon.com/mall/pier-park> to join Simon+ TM and for the latest Pier Park news.

## FSU Panama City to Host Annual 5k Torch Run Jan. 24

Florida State University Panama City will host the 37th Annual Torch Run 5K race and fun run from 9 a.m. to noon on Saturday, Jan. 24, 2026, starting and ending at the Holley Academic Center, 4750 Collegiate Drive.

The Torch Run, an FSU Panama City tradition since 1989, is a timed 5K run. The race will wind through Carl Gray Park and the campuses of FSU PC and Gulf Coast State College.

Students, alumni, the com-

munity and visitors of all ages are invited to run or walk. Strollers and pets are welcome. Awards will be given to first-, second- and third-place winners in various categories and age ranges; all participants will receive Torch Run medals. Packet pickup is from 7:30-8:45 a.m. race day at the Holley Academic Center.

"Traditions mean a lot for an institution, and this annual Torch Run does just that, but it's also an opportunity for us

to raise money for scholarships, and that's critically important," FSU Associate Dean Irvin Clark said.

Registration is \$25 in advance (\$30 the day prior and day of event) and includes a Torch Run T-shirt. All proceeds benefit the FSU PC Promise Scholarship Fund. Registration is free for all FSU PC and GCSC students. For more information and to register, visit <https://fsupctorchrun.itsyourrace.com/>.

The FSU Panama City Prom-

ise Scholarship was established as part of a commitment to accessibility and student success by making the cost of achieving a four-year degree more affordable. The FSU PC Promise Scholarship provides free tuition and fees to students who are residents of Northwest Florida and

whose combined family and student income is less than \$80,000 or Pell eligible.

Nearly 200 local runners braved the wintry weather to participate in the 2025 Torch Run, with 15-year-old Mason Brain of Panama City finishing first, clocking in at 20:05.

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# Our Endangered Animals

BY HELEN PETRE

Our home here in the Panhandle is a paradise of animals and plants, perfect weather, dune lakes, pine savannahs, springs and creeks, and miles of beach. Our parks and wildlife management areas are teaming with life. Our highways are full of traffic, tourists, and not much wildlife, other than the occasional deer during the rut. We are building residential and commercial projects faster than our endangered animals can escape.

Here are the names and habitats of some of our endangered species. They share our paradise. They were here first. If you see them, please protect them. The fact that they are endangered means you probably will not see them.

## St. Andrew's Beach Mouse (*Peromyscus Polionotus Peninsularis*)



The St. Andrew's beach mouse is a subspecies of beach mouse (*P. polionotus*). It lives in the dunes in Gulf and Bay Counties. The St. Andrew's Beach Mouse is six inches long with a two-inch white tail. Beach mice eat invertebrates and seeds from dune plants. They are monogamous and sexually mature at 30 days. Females have four pups after a gestation of 23 days. They are ready to breed again in 24 hours.

With that great breeding record, it seems like they should not be endangered, but they are federally endangered due to beach development, destruction of dunes, and fragmentation of their habitat. Other threats include predation from cats, foxes, coyotes, and raccoons.

## Choctawhatchee Beach Mouse (*P. Polionotus Allophys*)

Another subspecies of beach mouse, the Choctawhatchee Beach Mouse, is also federally endangered. Like all beach mice, they eat seeds and fruit of dune plants and forage at night. The Choctawhatchee Beach



Mouse lives in Bay, Walton, and Okaloosa Counties.

## Leatherback Sea Turtle (*Dermochelys Coriacea*)

Leatherback sea turtles are federally endangered. They live 45 years, are seven feet long and weigh 2,000 pounds. They are the largest turtles on Earth, and they have been for 100 million years. Tyrannosaurus rex walked the Earth about 66 million years ago. Leatherbacks have a leathery, bluish, flexible carapace, in contrast to other turtles with hard shells. They can dive 4,200 feet down and stay under water for 85 minutes.

Leatherbacks take the longest migration between breeding and feeding of any turtle species, an average of 3,700 miles. They mate in the ocean. The females come ashore, some right here on our beaches, and lay about 80 eggs. The temperature of the nest determines the sex of the offspring. At 85 degrees F, half are male, half are female. At warmer temperatures they are females, at colder tempera-



tures males. Females return to the beach they were born on to lay eggs. Males spend their entire lives at sea.

One in a thousand hatchlings reaches adulthood. Turtles die when they ingest plastic bags which they mistake for jellyfish. Some dead turtles have been found with as much as 11 pounds of plastic in their stomachs.

## Gulf Moccasinshell (*Medionidus Penicillatus*)

Gulf moccasinshells are two inch long, oval shaped, greenish, thin, river mussels. Like all mussels, they filter feed, consuming plankton and detritus, or dead stuff. Since mussels take in whatever is in the water and use the nutrients for food, they take in pesticides and chemicals, which are a significant threat. Gulf moccasinshells are federally endangered. They live in the Ecofina Creek, which is spring fed and empties into Deer Point Lake, north of Panama City. Deer Point Lake is the water supply for Bay County.



Male mussels release sperm into the water, and females take the sperm into their shells, where eggs are fertilized. Like all mussels, the glochidia, or larva, attach to the gills of fish, where they live for a while, until they are mature. Host fish are blackbanded darters, eastern mosquitofish, guppies, and gulf darters.

## Reticulated Flatwoods Salamander (*Ambystoma Bishop*)

Reticulated flatwoods salamanders are burrowing, or mole, salamanders. They live in seasonally wet savannahs, such as longleaf and wiregrass. Adults burrow into the litter. In October, they lay eggs in ephemeral wetlands with emergent vegetation, a habitat which is pretty rare in October, our dry season. Besides that, emergent vegetation occurs only after summer burns. The eggs



hatch only if there is water, and the hatchlings require water for three months. That means October through January. It does not rain much between October and January. That is also the time when the forest service does its winter burns. Things do not look good for this confused salamander.

These are just a few of the most endangered organisms cohabiting with us in our paradise. We cannot make it rain, but there are things we can do to keep our habitat fit for our endangered animals. Please be kind and protect them by reducing use of plastic, recycling, putting trash in trash receptacles, staying on trails, keeping the beach flat, and reducing fertilizer and pesticide use. I am grateful to share my world with these amazing creatures. I hope my grandchildren will be able to enjoy them, too.

## FPL Surprises Area Residents with Free Christmas Trees and Energy-Efficient Lights

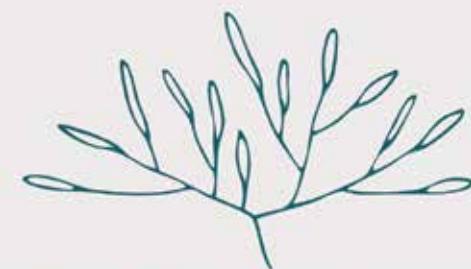


In partnership with Boys & Girls Clubs of Bay County, Florida Power & Light Company (FPL) helped spread holiday cheer by giving away 200 five-foot Christmas trees and LED energy-efficient tree lights to local residents.

The trees and lights were distributed on a first-come, first-served basis, and supplies were limited to the first 200 households. FPL was on site to share tips and resources to help customers keep their bills as low as possible all season long with simple energy-efficient changes.

For over 30 years, the Boys

& Girls Clubs of Bay County has sold Christmas trees at the Bill "H" Haisten Christmas Tree Lot to help bring holiday cheer into local homes and to create great futures for Bay County youth. Proceeds from the sales directly fund the Boys & Girls Clubs of Bay County's enrichment programs.



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# January is Bustling at Capt. Anderson's Marina!

By Pam Anderson

BY TAM ANDERSON  
The Event Center is busy these days with concerts and weddings. Plan your event today! The captains who are heading up Bay County Artificial Reef Association (BCARA), and Erika Burkett, the President, are also busy, placing more artificial reefs out in the Gulf to increase the habitat of our favorite species of fish.

Of course it continues to

Of course, it continues to be the home of the best fishing guides and captains in NW Florida; many are available for charter throughout the winter.

The Event Center at Capt. Anderson Marina is the only venue of its kind in Panama City Beach. This second-floor venue is designed to give you a bird's

eye view of not only the working waterfront of fishermen below, but the sights of beautiful Grand Lagoon-its sunrises, its sunsets, its beauty. From the bustling boat traffic of summer months to the serene views in the off-season, you cannot beat the view from the Captain's

the view from the Captain's Quarters, which seats up to 300. Intrigued? Make an appoint-

ment with Chelsea or Suzie at (850) 234-3435, or go online to see the virtual tour at <https://captainandersonsevencenter.com>. It is a wonderful venue for meetings, seminars, parties of all kinds, and of course, fabulous weddings.

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

On the lower floor, Capt. Max's has inside, climate-controlled seating as well as outside dining with games for the young and old alike. In March, a new chef will be joining the team, bringing the menu to a new level for all you foodies out there!

In-season, there is a great souvenir shop, That Ship's Store, with some really nice nautical



gifts and shirts, and a Hershey's Ice Cream Shop, yum!

(Reserve early for the Valentine's Day Cruises on February 14!)

BCARA is planning a special spring event for March, so be sure to watch for another free community event coming your way!

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

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## A New Way to Live in Retirement

Before the first streaks of sunrise settle over Inlet Beach, one member is already at the gym — stretching, lifting, moving with a quiet determination. “I wake up at 4:30,” he says with a shrug, as if it’s the most natural thing in the world. “I work out, head back for breakfast, and then I decide: golf simulator... or swimming?”

He smiles. “I feel better than I have in years.”

Across the community, the day opens at its own gentle tempo. A woman clips a leash on her dog and walks toward one of the community’s dog-friendly outdoor areas, grateful for the easy routine they’ve settled into. Not long ago, she was living with her daughter in Alys Beach, watching Watersound Fountains being built across the highway. She never imagined it would one day be home.

“I thought, Those places aren’t for me,” she admits.

But when her daughter insisted she come take a look, everything shifted — the bright, thoughtfully designed apartments, the welcoming outdoor



spaces for her dog, the light, the openness, the surprising sense of possibility.

“After the first week,” she says, “there was no going back.”

The beauty of a morning here is that everyone’s version looks a little different. Some head to the balance studio for physical therapy. Others meet friends on the walking trails that curl through Watersound and 30A. Some hop on a bike. Some linger over coffee. Each person finds their own pace.

By mid-morning, the community hums with activity. One member laughs as she lists her schedule: “Today I had, back-to-back: physical therapy, a fitness class, book club, then happy hour.” She shakes her head, still amused. “It’s just kind of nonstop here.”

And yet, it’s never rushed. Life simply unfolds — with options around every corner.

For many, the choice to move to Watersound Fountains was about proximity. After years in



Georgia, far from children and grandchildren, one couple realized they wanted the holidays, the milestones, and the simple weekends back. Now their son, daughter-in-law, and granddaughter live minutes away. “We do more now,” they say. “Especially with family so close.”

Afternoons often stretch into easy hours. Neighbors meet in the W Lounge. Others gather around the open hearth pizza oven, where flatbreads are rolled out right in front of them. On Fridays, The Mark dining room becomes the community’s favorite tradition — a dressed-up, reservations-only dinner with filet, snapper, grouper, and the kind of conversations people look forward to all week.

There’s always movement, always laughter, always someone waving from a walkway or

calling out a hello — the kind of natural, everyday community that makes a place feel alive.

What surprises many is not how much there is to do, but how effortless daily life feels here. The physical therapist is downstairs. The gym is steps away. The trails are safe and beautifully maintained. The beaches and local favorites are just a short drive. Every day can unfold at its own pace.

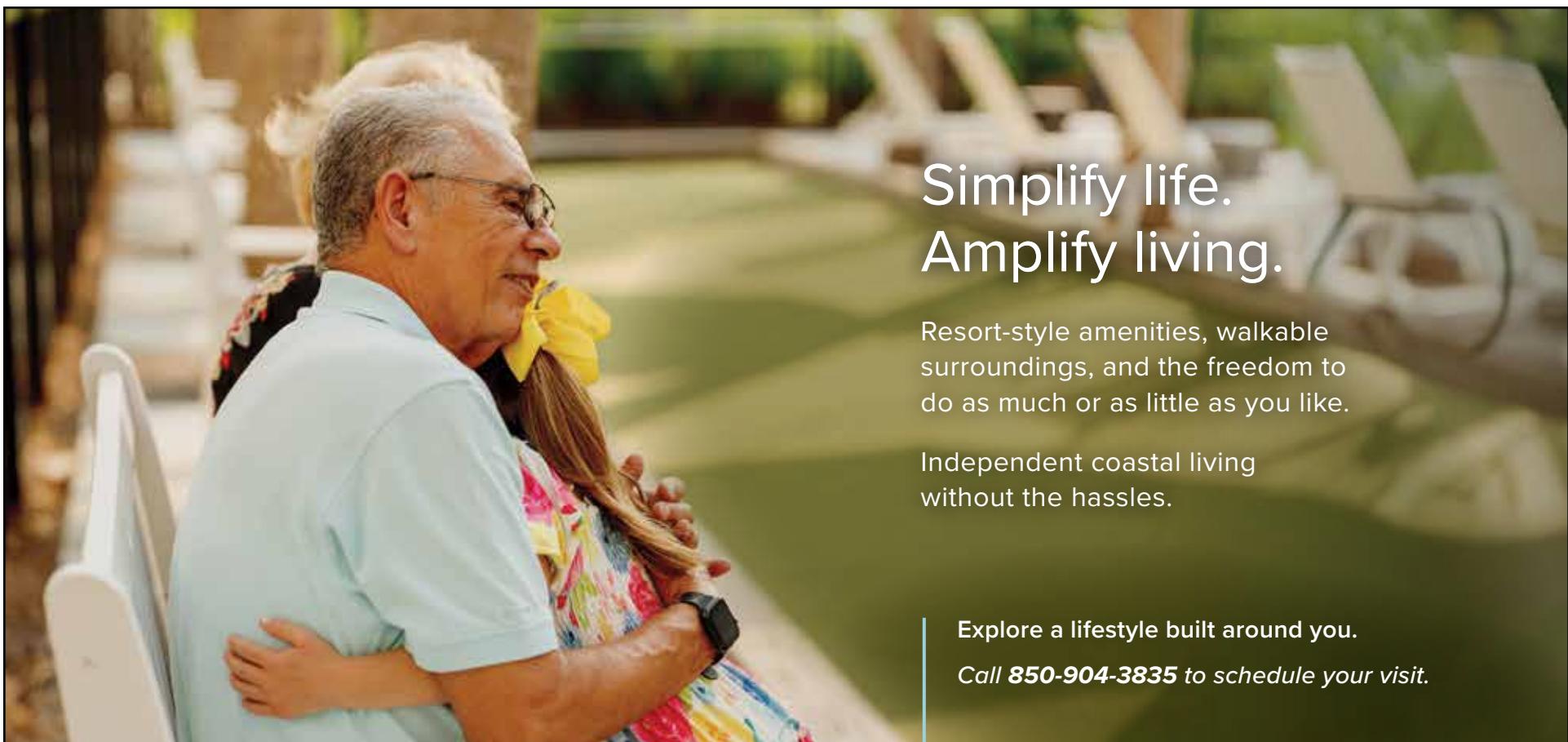
“You can do as much or as little as you want,” a member says as she waves to a neighbor. “It’s like living in a resort — but it feels like home.”

And maybe that’s the truest throughline here.

Occasionally, one member’s daughter will call and say, “Come home — come stay some.” And she’ll laugh and reply, “But I am home. This is my home.”

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 **Community**

## Back in Business: **Harrison Avenue Reopens After Two-Year Transformation**

BY PAUL WILMS

After two years of extensive renovations, Harrison Avenue — the heart of downtown Panama City — has fully reopened to traffic and pedestrians, breathing new life into the historic district for 2026.

The multi-million-dollar streetscape project, which widened sidewalks, added new lighting, landscaping, buried utility lines, and improved drainage, officially wrapped up several weeks ago. Since then, shop owners and restaurants along the corridor say they've seen a noticeable surge in foot traffic.

"It's like night and day," said



Mary Yarborough, Assistant General Manager of the newly reopened House of Henry, an authentic Irish pub that has pints on draft and regular live music. "We've been waiting for



this moment for two years, and now that Harrison is open and looking beautiful, people are coming back downtown in droves. The energy is incredible."

With twinkling holiday lights now strung across the avenue and storefronts decked out for the holidays, business owners wasted no time capitalizing on the renewed excitement.

"We've got a packed calendar through the holidays,"

Yarborough added with a smile. "Special events, extended hours, live music on weekends — we're ready to let it rock and roll. Downtown Panama City is the place to be!"

City leaders say the project, part of a broader effort to revitalize the area following Hurricane Michael, marks a major milestone in the ongoing recovery and growth of Panama City's historic core.

Whether you're shopping for unique gifts, grabbing dinner, or just soaking in the festive atmosphere in the new year, Harrison Avenue is open for business — and Panama City is ready to celebrate.

## **Ascension Sacred Heart Emerald Coast Named Among 2026 Best Hospitals for Maternity Care**

U.S. News & World Report has named Ascension Sacred Heart Emerald Coast as a 2026 High Performing hospital for Maternity Care — the highest award a hospital can earn as part of U.S. News' Best Hospitals for Maternity Care annual study.

Sacred Heart Emerald Coast earned a High Performing designation in recognition of maternity care as measured by factors such as C-section rates in lower-risk pregnancies, severe

unexpected newborn complication rates, exclusive breast milk feeding rates, and birthing-friendly practices, among other measures.

"This award speaks to the dedication of our associates to the families we serve," said Trey Abshier, President and CEO of Sacred Heart Emerald Coast. "We continue to find ways to improve care for moms and babies including the recent addition of the Maternal Telehealth Program, OB hospitalist and

OB emergency care."

U.S. News began evaluating maternity care hospitals in 2021, rating hospitals that provide labor and delivery services and submit detailed data to the publication for analysis. For the 2026 edition, approximately 900 hospitals nationwide submitted maternity data for evaluation. Best Hospitals for Maternity Care ratings are intended to assist expectant parents, in consultation with their prenatal care providers, in making informed



decisions about where to receive maternity services that best meet their family's needs.

"Hospitals designated as a U.S. News Best Hospital for Maternity Care are national leaders. This recognition means they are consistently hitting crucial patient safety benchmarks compared to other hospitals," said Jennifer Winston, Ph.D., health data scientist at U.S. News. "It's a clear signal to expectant parents about where the highest standards of care are being practiced — when parents see this designation, they can be assured they are choosing a hospital dedicated to exceptional, evidence-based maternity care."

Sacred Heart Emerald Coast participates in initiatives to help moms and babies have a healthy start. The newest is a Maternal Telehealth Program in partner-

ship with the Florida Department of Health. In addition the hospital is Maternal Levels of Health verified by The Joint Commission and participates in an armband program to help identify new moms to prioritize them when they seek care.

Sacred Heart Emerald Coast Family Birth Place was also recognized in Newsweek's 2025 list of America's Best Maternity Care Hospitals at the highest five ribbon level. The hospital provides the only NICU serving families close to home in Walton and Okaloosa Counties. The Level II NICU cares for babies born at 30 weeks and up or weighing just under 3 pounds. In July, the birth place added 24/7 OB emergency care and OB hospitals to increase the level of care for families.

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## Know Your Neighbor: **Sherri Lopez**

By MICHELE HARDMAN

Sherri Lopez wanted to be an actress when she was a kid and had plans to attend a fine arts school. She began having significant pain in her body—especially in her feet—at a young age. No one took her seriously, so she learned to cope the best she could. In her teens, she began having more problems due to the pain and had to start giving up physical activities she had loved. She'd been on a speed skate team but had to give that up. Volleyball had to go. Long-distance running was eventually not an option. Then, at age 17, she finally found a doctor who listened to her and ran tests. He discovered she had multiple tumors in both of her feet that needed immediate surgery to avoid losing one of her feet completely. That's a lot for a 17-year-old to process. The tumors were removed, and all were benign, but it was also discovered that Sherri had advanced osteoarthritis. Once again, not something she was expecting to hear at her age. Traditional medicines didn't



work for her, plus Sherri isn't a big fan of them anyway, so she opted to try and deal with her physical pain through natural methods.

Fast forward several years, and Sherri was living in Valparaiso, Indiana, where she worked as an Oncology nurse and in internal medicine. Her own experience with ongoing pain gave her more empathy for the cancer patients she worked with every day. She took the time to learn more about their

personal lives and emotions. Her patients became like family. Knowing how damaging negative self-talk and thoughts can be on someone's overall well-being, Sherri began to encourage her patients to strengthen these areas of their lives, which in turn helped strengthen their health. Then at age 48, she was diagnosed with Plantar Fasciitis and bone spurs. Now she had more problems with her feet. It was soon after this that she discovered hoops as a form of therapy.

Sherri relocated to Panama City Beach in 2014, and along the way, several deaths occurred in her immediate family and her close circle of friends within just a few years. At one point, she felt totally lost. Through online research and videos, Sherri started learning the many benefits of working with hoops. She began using them herself and learned that they're also very beneficial for people with dementia, Alzheimer's, Parkinson's, arthritis, depression, anxiety, and more. Basically, any type of restrictive movement—whether that's physical or emotional. In 2023,

she made her hoop classes an official business, calling it Peaceful Funky Hoops. Sherri's own physical range of motion had been very restricted most of her life until she started using hoops, and she was impressed with the results she started to see in herself. Hoops can work on your arms, legs, torso, and improve your balance. You're in the moment when you're hooping. It helps you forget about all your worries and issues for a while and just be. It creates all the 'feel good' properties our bodies need, like endorphins, serotonin and dopamine. An average session lasts about an hour, but there's no real time limit to them. Sherri says she likes to go until it feels right. Clients have ranged from aged 18 to 72. Her Parkinson's classes take place every Monday and Thursday at Woodlawn Church. Find more info on her YouTube channel, Facebook, Instagram, or email her at: [peacefulfunkyhoops22@gmail.com](mailto:peacefulfunkyhoops22@gmail.com).

In years past, Sherri worked in property management for three years, and also

taught Head Start. These days, she's all about helping others have more peace, love, and calmness in their lives. And we can all use more of that.



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# New Year, New Conversations in Estate Planning



BY JON CARROLL

The New Year is a time when we naturally consider the future through our goals and resolutions. Estate planning is a future focused consideration that can be easy to overlook during this time, but the New Year presents an opportunity to discuss your estate planning goals with your family. Such a discussion can spare loved ones confusion, expense, and extensive court involvement later. Importantly, estate planning is not one-size-fits-all. The topics that matter most often depend on where a family is in life.

Estate planning is not only about death. Adults of all ages should consider who would make financial and medical decisions if they became incapacitated. Durable powers of attorney and healthcare surrogates

out this planning, the decision is left to a judge. These conversations are deeply personal, but addressing them early provides clarity and peace of mind.

As families grow and change, beneficiary designations should be reviewed. Marriage, divorce, the birth of a child, a child reaching the age of majority, or the death of a loved one can all make existing designations outdated. Retirement accounts and life insurance policies pass by beneficiary form, not by will, meaning these assets do not go through probate when there is a designated beneficiary. Failing to update beneficiary designations after life changes can be the source of unwanted surprises.

For most families, their home is their most valuable asset. Discussing how property is titled, whether individually, jointly, or in trust, is important in determining how and to whom your home will pass upon your death. This becomes especially relevant for couples, blended families, and those acquiring property later in life. Florida permits homeowners to execute what is known as a "Lady Bird Deed" enabling one's home to pass automatically without needing to go through probate. This can

These issues are often best addressed proactively, rather than during a crisis.

At every life stage, someone should know where important documents are kept. A valid estate plan is only helpful if it can be found. You should make sure that the executor of your will knows where you keep the document and how to access it upon your death. Letting a trusted person know the location of a will, powers of attorney, and

healthcare documents can save months of court involvement.

A New Year's conversation regarding estate planning does not require sharing financial details or touching on every topic at once. Because every family is unique, the focus and extent of the conversation can differ from one household to another. Taking time now to discuss the topics most relevant to your stage of life with your loved ones may be the most meaningful gift you

can give, clarity, preparedness, and fewer surprises for those you care about the most.

*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.*

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are especially critical for single adults and ageing parents, but they are equally important for younger adults who may assume these issues are far off, as we never know what tomorrow may bring.

For families with young children, one of the most important estate planning-related discussions is guardianship. A declaration of pre-needs guardianship allows parents to nominate who should raise their children if both parents pass away. With-

be a great planning tool for a single individual or someone with adult children. It is worth noting that when talking about your primary residence, Florida's constitutional homestead protections may also dictate how your property can be distributed.

As parents age or family circumstances evolve, additional planning topics may arise, including long-term care concerns, adult children with special needs, or second marriages.



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 Sports

## Forty-five Years and Zero Holes in One

BY ALAN M. WATSON,  
PRESIDENT, GOLF+ PCB

The title says it all. I've been playing golf for forty-five years. And yes, I've never made a hole-in-one. Of course, I've come close a few times. Very close a couple of times. I've holed out for eagle from the fairway, and I've chipped in around the green. I've even driven the green on a Par 4. But no one ever asks about those very minor accomplishments. The one metric that even non-golfers seem to know about and ask about is "How many holes-in-one have you made?"

So now that we've gotten that out of the way... let's talk about why it matters, or more appropriately, why it doesn't matter. Thank goodness Hole in One isn't a gauge of skill or the only reason we play the sport. Otherwise, I would have stopped years ago. Why does a hole-in-one matter? Truthfully, it doesn't, but it is very cool! I was there a couple of years ago when a friend made one on number four at Highland Oaks (Marshwood) in Dothan, AL. I still



remember the shot, the way it hit and backed up into the hole. I remember the screaming and the excitement! It was electric. It was a lot of fun to be a part of and to witness. Now I sincerely doubt that the event will be recorded on his grave marker or mentioned in his eulogy; however, as golf events go, it was great! And I was so proud and happy for him and glad that I got to see it.

But maybe just maybe the almighty Hole-in-One doesn't matter. I think more golfers consider handicap the ultimate measuring stick when it comes to skill. You see videos, books, and magazine articles about "How to Break 90," "How to Break 80," and the Holy Grail, "How to Break 70." Most golfers would much rather improve their scores consistently than make a random hole-in-one. Some golfers even consider it an amazing day when they play all 18 holes with just one ball rather than losing a few sleeves like most rounds. Sure, there are hole-in-one contests at most charity golf scrambles, but how

often does anyone cash in? Not often, from what I've seen. But the long drive contest and the closest to the pin – well, they are much better received and accessible to all golfers. If I could shoot around par for the rest of my life or make a hole-in-one each year, I would take the low scoring average for sure. I wonder what you would do?

Plus, the worst part of making a hole-in-one is that the reward, or rather the punishment, is that the person who did the deed must buy everyone a round of drinks. Seems silly to me. You make the shot of your life, and it costs you a bar tab. That never happens when you shoot the low score and win the match. Quite the opposite usually.

So I'll just keep trying to beat my best score, or maybe my last score, and leave the magic trick shots to someone else. After all, I've gone 45 golfing years without one so far, so I'm pretty sure I can equal that feat for the next 45.

Fairways and Greens!



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# 2025-26 College Football Bowl Game Schedule



## Thursday, Jan. 1

CFP Quarterfinals

- Orange Bowl — Texas Tech vs. Oregon/James Madison winner — 11 a.m. | ESPN
- Rose Bowl — Indiana vs. Oklahoma/Alabama winner — 3 p.m. | ESPN
- Sugar Bowl — Georgia vs. Ole Miss/Tulane winner — 7 p.m. | ESPN

## Friday, Jan. 2

- Armed Forces Bowl — Texas State vs. Rice — 12 p.m. | ESPN
- Liberty Bowl — Navy vs. Cincinnati — 3:30 p.m. | ESPN
- Duke's Mayo Bowl — Mississippi State vs. Wake Forest — 7 p.m. | ESPN
- Holiday Bowl — No. 17 Arizona vs. SMU — 7 p.m. | FOX

## Championship Week

### Thursday, Jan. 8

CFP Semifinal (Fiesta Bowl) — 6:30 p.m. | ESPN



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### Friday, Jan. 9

CFP Semifinal (Peach Bowl) — 6:30 p.m. | ESPN

### Monday, Jan. 19

College Football Playoff National Championship — 6:30 p.m. | ESPN

## Bowl Game Results (Final)

### Saturday, Dec. 13

- Celebration Bowl — South Carolina State 40, Prairie View A&M 38
- LA Bowl — Washington 38, Boise State 10

### Tuesday, Dec. 16

- Salute to Veterans Bowl — Jacksonville State 17, Troy 3

### Wednesday, Dec. 17

- Cure Bowl — Old Dominion 24, South Florida 10
- 68 Ventures Bowl — Delaware 20, Louisiana 13

### Thursday, Dec. 18

- Xbox Bowl — Arkansas State 34, Missouri State 28

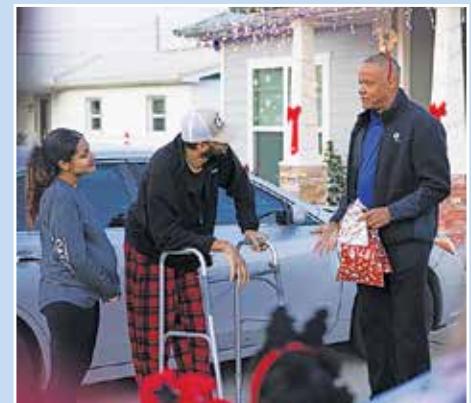
### Friday, Dec. 19

- Gasparilla Bowl — Memphis ??, NC State ??
- College Football Playoff First Round — Alabama ??, Oklahoma ?? (All Times Central)

## FPL Holiday Hero Lighting

On Dec. 9, 2025, Florida Power & Light Company (FPL) volunteers decorated the home of Panama City hero Rodrick McWilliams, U.S. Navy service member, as part of FPL's 18th annual holiday program, which celebrates local heroes for their service to the community. FPL worked with McWilliams' base leadership to surprise him at his

Panama City home with some much-deserved holiday cheer.



## Panama City Symphony Brings Romance to the Beach

This coming Valentine's weekend, Panama City Symphony brings two romantic and spectacular performances to Panama City Beach: Andrew Lloyd Webber's thrilling symphonic orchestrations of *The Phantom of the Opera* and *Sunset Boulevard*. Two shows will take place at the Helen Blackburn Auditorium at J.R. Arnold High School, 550 Alf Coleman Rd., Panama City Beach: Saturday, February 14 at 7 p.m. and a Sunday Matinee on February 15 at 2 p.m.

This concert promises to be a breathtaking celebration of Webber's legendary musical contributions. The evening's program includes "Sunset Boulevard Symphonic Suite," "Gethsemane" from *Jesus Christ Superstar*, "Love Changes Everything" from *Aspects of Love*, "Till I Hear You Sing" from *Love Never Dies*, "Close Every Door" from *Joseph and the Amazing Technicolor Dreamcoat*, and "The Phantom of the Opera Symphonic Suite."

Joining the orchestra is the acclaimed Justin John Moniz, tenor and three-time winner of The American Prize in Vocal Performance, who will enchant audiences with solo pieces from "Jesus Christ Superstar" and "Aspects of Love," among other classics. Justin John Moniz's "superb high tenor" (South Florida Classical Review) and "commanding stage presence" (TalkinBroadway.com) has thrilled audiences in opera houses, theaters, and concert halls across the nation, among them Opera Grand Rapids, Utah Festival Opera, Sarasota Opera, Florida Grand Opera, The Columbus Philharmonic, Opera Company of Middlebury, DreamCatcher Theatre/Adrienne Arsht Center, The Orchestra of Northern New York, and Chicago Symphony Center. His unique style and versatility have afforded him an active career in opera, concert, and musical theatre, having sung over 90 roles to date.

Justin's star turn as Prince Karl Franz in *The Student Prince*

with Opera Grand Rapids (Wilde Award Nominee) received high praise and great acclaim, the press hailing his performance as "simply outstanding...glorious" (Encore Michigan). Last season, Justin appeared with the Panama City Symphony in *Holiday by the Bay: The Magical Sounds of Christmas* with Justin John Moniz. He was recently named a "Top Professional of the Year" by Musical America, "40 Under 40" by the Yamaha Corporation, and the 2025 Ellen Faull Master Teaching by the National Association of Teachers of Singing. Justin's solo album, *Along the Way*, is available on all streaming platforms.

Orchestrating a romantic Valentine's experience! Tickets for both shows are available on Eventbrite.com. For more information on Panama City Symphony and the 2025-26 30th Anniversary Season, visit [www.PanamaCitySymphony.org](http://www.PanamaCitySymphony.org).



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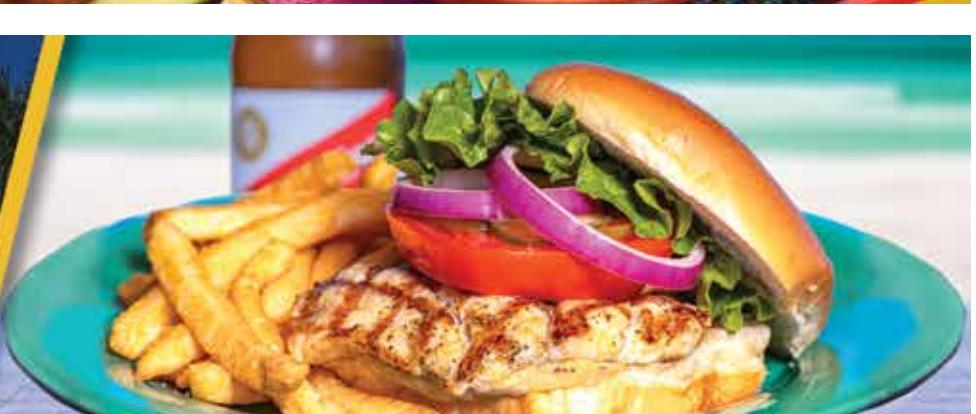


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# Let's Get Growing: Coontie in the Florida Landscape



BY LAUREN GOLDSBY

Coontie (*Zamia integrifolia*) is the only cycad native to the United States. Cycads often resemble palms, like the sago palm (*Cycas revoluta*), or ferns, as coontie does, but they are not closely related to either. These ancient plants have existed since the time of dinosaurs.

Today, coontie fits well into a wide range of landscapes and is commonly used in both residential and public spaces. It toler-

ated. Kept safely away from food items, seeds may also be collected, dried for several weeks, and stored until planting in spring. As temperatures warm, the fleshy seed coating can be removed, and seeds can be soaked overnight in water to help speed germination. Seeds left in the landscape may also germinate naturally over time.

Much like the relationship between monarch butterflies and milkweed, the atala butterfly (*Eumaeus atala*) relies exclusively on coontie as its host plant. The toxins present in coontie accumulate in the caterpillars' bodies, making them unpalatable to predators. Atala butterflies were thought to be extinct from 1937 until 1959 due to widespread loss of coontie habitat. Through focused conservation efforts and renewed planting of coontie, pop-

ularly in coastal regions where suitable host plants are available. We'll be keeping an eye on the coonties in our demonstration gardens for signs of caterpillars. Including coontie in your landscape may provide habitat for a passing butterfly and help support a small but

meaningful piece of Florida's native ecology.

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PHOTO: UF/IFAS EXTENSION FOREST HECKER

ates a variety of sun conditions, has high drought tolerance, and moderate salt tolerance, making it well suited for our area. Coontie grows slowly and doesn't typically require much maintenance. Cold snaps may cause leaves to drop, but plants can survive temperatures below 20 degrees F.

Unlike most landscape plants, coontie does not produce flowers. Instead, male plants produce pollen-filled cones, while female plants produce cones that contain seeds. These cones often go unnoticed, tucked into the crown of the plant, until winter, when the outer brown layer cracks open to reveal bright orange and red seeds inside.

Like other cycads, all parts of the coontie plant are toxic to mammals. If you have young children or curious pets, seed cones can be removed and dis-



ulations slowly began to recover. Today, atala butterfly colonies have been documented as far north as Gainesville, Florida.

While atalas are not yet common in our area, populations may continue to expand, partic-

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 Arts & Music

# Healing Through Creation: Center for the Arts Opens with The Work of Our Hands and The Art of Renewal

After the excitement of the holiday season, Bay Arts Alliance begins the new year with two brand new exhibitions: "The Art of Renewal" by Dana Montenieri and a collaborative exhibition featuring 10 local artists, "The Work of Our Hands". The public is invited to the opening reception on Saturday, January 10, 2026, from 1-3 p.m. Patrons can meet the artists and learn about the artwork on display over light refreshments.

Featured in the Main Gallery, "The Work of Our Hands" is a collaborative effort among 10 Black artists reflecting on the past 100 years of change through painting and drawing — two of the most intimate, human forms of communication.

"The Work of Our Hands" explores how Black artists use the foundational mediums of painting and drawing as powerful vehicles for communication, self-definition, and storytelling. Focused on the intimate, expressive nature of the hand-drawn line and the painted surface, the exhibition emphasizes the enduring significance of these traditional practices in articulating personal, cultural, and historical narratives.

"In a world that often attempts to silence or distort Black voices, these works reclaim expression through mark-making," said Willie Morris, one of the featured artists for "The Work of Our Hands". "Every stroke, shading, and texture becomes a statement: of who we are, where we come from, and what we carry."

Danella Montenieri, M.F.A.



painting candidate, is a Florida-based artist whose work is shaped by a lifelong connection to creativity and family. Raised in the Florida Panhandle, she grew up surrounded by the rhythms of faith, service, and storytelling. Those early foundations—along with profound personal losses later in life—deepened her belief in art as a form of resilience and emotional restoration. Her experiences with grief and renewal inform both her subject matter and her commitment to community-focused healing.



On display in the Miller Gallery, her thesis exhibition through the Savannah College of Art and Design (SCAD), "The Art of Renewal," examines how expressive and experiential therapies can serve not only individuals within clinical environments but entire communities in need of accessible pathways to healing. Through paintings that blend abstraction and realism, she explores themes of endurance, introspection, and hope—translating her therapeutic work into a visual language of restoration.

Patrons can meet the artists on Saturday, January 10, 2026 at the opening reception at the Center for the Arts from 1-3 p.m. that afternoon. The reception is free to attend. Exhibitions are on display January 10-31. The Center for the Arts is open Tuesday through Saturday from 10 a.m.-5 p.m., open until 7 p.m. on Fridays.

she guided psychiatric patients through art, music, nature, and movement-based therapies. These experiences revealed how creativity can restore dignity, identity, and connection for individuals navigating mental and emotional challenges.

Montenieri is the founder of Sable & Stone, LLC, a ceramics and hobby studio where people gather to create, share stories, and reconnect. This space represents the first step toward her larger vision: the Sable & Stone Community Center, a developing creative-therapy hub designed to serve underserved and rural communities across the Florida Panhandle. Across her work, Montenieri affirms a simple truth: art is both expression and refuge, a place where healing becomes visible. Through every canvas and community endeavor, she strives to create spaces—literal and figurative—where creativity leads to renewed strength, connection, and hope.

## Danella "Dana" Montenieri

Montenieri holds a Bachelor's degree in Education and is completing her Master of Fine Arts in Painting at the Savannah College of Art and Design (SCAD). Her background as a Rehabilitation Therapist at Florida State Hospital deeply informs her studio practice, where

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# Why Your Only New Year's Resolution Should Be Learning to Play Guitar

## Forget Losing Weight—Shred Some Strings Instead!

By MICHAEL AUSTIN

Every year, millions of people around the globe engage in a time-honored tradition: crafting New Year's resolutions that are destined to last approximately as long as a fresh carton of milk in July. We promise ourselves we'll eat better, exercise more, stop doomscrolling, and maybe finally learn how to fold a fitted sheet without summoning a mi-

but after six pages, you're asleep and dreaming of Netflix. Be more organized? You'll spend forty minutes color-coding your calendar, then forget where you put the calendar.

But learning guitar? First, you get to say, "I'm a guitar player." Instantly, your coolness increases by at least 73%—scientifically proven by the Institute of Awesome People With



nor existential crisis. But let's be honest: by the third week of January, the gym bag is doubling as a laundry hamper, kale is wilting in the fridge, and the fitted sheets still look like abstract origami.

But what if there was one resolution—one goal so irresistible, so universally cool, so enduringly fun—that it naturally outlasts all others? The answer, my friend, is not blowing in the wind. It's learning to play guitar. And yes, this is the only New Year's resolution that should persist. Seriously, forget the rest. Learning guitar is the resolution for people tired of resolutions. Here's why.

### Resolutions: The Good, The Bad, And The "Did I Say That Out Loud?"

Let's break down some classic New Year's resolutions. Lose weight? Commendable, but treadmills are just expensive coat racks in disguise. Read more books? A noble endeavor,

Guitars (which may or may not exist, but you get the idea). Plus, you'll never be short of conversation at parties. Just bring up your new hobby and watch people ask you to play "Wonderwall"—because apparently, that's the only song anyone thinks a guitar can play.

### Guitar: The Multi-Tool of Life

Playing guitar isn't just a hobby; it's a multi-tool for surviving adulthood's most awkward moments. Awkward silence at a gathering? Whip out your six-string and strum a tune. Need to impress your crush? Nothing says "date material" like a heartfelt rendition of "Smoke on the Water." Trying to avoid chores? Sorry, can't take out the trash, I'm practicing my arpeggios.

And let's not forget: learning guitar gives you a legitimate excuse to buy new stuff. Picks, amps, pedals—each purchase justified under the noble banner of self-improvement. You'll

have so many accessories, you'll forget you ever wanted to organize your sock drawer.

### Side Effects May Include Spontaneous Jamming

Unlike other resolutions, learning guitar comes with side effects that are actually fun. You might find yourself spontaneously jamming with strangers in the park, joining a band called "The Resolutionaries," or serenading your cat (who remains unimpressed, but you keep trying). You could even write your own song about failed resolutions—"Ballad of the Forgotten Gym Membership" has a nice ring to it.

Plus, guitar playing is scientif-

ically proven to boost happiness, increase finger dexterity, and give you an excuse to wear sunglasses indoors. No one questions a guitarist's fashion choices. It's the law.

### But What If I Have No Talent? (Spoiler: Nobody Does At First)

If you're worried you won't be good, relax! Every guitar legend started out making sounds best described as "experimental." Besides, guitar playing is about the journey, not the destination. Even the most cacophonous chord progression is progress. Besides, compared to the average attempt at assembling Ikea furniture, learning guitar is

a walk in the park—with fewer Allen wrenches and less existential dread.

### Shred, Don't Sweat

This year, ditch the guilt, the pressure, and the kale. Make your only New Year's resolution learning to play guitar. Not only will you have fun, make friends, and develop a skill that lasts a lifetime, but you'll finally have an answer when someone says, "So, what's your New Year's resolution?" Just smile, strum, and say, "I'm here to rock." After all, resolutions come and go—but power chords are forever.

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## A Strong Start to the New Year

BY SUPERINTENDENT  
MARK MCQUEEN

As we begin a new year and prepare for the spring semester, I want to take a moment to thank our students, staff, families, and community for the commitment you show to Bay District Schools every day.

The start of a new year is always a time for fresh energy and renewed focus. It's an opportunity to reflect on how far we've come and to set our sights on what's ahead. As we return to our classrooms, offices, and campuses, I am confident that we are ready to start strong and

continue building momentum toward success.

The spring semester is an important stretch of the school year. It is a time when learning deepens, goals come into sharper focus, and the hard work of our students and educators truly shines. Whether our students are

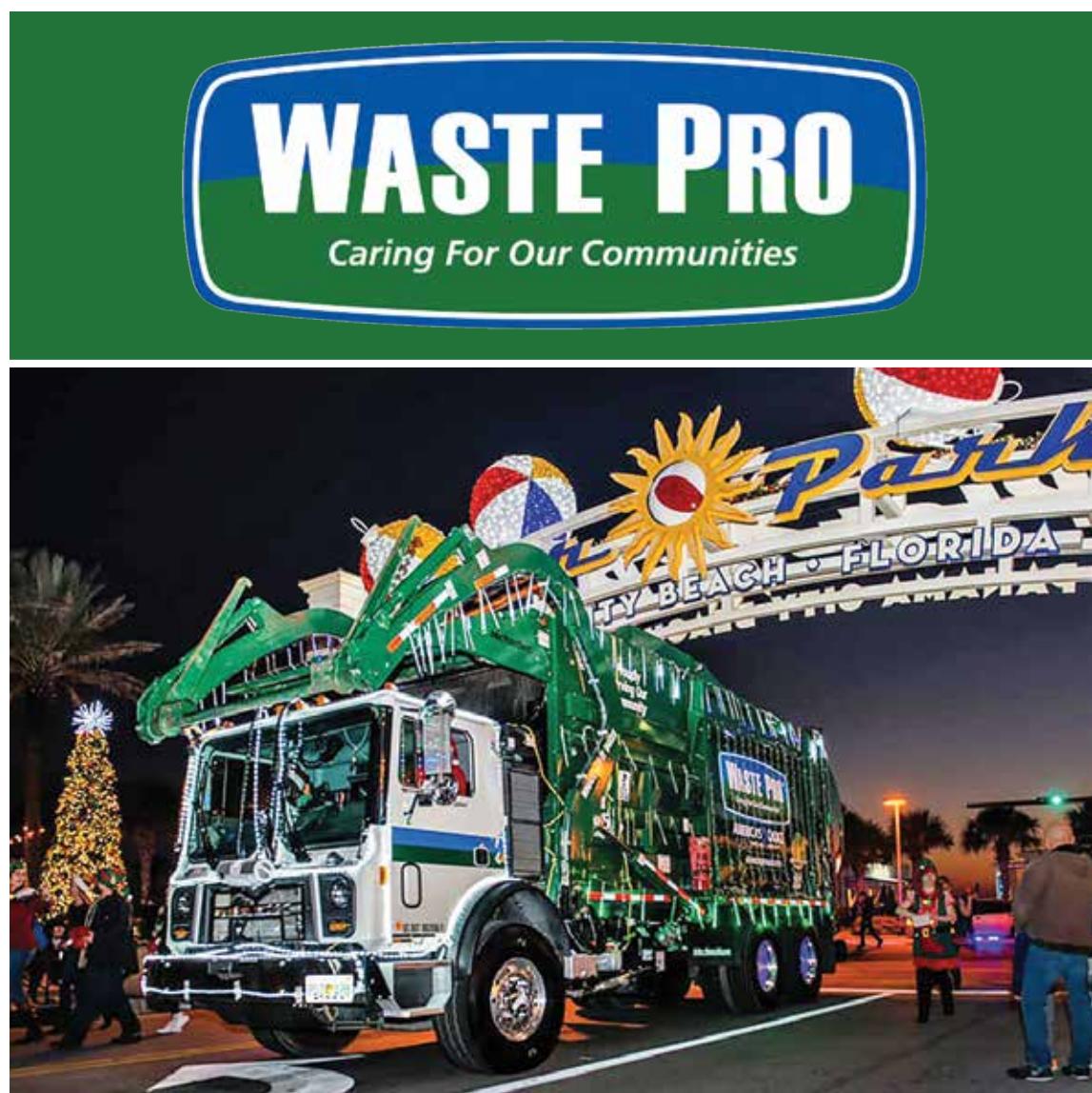
preparing for end-of-year assessments, exploring new interests, or planning for graduation, we are committed to providing the support and opportunities they need to succeed.

I am incredibly proud of the dedication of our teachers, staff, and school leaders who work tirelessly to create safe, engaging, and inspiring learning environments. Your efforts, combined with the support of

our families and community partners, are helping us move forward together as we continue Putting the 'A' Back in Bay.

As we step into this new year, let's do so with purpose, positivity, and a shared commitment to excellence. I look forward to all that the spring semester will bring and to the continued success of Bay District Schools.

Here's to a strong start and a successful year ahead.



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## Memory Makers:

Mentors Who Serve, Inspire, and Strengthen Our School Community

January is National Mentoring Month, a time to celebrate the individuals who choose to invest in others and make a lasting impact. At West Bay Elementary School, mentoring comes to life through an extraordinary group of community partners known as the Memory Makers.

The Memory Makers are residents of Latitude Margaritaville who have "adopted" the students, staff, and families of West Bay Elementary. More than volunteers, they serve as mentors, encouragers, and trusted partners in our shared mission of Putting the 'A' Back in Bay. While 240 residents proudly identify as Memory Makers, more than 60 regularly serve on campus, showing up week after week with joyful hearts and helping hands.

Every staff member at West Bay is adopted by a Memory Maker who offers notes of encouragement and thoughtful treats throughout the year. Each January, they also sponsor a New Year celebration, treating teachers to breakfast and small classroom gifts, simple gestures that mean so much. Many classrooms are adopted as well, with Memory Makers celebrating students as they reach academic goals and modeling the power of positive mentorship.

Memory Makers are a familiar and welcome presence across campus. They volunteer in the media center at least twice a week, sorting and shelving books and motivating students to keep reading. They enthusiastically support celebrations for Accelerated Reader milestones, attendance achievements, and positive behavior initiatives, often serving as the creative force



behind memorable events.

Their support extends beyond the school day. Memory Makers faithfully assist with family engagement events, including the Sweetheart Family Dance, bingo nights, Winter Wonderland, STEAM nights, and Title I events. They also host the beloved Little Eagles Christmas Party each year, honoring the children of educators who spend countless extra hours serving students. Behind the scenes, they tackle time-consuming tasks like shirt sorting and distribution, saving staff valuable time.

"These volunteers are truly the heart of our campus," said Bridgett Miller, principal of West Bay Elementary. "They mentor our students, uplift our staff, support our families, and fill needs we didn't even know we had—all with joy and gratitude."

This National Mentoring Month, West Bay Elementary proudly celebrates the Memory Makers, proof that mentoring, when rooted in community and compassion, creates lasting memories and meaningful success for all.

## New Year, New You: Skin Tips to Bring into 2026



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

The new year brings new beginnings, fresh starts, and new year resolutions. Your skin is

your largest organ of the body and your face is your walking billboard. Healthy, glowing skin is not achieved through quick fixes, but through thoughtful habits that support skin function year-round. Let 2026 be the year that you incorporate your skin health and wellness into your routine. Below are some simple tips to bring into the new year.

1.) Wash Your Face: It sounds so simple, but simply washing your face morning and night will make a big difference in the appearance and health of your skin. Cleansing your face twice daily removes dirt, oil, and envi-

ronmental pollutants that accumulate on the skin.

2.) Wear Sunscreen: Getting in the routine of applying SPF 30 or higher daily will help combat pre-mature aging and skin cancer.

3.) Incorporate Antioxidants & Retinoids: Incorporating antioxidant ingredients, like a Vitamin C serum, helps protect against environmental damage while brightening the complexion. Retinoids, like tretinoin, increase skin cell rate turnover and will help with fine lines and wrinkles and sun damage.

4.) Get Annual Skin Cancer Screenings: One in five Amer-

icans will develop skin cancer in their lifetime. Get an annual skin cancer screening to catch abnormal lesions in the pre-cancerous stage or superficial layer of skin. It's all about prevention and early detection!

5.) Lifestyle Habits: Adequate sleep allows the skin to repair itself, while a balanced diet rich in fruits, vegetables, lean proteins, and healthy fats supports skin from within. Also stress reduction through exercise, time with family and friends, and mindfulness can lead to decreased inflammation and flare up of certain skin conditions.

The key to your skin health

and wellness is consistency and making small steps daily that turn into healthy habits. Just like diet and exercise, you will not see results over night but over time being consistent will pay off and you will have beautiful, but more importantly, healthy skin. As you welcome 2026, commit to caring for your skin with patience and purpose. A "new you" begins with healthy habits—and your skin will reflect that dedication all year long.

I wish you and your loved ones a happy New Year and I hope that 2026 is the best one yet!

## Book Review: The Compound Effect by Darren Hardy



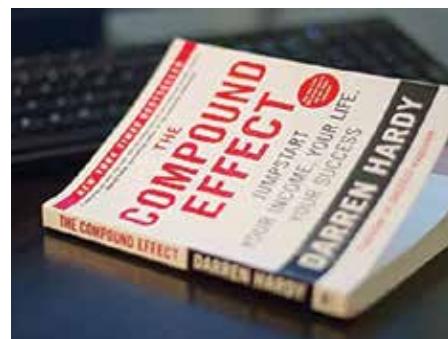
REVIEWED BY MICHAEL McMANUS, MSW, LCSW

"The Compound Effect: Jumpstart Your Income, Your Life, Your Success" by Darren Hardy is a straightforward,

no-nonsense guide to personal development that distills a powerful truth: success isn't born

from dramatic overhauls or overnight breakthroughs, but from the cumulative impact of small, consistent choices made day after day. As the former publisher of SUCCESS magazine, Hardy draws on interviews with high achievers, personal anecdotes, and practical insights to argue that the "compound effect" – the principle of reaping massive rewards from tiny, smart actions repeated over time – is the hidden engine behind extraordinary results in health, wealth, relationships, and career.

What makes this book stand out in a crowded self-help genre is its refreshing rejection of hype. There's no promise of quick fixes, magic formulas, or



lottery-like windfalls. Instead, Hardy emphasizes discipline, accountability, and patience, reminding readers that the same compounding principle works in reverse for negative habits, leading to gradual decline if ignored. The writing is engaging and conversational, packed with relatable stories (like the

three friends whose lives diverge based on minor daily differences) and analogies (e.g., a penny doubling daily reaching over \$10 million in 31 days). It's motivational without being overly preachy.

I love this book because I can refer it to clients who will use it to make small pivotal changes in their life, which can turn into major life changes over time. The core message is timeless and evidence-based, echoing principles from classics like Atomic Habits but with Hardy's unique spin from mentoring millionaires. It's concise (under 200 pages), making it an

easy read that punches above its weight in inspiration. I particularly appreciated the focus on tracking behaviors – a simple yet transformative habit that forces awareness and progress.

**Weaknesses:** Some readers might find the anecdotes a bit repetitive or the tone occasionally boastful (Hardy name-drops successful contacts frequently). It also leans heavily toward business and financial success, with less depth on creative or non-material goals. Still, these are minor quibbles in an otherwise solid, motivating read.

**Overall rating:** 4.5/5. This book is essential for anyone feeling stuck or overwhelmed by

*Continued on page 26*

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# New Year, New You, Better Us: The Role of Self-Care in a Healthy Marriage



BY JAMIE C. WILLIAMSON, PhD

Choosing self-care is not selfish, it's necessary for the health of your marriage and every close relationship in your life. If you constantly ignore your own needs, you risk becoming emotionally overwhelmed and short-tempered. The unfortunate reality is that those you care about most often bear the brunt of your exhaustion and frustration.

## Why Self-Care Matters in Marriage

Self-care supports personal wellness by helping you maintain emotional balance and daily resilience. This strong emotional foundation enables you to handle daily stressors and engage more meaningfully in relationships without feeling flooded or drained.

Presence matters more than performance. Being steady and grounded, rather than distracted by endless tasks, is key to

healthy, close connections. The purest message of love isn't found in the dozens of things you do for your spouse (and family, coworkers, and friends), but in the other messages your behavior sends. Being present and fully involved in the moment makes those you love feel seen, heard, valued, and loved.

## Shifting Your Mindset

Shifting your mindset around self-care can be transformative for both you and your marriage.

When you habitually put your partner's needs ahead of your own, it can slowly erode your sense of self and satisfaction within the relationship. When you learn to see self-care as an act of love—both for yourself and your spouse—you begin to nurture the relationship in deeper, more sustainable ways. Making intentional time for rest, reflection, and activities that replenish your personal wellness isn't self-indulgent; it's an investment in your capacity to be present and attentive with your partner. And this, in turn, builds a healthier marriage.

## Small Self-Care Changes Build Happier Marriages

Understanding the value of self-care requires distinguishing between good health – not being ill – and “wellness” which is the capacity to function optimally in all aspects of your life.



To reach a state of “high level wellness” you need to practice self-care in several interconnected categories, including: Physical, Emotional, Intellectual, Social, Spiritual, Practical, and Environmental. And you need to balance your efforts among the categories, so that one category does not interfere with self-care in another category. This, obviously, takes a lot of planning time, intention, and habit-changing routines.

But, thankfully, adopting just a few simple self-care practices makes a big difference in your ability to avoid burnout, defensiveness, and the tendency to

be critical or easily triggered – all obstacles to loving fully and well.

## To start building a new you, and a renewed relationship:

**Be kind to yourself:** Take care of your physical self through exercise and eating well. Take care of your emotional self by allowing time to rest, relax, and refuel. Acknowledge your efforts and achievements and give yourself grace when things don't go as planned.

**Set goals:** Working toward a personal goal enhances your self-esteem and gives you a sense of purpose. Whether it's learning a new skill, achieving a fitness milestone, taking a class, or changing careers, give your own dreams the time and effort they deserve.

**Practice gratitude:** Reflecting on the positive aspects of your life, your marriage, and your spouse improves your daily mood and ability to be optimistic and resilient.

## Practice mindfulness:

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# New Year, New You: Setting Realistic Aesthetic Goals



BY DR. CLARK, BLUEWATER PLASTIC SURGERY

As the holiday season winds down, many of us begin to reflect on the year behind us and set intentions for the one ahead. While health and wellness resolutions are common in January, more patients are also choosing to include aesthetic goals as part of their personal care and confidence-building journey. At Bluewater Plastic Surgery, we

maintain a youthful appearance in a professional setting or align their outward appearance with the vibrancy they feel inside. When your motivation comes from self-respect rather than comparison or pressure, the experience is far more rewarding.

Setting the right goals is equally important. Success doesn't come from doing everything at once—it comes from choosing steps that fit your lifestyle, health, budget, and timeline. Some patients start with subtle enhancements such as a refreshed skincare regimen or trying Botox for the first time. Others are ready to address a single feature that has bothered them for years or explore a larger transformation. During your consultation, we take time to discuss what's realistic, what options make sense, what timing looks like, and whether surgery

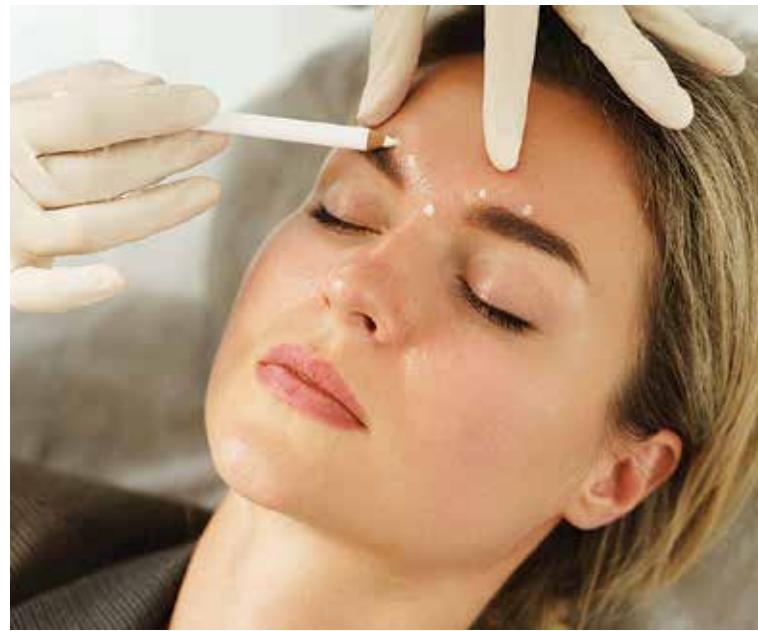
care can support a larger commitment to confidence, wellness, and self-care in the year ahead. At Bluewater Plastic Surgery, we approach every patient's goals with education, safety, discretion, and thoughtful guidance at the forefront.

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tation 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 highest priorities are patient safety and

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believe in setting realistic, safe, and empowering goals—not for vanity, but for the meaningful impact that feeling good in your own skin can have on every aspect of life.

Whether you're considering a procedure for the first time or looking to refresh your routine, the new year is a wonderful moment to reset, refocus, and approach your aesthetic goals with clarity.

A fresh start begins with reflection. Before making any decisions, it helps to pause and consider why you're seeking a change. Some patients want to feel more confident in their bodies, while others hope to reverse changes from aging, pregnancy, or weight loss. Many want to

or non-invasive treatments are the best fit. From injectables and skin-tightening to procedures like a facelift or tummy tuck, every plan is customized.

Timing itself is a powerful part of the process. If you have an event, milestone, or vacation coming up, we help you work backward to create the right timeline for healing and results. Many people choose the quieter winter months for procedures that require downtime so they can welcome spring and summer feeling refreshed and confident.

You've spent the year caring for others—now may be the perfect time to invest in yourself. Whether it's a subtle boost or a transformative change, aesthetic

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 Wellness

## Time to Get the Plump Out

### Aren't You Done Eating Yet?

BY DR. RICHARD CHERN, MD

It's almost over! Thanksgiving, Christmas, New Years. If you are anything like me, you'll be five pounds heavier with stairs harder than usual. Eating is such a social event and Thanksgiving starts the social smorgasbord. One scoop of everything followed by seconds of the good stuff. A few cookies left

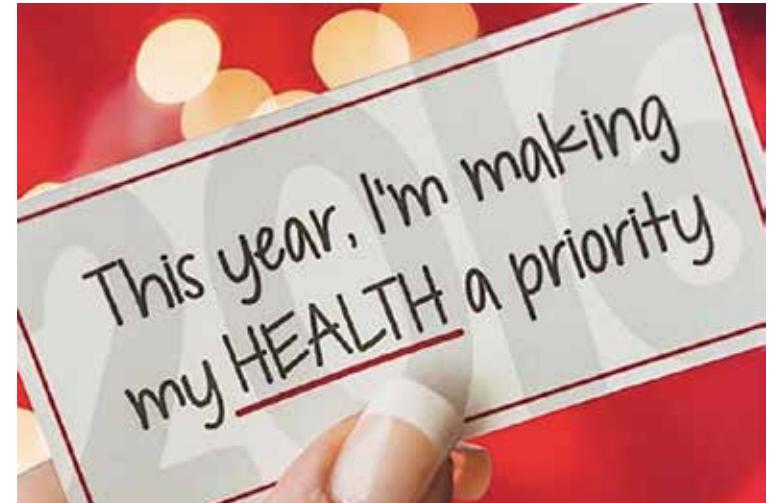
on the sheet, a bit of potatoes in the pan, one lonely slice of pie? And work on those left overs just before bed. I can hear Amanda asking, "Aren't you done eating yet?" as I'm bringing some scraps to bed.

Well, once the holidays are over, it's the time to hear it. I love you all, but you're plumping out. It's the time to get life



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under control and start working towards the same goal we all have. Eat better, get active, lose weight, feel better. It sounds so easy. Change is hard, but The Hormone Restoration Center can help you achieve your goals.

It's not all about weight loss, but it's a good start. Weight loss has multiple causes, so any solution needs to be customized to you. That is what we do so well. After providing a comprehensive consultation, discussing symptoms and reviewing labs, we give our recommendation and provide a range of options for the best path to success.

Most important, and often forgotten, is hormone optimization. If your estrogen is out of whack or your thyroid is not optimal, you will never lose weight. Unfortunately, traditional medicine does not look at labs properly and that's why you will always hear, "Everything's normal." It's not.

Optimizing hormones can significantly reduce weight. It also routinely improves sleep, mood, libido and energy while eliminating fatigue, brain fog, hair loss and sexual dysfunction.

Proper thyroid function can supercharge weight loss, increase energy levels, as well as promote healthy hair growth and healthier skin. Plus optimizing thyroid reduces cardiovascular risk. Why would you not?

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*Reach out to us today at 850-837-1271 and let's kickstart your New Year with a new approach to weight loss and wellness!*



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## Sean of the South: It Was Late



BY SEAN DIETRICH

It was late. I pulled into the campus after seven o'clock to attend my last class of the semester. My last college class. Ever. It was a night class.

In America, most self-respecting people my age were finishing supper, settling down to watch "Wheel of Fortune." But I was in school.

I had been attending community college for 11 years. I had been taking a lot of night courses. Which meant that I had perfected the art of eating supper in my truck, on the way to class. I drove with my knees, ate with my hands, and controlled the radio with my big toe.

Supper often consisted of foil-wrapped tamales, purchased from Carmela, a middle-aged Mexican woman who visited our construction jobsites. Carmela traveled in a battered '84 Nissan Maxima that looked like a roving salvage yard.

Every time I'd buy a tamale, Carmela would pat my cheek and say, "Joo are very sweet boy, but joo need a bath, joo smell like goat butt."

So parked my truck. I rushed into class, smelling like the fundamentals of a horned barnyard animal.

Eleven years it had taken me to finish school. Me. A middle-school dropout. My formal education ended in seventh grade, after my father took his own life with a hunting rifle. I simply quit going to school. I was a rural child. It wasn't a big deal. Nobody seemed to care what rural dropouts did.

I got my first job hanging drywall at age 14. I started working in bars, playing music shortly thereafter. I had a lot of jobs. I hung gutter. I worked as an ice-cream-scoop. I was a telemarketer. I was a nobody. I was white trash.

Until I enrolled in community college.

I enrolled as an adult, and my life changed. I became alumni at Okaloosa-Walton Community College.

I completed high-school equivalency courses. I finished the collegiate coursework. It took me eleven years. I worked hard. And I count every year I spent at OWCC as a blessing.

I don't care what you've heard, community college is the beating heart of America. Your big, fancy schools are well and good. But show me a community college, and I'll show you the vascular system of this nation.

America is not built on the shoulders of Harvard or Yale graduates. America's internal organs are made up of men and women who know the difference between good and bad tamales.

That night, our classroom consisted of a commercial plumber, an electrician's assistant, a few GIs, and a Hooters waitress who looked as though she had come directly from work. And me, a degenerate bar musician/tile-layer.

Our literature teacher arrived. Soon, we were discussing what was known to our class as "TKAM." "To Kill a Mockingbird." And everyone in our classroom had something to say

about TKAM.

Namely, because this book was not just literature to us. It was a taste of home. The book took place in Monroe County, Alabama. We were one-point-five counties away from Monroe County.

We all talked about deeper meanings within the book. We spoke of metaphors and hyperboles and allegories and a bunch of other five-dollar words nobody understood except the Hooters waitress. And it was a great night.



heads at Yale.

The Hooters waitress and I stood shoulder to shoulder. The teacher made a big deal about how we were all such important people. She told the Hooters waitress that she was going to be a big-time nurse someday. The waitress blushed.

Then the professor told the classroom that she believed I would become a writer one day. I wanted to bury my face from embarrassment.

But the old woman touched my cheek and said, "You are so beautiful, Sean. I know God is going to use your past to make a marvelous future." Then she kissed my forehead again.

If there was a dry eye in the classroom it belonged to a needle.

And anyway, this goat butt will forever be a proud community college graduate.

*Publisher's Note: When this story takes place, Northwest Florida State College was known as Okaloosa-Walton Community College (OWCC). While the name has changed, the mission—and the life-changing impact of NWFSC—remains the same.*

And when class was finished, our teacher got this tear-stained look in her eyes and said, "I'm going to miss you all."

She said, "A few of you are going to graduate this year, and I wanted to do something special for you to mark this occasion."

She invited the graduates to the front of the room. We all shyly walked forward. She gave us tiny potted begonias and greeting cards. She kissed our foreheads.

They don't kiss your fore-

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## There is "No" Fear in Love

By KERRY KNIGHT, MINISTER,  
EMERALD BEACH CHURCH OF  
CHRIST

*There is no fear in love, but perfect  
love will cast out all fear  
1 John 4:18*

The love of God is perfect-

ed in the Christian. The word "perfect" as given above is from the Greek word "teleios, which means complete.

There is nothing lacking in the expression of God's love to us. It is completely perfect-ed. All that we need is found in God's love for us. The original

word for God's love is "agape." Every thought, emotion, and action of God toward man is expressed in this love. And remarkably, when we are in a saved relationship with God, we have access to God's protection against fear.

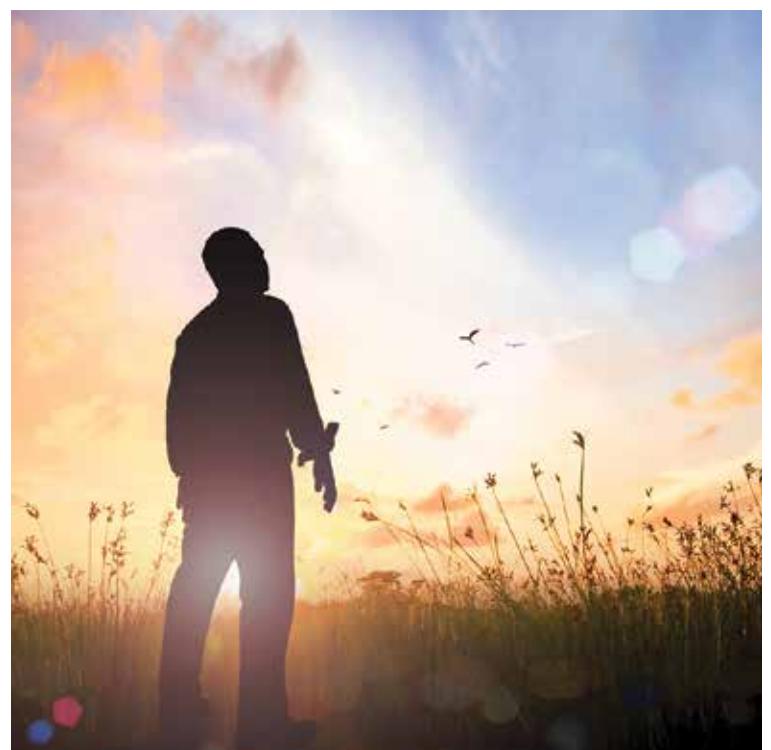
The Emerald Beach Church

of Christ at 301 Alf Coleman has a new theme for 2026. It is PERFECT LOVE. Just a few of the scriptures that we shall explore in our worship services are:

**Philippians 4:6-7:** Do not be anxious about anything, but in everything by prayers and supplication, with thanksgiving, let your requests be made known to God; and the peace of God, which surpasses all under-



## WHY I BELIEVE



## Join Us for January Sermons

**Jan. 4** - Perfect Love

**Jan. 11** - What happens **when** we are saved?

**Jan. 18** - What happens **after** we are saved?

**Jan. 25** - Look at who is on our side!

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

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 Worship 10 am

**SUNDAY PM:**  
 Lesson 1 pm

**WEDNESDAY:**  
 Bible Study 7 pm

standing, will guard your hearts and minds through Christ Jesus.

**I Peter 5:7:** Casting all your care upon Him, for He cares for you.

**Proverbs 3:5-6:** Trust in the Lord with all your heart, and do not lean on your own

understanding. In all your ways acknowledge Him, and He will make straight your paths.

Our world is currently a very fearful place. Let us find God together through faith and obedience and lay hold on God's "perfect love."

### BOOK REVIEW

*continued from page 21*

big goals – it shifts your mindset to celebrate the “unsexy” daily grind that truly builds lasting success. If you’re tired of motivational fluff and ready for practical wisdom, The Compound Effect delivers. It’s not revolutionary, but it’s profoundly reinforcing, and applying its ideas can genuinely change your trajectory.

Darren Hardy’s The Compound Effect breaks down success into a predictable, measurable process: Small, smart choices plus Consistency plus Time equals Radical Difference. Over months and years, these

steps addressed in the book compound into transformative success, proving that anyone can achieve extraordinary results without innate genius – just disciplined, repeated action.

*Michael McManus MSW, LCSW is a psychotherapist in private practice in Santa Rosa Beach he along with his wife Angela raised four children here in Santa Rosa Beach and enjoy swimming, biking, hiking, reading, yoga, cooking and spending time with our children.*

*Michael can be reached by text or phone at 1-850-837-0123 to discuss setting up an appointment. Or visit his website at Psychotherapy30A.com.*

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

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

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

When selecting a surround there is lots to consider such as if you are considering shiplap, you will still need some type of fireproof material around the firebox. Natural Stone is a wonderful option for a fireplace surround and depending on the aesthetic of your fireplace and the style you are looking for will depend on your selection. If you would like something seamless and modern, stone or porcelain slabs will achieve this look. You can visit a local countertop fabricator for a wide range of options as most countertop fabricators do fireplace surrounds as well. Quartzite, Marble, Soapstone, Granite and Dolomites can all be used for this application. Another option for this look, which is a more recent technology, is porcelain slabs and it is available in some beautiful options that emulate natural materials such as Calacatta marble. This is a wonderful advantage as the cost of Italian Marble, due to its exotic characteristics, is very high. If you are under new construction, whether you use natural stone or porcelain, it is a good idea to connect with a local fabricator or a designer during the beginning stages as these slabs vary in size. They can guide you through this process to be sure you get the end product you imagine.

Granite Plus is a local fabricator with a showroom located at 17801 Ashley Dr. If you are interested in porcelain or natural



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# Flooring & Home Design Trends to Watch for 2026

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

As homeowners look ahead to 2026, one thing is clear: design is shifting toward warmth, comfort, and intentional style. After years of cool grays and ultra-minimal interiors, today's homeowners want spaces that feel welcoming, personal, and built to last. Flooring plays a major role in setting that tone — and the trends we're seeing reflect a move toward richer color, natural texture, and smarter design choices.

At Flooring Depot, we stay ahead of the trends so our customers can make confident decisions that won't feel dated a few years down the road. Here's what's shaping flooring and home design as we head into 2026.

## Warm Tones Are Back – and Here to Stay

One of the biggest shifts for 2026 is the return of warm, natural color palettes. Cool gray floors dominated the market for nearly a decade, but homeowners are now gravitating toward



hues like honey oak, chestnut, caramel, and medium brown woods.

These warmer tones instantly make a space feel more inviting and timeless. They pair beautifully with today's popular paint colors — think soft whites, warm neutrals, muted greens, and earthy accents. Whether it's hardwood, engineered wood, or luxury vinyl plank, warmer fin-

ishes are leading the way.

## Wide Planks & Large-Format Flooring

Bigger is better when it comes to flooring in 2026. Wide plank flooring continues to grow in popularity because it creates a clean, seamless look that makes rooms feel larger and more open. Fewer seams mean less visual clutter, which works especially

well in open-concept homes.

The same applies to large-format tile, particularly in kitchens, bathrooms, and living spaces. Larger tiles offer a modern, elevated appearance while reducing grout lines — a win for both style and maintenance.

## Texture & Matte Finishes Take Center Stage

High-gloss floors are giving way to matte and low-sheen finishes that look more natural and hide everyday wear better. Homeowners want flooring that not only looks great but also performs well in real life.

Textured surfaces, including embossed finishes that mimic real wood grain or stone, add depth and character. These finishes feel more authentic underfoot and are especially popular with families, pet owners, and anyone looking for durability without sacrificing style.

## Patterns Make a Confident Comeback

In 2026, flooring is no longer just a backdrop — it's becoming a design feature. Herringbone

and chevron layouts are making a strong return, adding movement and sophistication to living areas, hallways, and bedrooms.

We're also seeing renewed interest in checkerboard and patterned tile, particularly in kitchens, laundry rooms, and bathrooms. Updated color combinations — such as soft neutrals, warm creams, and subtle contrasts — give classic patterns a modern feel.

## Mixed Materials in Open-Concept Homes

As open floor plans continue to evolve, homeowners are embracing mixed flooring materials to define different areas of the home. For example, tile may be used in a kitchen or entryway while wood-look flooring flows through the living areas.

This approach allows for both functionality and style — durable, water-resistant surfaces where they're needed most, paired with warmer materials for comfort and cohesion. When done right, mixing materials

*Continued on page 31*

**Flooring Depot  
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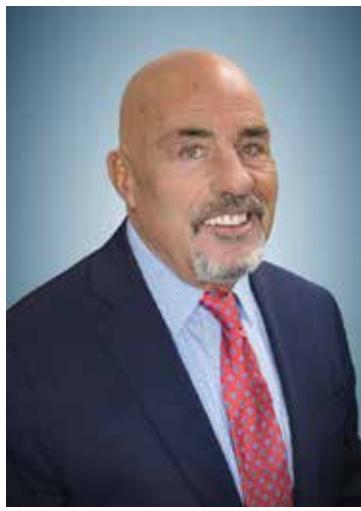
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## The Marshmallow Experiment



BY RANDY LOCKLIER,  
PRESIDENT, GULF FINANCIAL

Don't we all love smore's? I do! On a recent mountain trip, we enjoyed them by the firepit. Melting chocolate and marshmallow oozing over a warm graham cracker is so delicious. Could you resist?

In 1972, an experiment was conducted at Stanford University. Children were brought into a room one at a time and sat down at a table. On the table was a marshmallow. The researcher told the children that he was leaving the room for 15 minutes and that if they did not eat the



marshmallow, they would get a second one upon his return. A simple choice: one treat now or two later. Only 1 in 3 could wait. The really interesting part came later. Stanford researchers studied these children for 40 years (That's right!) and made an amazing discovery. Over and over again, by any measure, the children who waited succeeded in life at a much higher rate than those who didn't wait. Higher SAT Scores, graduation rates, income, job performance, net worth as well as overall life and relationship satisfaction were the norm in this group. Is there a message here for us?

True happiness, said Aristotle

(c. 300 BC) is about developing daily spiritual habits and surrounding yourself with people who grow your soul. At the center of the spiritual life is the concept of delayed gratification. Delayed gratification is an essential element of self-control. When you disavow immediate pleasure to seek a long-term higher-value goal, you are practicing delayed gratification. It is here that we will move toward our greatest potential in this life. Studies have shown, like the Marshmallow Experiment, that deferred gratification is one of the most effective personal traits of highly successful, happy people. People who learn to manage their need to be satisfied in the moment thrive more in their careers, relationships, and finances than people who give in to it.

This seems to be proof of a path to an abundant and fulfilling life in this earthly realm. What of the spiritual realm? One must have faith. Faith is the substance of things hoped for, the evidence of things unseen. It is this Faith, this hope for the future that gives us the strength to deny ourselves, pick up the cross daily, and walk in the will

life. To some, these temptations open the door to turmoil, addiction, and death.

Jesus teaches us not to store up treasures on earth, but to store up our treasures in heaven. For where our treasure is there will our hearts be also. A person will never be successful on a spir-

itual walk without knowing how to say no to temptation and the pleasures of this world. Delay a little gratification and you will draw close to God. Say no to sin and temptation and they will flee from us. Believe that the promises of Christ are true and the promises will come to pass in our

own lives and the next.

That's good news for us all!

Great to be with you again. Until next time be happy, be safe, and be blessed.

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# How Can I Lower My Property Taxes?



FROM THE DESK OF CHUCK PERDUE, BAY COUNTY TAX COLLECTOR

Each year, once property tax notices arrive, one of the most

common questions we hear is: "What can I do to lower my property taxes?"

While the Tax Collector's Office understands the concern, Florida law limits the ways we can reduce property taxes. Other than the early payment discounts outlined in Florida Statutes, the Tax Collector is not authorized to offer property tax reductions.

That said, there is an important step property owners can take to ensure they're paying the lowest amount possible—applying for all property tax exemptions for which they may qualify.

Florida offers several property tax exemptions, each with specific eligibility requirements. A full list of available exemptions and qualification details can be found on the Bay County Property Appraiser's website at BayPA.net.

It's also important to keep deadlines in mind. The deadline to apply for property tax exemptions is March 1 each year. If your exemption application is approved, it will be reflected on your property tax notice issued the following November.

The most widely known—and often the most impactful—

exemption is the Homestead Exemption, but there are several other exemptions available for qualifying property owners, including:

- Widow/Widower Exemption
- Senior Longevity Exemption
- Senior Exemption (with limited income)
- Disability Exemption

Taking the time to review these exemptions and apply by the deadline can make a meaningful difference in your property tax bill. If you think you may qualify, we encourage you to explore your options early

and submit your application on time!

For questions regarding exemptions or how to make application, visit the Property Appraiser's website at BayPA.Net or contact them at (850) 248-8470.

Questions regarding the payment of property taxes or other services provided by the Tax Collector's Office, visit BayCountyFLTax.Gov. If you need additional information, reach out to our Customer Support Center at (850) 248-8501.

## FLOORING

*continued from page 28*

adds visual interest without disrupting the overall flow of the home.

### Sustainability & Smart Choices Matter

Today's homeowners are more informed and intentional than ever. In 2026, sustainability isn't a trend — it's an expectation. Many buyers are

looking for responsibly sourced materials, low-VOC products, and long-lasting flooring options that support healthier indoor environments.

Durability also plays a major role. Flooring that can handle

everyday life while maintaining its appearance is a top priority, making modern engineered products and advanced surface technologies increasingly popular.

### Flooring That Supports the Way You Live

Beyond looks, 2026 flooring trends reflect how people actually use their homes. Comfort, ease of maintenance, and longevity are just as important as design. Homeowners want floors that support busy households, entertaining, working from home, and everything in between.

That's why selecting the right flooring isn't just about following trends — it's about finding the perfect balance between style and function.

### Discover 2026 Flooring Trends at Flooring Depot

At Flooring Depot, we carry a wide selection of on-trend flooring options designed to fit your lifestyle and your home. Our experienced team is here to help you explore materials, finishes, and layouts that feel current today and timeless tomorrow.

If you're planning a renovation or building new in 2026, stop by our showroom and see these trends in person. The right floor doesn't just complete a room — it sets the foundation for how your home feels.



### SEASIDE SCHOOL HALF MARATHON + 5K

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By TIPP SPRADLIN

January offers business owners something rare: a pause. The holiday rush has passed, the books are closing, and there's finally a moment to reflect instead of react.

Strategic planning often gets delayed because it feels overwhelming. Five-year plans, big goals, and sweeping changes can sound more like pressure than progress. But clarity doesn't require climbing a mountain. Sometimes it starts with a simpler, more revealing question:

If you had to step away from your business for 45 days, what would break first?

Not permanently.

Not dramatically.

Just what would wobble.

Forty-five days is long enough to expose stress points, but short enough to feel realistic. Payroll would still need to run. Customers would still expect service. Decisions would still have to be made. Most businesses wouldn't collapse but small gaps would surface quickly.

Interestingly, the first thing to break is rarely sales or customer demand. More often, it's something quieter and more man-

## The 45-Day Question for Business Owners

What quietly breaks and how to fix it for good

ageable: approvals stall because only one person knows how to handle them, vendors wait for direction, customer questions pile up, or decisions slow because no one is quite sure who has authority.

These aren't catastrophic failures. They're pinch points.

This is where strategic planning becomes practical. You don't need a retreat or a complex framework. You need honest reflection and follow-through.

Start by listing what you believe only you can do. Then ask whether that's truly the case, or simply the result of habit. Many tasks feel irreplaceable until they're documented, delegated, or tested.

Next, look at where decisions get stuck. Bottlenecks often form not because people are incapable, but because expectations and boundaries haven't been clearly defined. Clarifying who can decide what, and within what limits, often unlocks momentum faster than any new initiative.

Finally, pay attention to what would break quietly. These are the slow leaks: follow-ups that stop happening, maintenance that gets postponed, small customer frustrations that don't escalate but accumulate. They rarely feel urgent, yet they compound over time and they're often the first things an outside

buyer notices.

When a weakness is identified and fixed, the work isn't finished. For the improvement to last, it must become a standard way of operating. A clarified decision authority should be written down. A delegated task should have a checklist. A recurring issue should have a documented process. Otherwise, the business slowly reverts, and the same problems reappear under the next wave of pressure.

This exercise isn't about removing yourself from the business. It's about strengthening it.

Businesses that can function through a short owner absence are better positioned to weather change, adapt to opportunity, and yes, sell strong when the time comes. Just as importantly, they give owners more freedom to step back gradually, make intentional choices, and ultimately retire fulfilled rather than burned out.

Strategic vision doesn't always come from big plans. Sometimes it comes from asking a better question and making sure the solution outlasts the moment that revealed it.

For business owners who want to sell strong someday, retire fulfilled, or simply regain more control now, an objective valuation can provide clarity about where the business truly stands and which fixes will matter most over time. Even when no sale is imminent, that clarity often becomes the foundation for better decisions and a smoother future transition.

## Sabre Center to Break Ground in 2026

By ED OFFLEY

A major "lesson learned" from Hurricane Michael will begin taking shape later this year.

The \$60 million multi-purpose Sabre Center, slated for construction near the Publix Sports Park, will serve the community in a wide variety of ways, said county Tourist Development Council President Dan Rowe, whose organization is spearheading the project.



And once the first responders have deployed in the wake of a hurricane, the 110,000-square-foot main building can serve as a "secondary" storm shelter for people unable to return to their storm-damaged homes.

Absent a hurricane threat, the facility will serve as a multi-use community center. The massive main building will be capable of hosting major sports events such as basketball and volleyball tournaments, a major collegiate sports event, or large-scale concerts and community meetings.

A later phase of the project will comprise a 20,000-square-foot attached gymnasium facility that in non-emergency conditions will be used by Walsingham Academy students.

The Tourist Development Council already has \$30 million in the bank for the project, and anticipates receiving another \$12 million from FEMA, Rowe said. The remaining \$18 million investment will come from bonds that will be paid off using the county's 5 Cent tourist development tax.

Construction of the facility is expected to take 18 months.

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*Tipp* Spradlin  
Business Sales Advisor  
Military Veteran



*Cheers to a New Year*

Reopening February 5th for the 59th Season!

Just as they have for as long as most of us can remember, the Patronis family and their crew will welcome back their old friends and customers with warm smiles and generous servings of their favorite fresh local seafood dishes, sizzling steaks and fine wines. It's our favorite day of the New Year... opening day at Capt. Anderson's!

**Capt. Anderson's**  
Restaurant & Waterfront Market  
Wine Spectator Best of Award of Excellence  
850-234-2225 • [CaptAndersons.com](http://CaptAndersons.com)

A bottle of Salon Champagne 2008 is shown partially submerged in ice, with a glass of sparkling wine next to it. The background is a snowy landscape with falling snowflakes.



**HAPPY NEW YEAR**

**SCHOONERS**  
LAST LOCAL BEACH CLUB®

850-235-3555 • 5121 Gulf Drive • [schooners.com](http://schooners.com)

A night scene at Schooners beach club. The building is illuminated, and people are on the beach. Fireworks are exploding in the sky above the ocean.