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# PCB Life

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## CVB Battles to Overcome Fraud Scandal

BY ED OFFLEY

With the Spring 2026 tourist season just five weeks away, the Panama City Beach Convention & Visitors Bureau is grappling with a fraud scandal unprecedented in its nearly three-decade history.

Aaron Scott Lee, the Bureau's 48-year-old Vice President of Administration, was arrested by the Bay County Sheriff's Office (BCSO) on January 3 and has been charged with Larceny Grand Theft and five counts of Credit Card Fraud totalling \$107,000.

However, a complaint affidavit released by the BCSO indicates that the total alleged theft by Lee actually amounts to nearly \$900,000 in unauthorized credit card charges between April 2024 and January 1, 2026.

As of January 30, he remained incarcerated at the Bay County jail.

The CVB scandal further intensified on January 23 when Bay County Sheriff Tommy Ford announced that a second Convention & Visitors Bureau executive had



CVB Chair Clair Pease is temporarily serving as CEO during the fraud investigation.

been arrested on a charge of Grand Theft and 22 counts of credit card fraud. Vice President for Sales and Marketing Stephen Bailey, 53, is accused of fraudulently paying for dining and drinks for his spouse while attending out-of-state business conventions.

Bailey had been cautioned

after another CVB reported that he had misused his corporate credit card, but the matter was apparently dropped after he agreed to repay \$745.00 to cover the charges. However, after Lee's arrest, BCSO investigators determined that there were additional false charges, in-

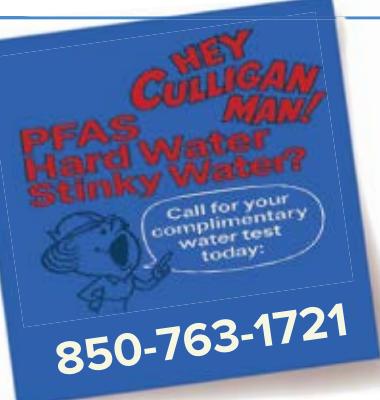
cluding local purchases that are suspected of totaling over \$5,000. The probe is continuing, BCSO spokesman Jacob Navarro said.

After the disclosure of Lee's arrest, the nine-member board of directors of the combined Tourist Development Council and Convention & Visitors Bureau took emergency action on January 13 to strengthen its financial controls, improve transparency in its day-to-day operations, and restore public trust.

As currently structured, the CVB is one-half of a hybrid organization working in tandem with the Bay County Tourist Development Council to market tourism whose economic impact now exceeds \$3 billion annually. Both are managed by the same nine-member board of directors with a single CEO. The "parent" TDC performs policy decisions and budget oversight while the CVB acts as a non-profit corporation operating as the marketing

### CVB

*continued on page 2*



## Training for the Long Run: A Smarter Way to Think About Your Health

BY DR. KAREN DEVORE,  
TORTOISE CLINIC

If you've ever laced up your shoes for a long walk, a run, or even just committed to showing up for yourself day after day, you already understand something fundamental about health: real progress takes time.

In my work, I see it constantly—people who are frustrated, exhausted, and overwhelmed because they've tried everything. The detox teas. The extreme cleanses. The 30-day challenges promising a brand-new body and life by next month.

## TRAINING

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 **Community**
**CVB**

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arm implementing TDC strategies. The board consists of three elected officials, three tourist development tax collectors, and three who are employed by a tourist-related business.

Its current Chair is Clair Pease, who is also Chair of the Bay County Commission.

The board made an immediate step on January 13 to unanimously pass a resolution transferring financial oversight of its \$54 million annual budget to the Bay County Clerk of Court, whose office also serves as comptroller for the county's \$700 million budget.

Resolution 2601 was hastily drafted during a frenetic week of talks after Lee's arrest between the TDC board and staff attorney Cole Davis with Clerk of Court Bill Kinsaul and his staff. "We have been working on this since Day One," Pease said. "Days, weekends, nights."

One section spells out the shift in responsibility from the CVB to the Clerk's office: "The Clerk is authorized and directed to serve as the final oversight authority for all CVB expendi-

tures." The resolution passed unanimously.

Prior to Lee's arrest, CVB funds were not monitored or controlled by the county, Kinsaul said. As Vice President of Administration, Lee's primary task was managing the bureau's financial reporting, overseeing internal CVB operations, and handling business-related expenses and credit accounts.

The BCSO complaint affidavit against Lee accuses him of making hundreds of unauthorized charges on his corporate American Express Card between April 2024 and January 1, 2026. He then deleted the transactions from the CVB's Expensify computerized expense management system.

Kinsaul assured the CVB directors that the Clerk's Office is capable of taking on the additional new task. "This is not just a bookkeeping office," Kinsaul said of his organization. "We have systems and controls in place" to thwart fraudulent activities. "We pay every one of the county's bills."

With the BCSO investigation likely to continue for weeks, if not months, CEO Dan Rowe asked the board to grant him



CEO Dan Rowe, right, and CVB Attorney Cole Davis discuss the Lee scandal before the CVB board of directors.

a paid leave of absence for the duration. Describing himself as "devastated" by the allegations of fraud against Lee, Rowe told the directors, "I've served you for eighteen years. This has truly been the highlight of my career, and I look forward to continuing to lead this organization."

The directors approved his request. As Chair of the combined organization, Pease will serve as interim CEO.

In a separate move, director Yonnie Patronis – while denying any "act of wrongdoing on my part" – announced he was

stepping down as treasurer. The board unanimously voted for director Jeff DiBenedictus to replace him.

The directors also announced several additional steps to respond to the crisis:

- Attorney Davis announced the organization was preparing a massive civil lawsuit against Lee to recover as much of the missing funds as possible.

- The board has also asked the Bay County Commission to hire the Tallahassee certified public accounting firm THF (formerly Thomas Howell Ferguson) to conduct a forensic audit and recommend improved internal oversight and "best practices" measures in the management of its budget.

- Pease said that to improve transparency of CVB operations, she wants the organization to establish livestreaming of its monthly board meetings, a process that both the county commission and PCB City Council currently follow. In addition, the staff is planning to create an internet portal where the public can track all CVB programs and expenditures.

"We can get through this temporary setback," Pease said.


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## The Collapse of a "Luxury Life"

BY ED OFFLEY

When Bay County Corporal Alvin P. Iler showed up at his door on January 3, Aaron Scott Lee did his best to explain how he had mistakenly spent at least \$107,000 on his company credit card for unauthorized personal charges.

Lee's explanations failed to persuade.

The day before, Panama City Beach Convention & Tourist Bureau CEO Dan Rowe had contacted the sheriff's office to report that he had found "numerous discrepancies" on Lee's corporate American Express Platinum Card.

In his Complaint Affidavit, Iler recounted Rowe's discovery: "Between the dates of April 2024 and January 1st, 2026, Aaron Lee made \$957,051.65 worth of transactions .... Of the transactions made, only \$58,000 are logged through their Expensify account," refer-

ring to the online expense management program.

Among the unauthorized credit card charges were five totalling \$107,537.60:

- Installation of a Culligan water filtration system at his home on February 24, 2025, for \$11,764;

- My Horse Connection (animal hospital) on May 25, 2025, for \$20,442;

- NYC Watch & Silver Company on August 4, 2025, for \$10,815;

- Explora 1 Geneva, August 17, 2025, for \$17,321.63;

- Explora 1 Geneva, August 18, 2025, for \$47,194.97.

Iler's affidavit explained that the latter two charges comprised the purchase of five luxury wristwatches (including Rolex and Cartier) during an international cruise on the cruise yacht Explora 1 Geneva.

"There were other numerous transactions to various Airline



companies, Venmo payments, expensive hotels and restaurants, as well as other expenses that were made on the American Express Card," the affidavit added.

After Iler read Lee his Miranda rights, Lee told Iler that he had attached his corporate credit card to his Apple Pay wallet on his cell phone, and that all of the transactions on his business card were "an accident." Iler added that Lee explained that there was "an accountant in Atlanta, Georgia who pays all of his bills, therefore he does

not see any of his [credit card] statements."

"Furthermore, despite being in control of paying for the [CVB's] American Express Bill, Lee alleged he can see all other employees' transactions but cannot see his own transactions," the affidavit continued.

On January 3, Bay County Sergeant Nicole McGowin interviewed Lee's wife, who had stopped living with him two months earlier. The wife – not identified in the affidavit – confirmed that she had observed her husband load his corporate credit card number on several online payment apps including Apple Pay and Venmo. She added Lee told her "the charges were approved by his employer as they wished for the charges to be conducted so the [bonus] points would be gained on the card."

"The defendant's wife advised she began to question the

charges the defendant was making and the 'luxury lifestyle' the defendant was living due to the spending not matching the income he was bringing in," McGowin reported.

With his wife confirming much of the allegations against him, Iler returned to Lee's residence later that day and confronted him about "discrepancies in his story."

"Lee did admit to knowingly purchasing the Culligan water system in his residence with the business card issued to him," Iler wrote. "Lee admitted to making other purchases as well, to include physically swiping the card versus utilizing the [Apple Pay] tap to pay through his phone." He also said he intended to repay the charges but had failed to do so, Iler added.

At that point, the cuffs came out.

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**TRAINING**

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And when those promises inevitably fall short, they blame themselves.

Here's the truth I want you to hear clearly: your body is not the problem. The problem is the belief that wellness should be fast, dramatic, and immediate.

Health doesn't work that way. It never has.

**The Myth of the Quick Fix**

We live in a culture that celebrates instant results. Faster internet. Overnight shipping. Before-and-after photos that suggest transformation can, and should, happen in weeks. It's no wonder people feel discouraged when their own bodies don't keep up with those expectations.

But your body is not a machine you can reboot. It is a living, adaptive system shaped

by years of stress, habits, hormones, sleep patterns, relationships, injuries, and emotions. Expecting it to "snap back" after a few weeks of effort is not just unrealistic, it's unfair.

Fads and trends often work briefly because they shock the system. They rely on restrictions, extremes, or novelty. And while they may produce short-term changes, they rarely create lasting health. Once the





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That's how marathons are won. Not by sprinting at the start, but by pacing wisely.

**Redefining Success**

What if success wasn't measured by how fast you change, but by how well you sustain? What if progress meant fewer crashes, quicker recovery, and a deeper sense of connection to your body?

Wellness is not a finish line you cross. It's a relationship you build.

So, if you're feeling discouraged, tired of trends, or tempted by the next "miracle" solution, pause. Take a breath. Ask yourself not what will fix you fastest, but what will support you longest.

Your body is in this for the long haul. And when you meet it with patience, consistency, and care, it will carry you farther than any shortcut ever could.



# PCB Chamber Spotlight



## Empowering Every Journey: Amanda Gresham and 30A Lactation

For many new parents along Florida's Emerald Coast, the dream of a seamless breastfeeding journey can often meet the reality of unexpected challenges. From latching difficulties to the complexities of returning to work, the need for professional, compassionate guidance is paramount. Amanda Gresham, an International Board-Certified Lactation Consultant (IBCLC) and the founder of 30A Lactation LLC, a business dedicated to supporting families through the beautiful—yet often demanding—experience of nursing.

### A Mission Rooted in Personal Experience

Amanda Gresham's journey into the world of lactation consulting wasn't just a career choice; it was born from her own life as a mother of three. Having breastfed her children for a combined total of 61 months, Amanda navigated the very hurdles that her clients face today. These personal triumphs and trials sparked a deep-seated passion to ensure other parents didn't have to struggle in isolation.

Amanda graduated from Georgia State University in 2017 and earned the prestigious IBCLC credential in 2022. Before launching 30A Lactation in 2024, she spent over two years honoring her skills in a clinical hospital setting. Her vision for 30A Lactation was clear: to provide a continuum of care that supports parents from pregnancy to weaning.

30A Lactation serves a wide geographic area, including Panama City Beach, Panama City, Santa Rosa Beach, Destin, and Inlet Beach. The business is built to empower families with judgement-free care while providing evidence-based support that honors their unique feeding goals, whether exclusively breastfeeding, combination feeding, or formula use, recognizing that every family's journey looks different and building confidence in key. 30A Lactation currently hosts two free community breastfeeding classes monthly that aim to empower, encourage, and prepare families for the breastfeeding

journey ahead.

Prenatal Consultations: Helping expectant parents (including those expecting multiples) feel empowered and prepared before the baby arrives.

Weighted Feeds: Using precision scales to measure exactly how much milk a baby transfers during a session, providing peace of mind for concerned parents.

Pumping & Flange Fitting: Offering expert assessments to ensure equipment is effective and comfortable.

Clinical Assessments: Identifying physical barriers such as tongue-ties and providing recommendations for further care.

Back-to-Work Planning: Creating sustainable strategies for parents transitioning back to professional life while maintaining their milk supply.

What sets Amanda apart is her holistic and empathetic approach. She recognizes that breastfeeding is not just a biological function but an emotional journey. By offering both in-office and community-based



tric lifestyle, Amanda Gresham is ensuring that the foundation of that family life—the health and well-being of mother and child—is nurtured with expertise and heart.

30A Lactation accepts most commercial insurance and self-pay. Prenatal and postpartum consultations can be booked online at [www.30alactationllc.com](http://www.30alactationllc.com) or by calling (678) 836-8962. Other inquiries or questions can be emailed to [30alactation@gmail.com](mailto:30alactation@gmail.com).

support, she bridges the gap between hospital discharge and long-term success at home.

30A Lactation has quickly become a cornerstone of the local parenting community. Whether a mother is concerned

about the safety of a specific medication or is struggling with a painful latch, Amanda provides evidence-based education without judgment.

In a region known for its serene beaches and family-cen-

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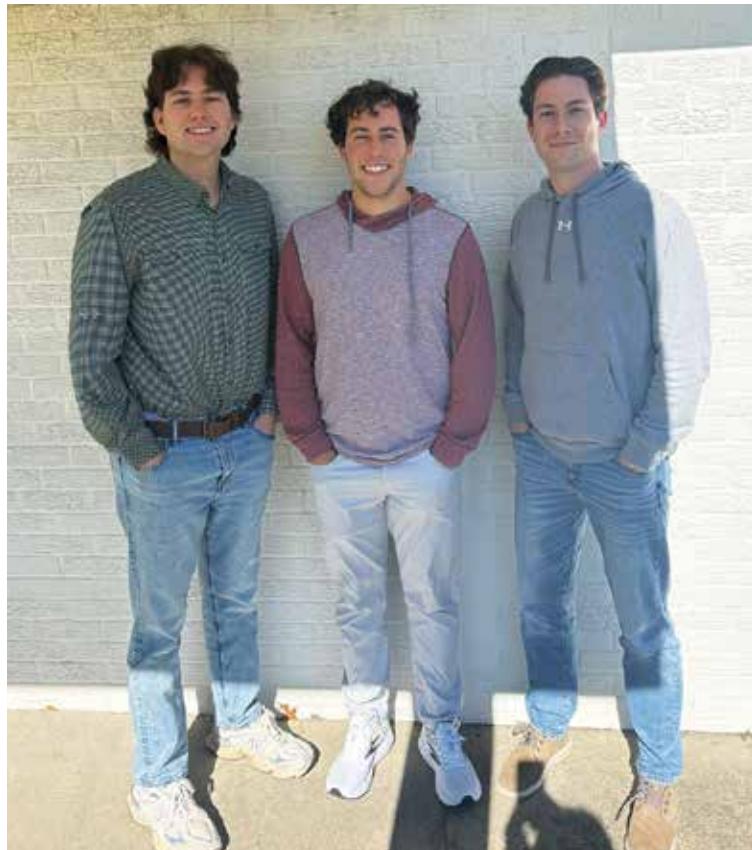
# PCB Chamber Spotlight

## Coastal Haven Lending

Coastal Haven Lending is a premier mortgage brokerage proudly serving Panama City, Panama City Beach, and surrounding communities across Florida. Co-founded by husband-and-wife team Victoria and Max Daleiden, Coastal Haven Lending was built with a simple but powerful mission: to provide knowledgeable, honest, and highly personalized mortgage guidance to individuals and families at every stage of homeownership.

As a locally owned and operated brokerage, Coastal Haven Lending takes pride in offering a true “white-glove” experience. Rather than a one-size-fits-all approach, the team works closely with each client to understand their goals, financial picture, and long-term plans. Whether someone is purchasing their first home, relocating due to military service, expanding an investment portfolio, or refinancing to strengthen their financial future, Coastal Haven Lending is committed to making the lending process clear, supportive, and stress-free.

Victoria and Max bring both professional expertise and personal passion to the business. Max serves as President and focuses on delivering strategic lending solutions tailored to



each borrower, while Victoria plays a key role in community engagement through marketing and overseeing daily operations. Together, they have built a boutique brokerage that prioritizes transparency, accessibility, and long-term relationships over transaction volume.

As Coastal Haven Lending continues to grow, the team

has expanded to better serve clients throughout the region. The company recently welcomed Wes Harris and Lawson Thompson as Mortgage Loan Officers, both bringing valuable knowledge and a shared commitment to client satisfaction and service. We ensure that each file is handled with precision, efficiency, and care. This growth



ing team allows Coastal Haven Lending to maintain its high standards while providing even more personalized attention to borrowers.

Coastal Haven Lending specializes in working with first-time homebuyers, VA borrowers, and real estate investors. With a strong understanding of the Gulf Coast real estate market and the unique needs of each buyer, the team helps clients navigate VA loans, conventional financing, and investment lending with confidence. While their reach extends throughout Florida, their roots remain firmly planted in Bay County.

Recognized as a top wholesale mortgage broker in Bay County, Coastal Haven Lending

leverages a wide network of lending partners to offer competitive rates and flexible loan options—while still delivering the personalized service of a close-knit local team. Clients benefit from the strength of national lending resources combined with the care and accountability of a community-based brokerage.

Beyond lending, Coastal Haven Lending is deeply committed to supporting the Panama City Beach community. From partnering with local businesses to participating in Chamber initiatives, the team believes strong communities are built through collaboration, service, and lasting relationships.

At its core, Coastal Haven Lending exists to help people find more than just financing—it helps them find a place to call home, a foundation for growth, and a trusted partner for life’s next chapter.

We are local! Please contact us at (847) 471-0485 and check out our website at [www.coastalhavenlending.com](http://www.coastalhavenlending.com) to learn more about all that we have to offer!

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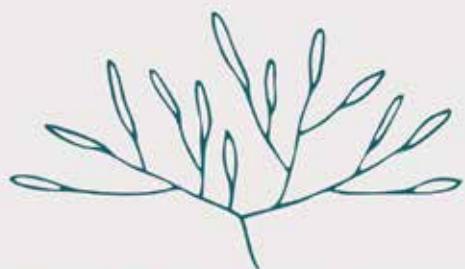
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## 9,514 Miles: Local Artist's Long Walks Help Raise Awareness

On a bright, brisk Florida day at the Conservation Park in Panama City Beach, Tammy Marinuzzi's stride is purposeful as she makes her way along uneven pine-lined trails, a chilly breeze lightly teasing treetops. Daily walks like this—in many different places—have become an important part of her life over the past ten years. Marinuzzi, an artist and educator, is well known for her widely exhibited ceramic work, in turn both whimsical and evocative. She's also been a beloved art professor at Gulf Coast State College for nearly two decades, with further educational experience that includes time teaching at the University of Florida, the Skopart Foundation in Greece and the Golden Bridge Pottery in Pondicherry, India. These facets of her practice—pottery and education—along with a particularly formative period spent in India, led her to begin a project of great personal significance in 2015: Pondi Walk. Pondi Walk has been a journey of nearly 10,000 miles over the past ten years, and it's very near completion. In addition to a symbolic finish at 9,514 miles, the project will culminate with a solo exhibition at The Light Room in Panama City, Florida, opening February 21 2026.

Marinuzzi's journey began, as they say, with a single step over 20 years ago when she temporarily relocated to Pondicherry, India, to teach at Golden Bridge Pottery. Her interactions with local and village potters led her to a better understanding of the challenges disadvantaged young women face in the region, including child marriage. As Marinuzzi dug deeper, she discovered that impoverished women were further hindered in their efforts to build better futures due to their daily water-carrying obligations. "I started researching, and I came to find out a girl might walk some three to eight miles a day to get water," she explains. "Because of these responsibilities, they may not be able to go to school or finish their education." Marinuzzi recalls a story she's heard of an organization that, to overcome these very real limitations, sent teachers



to the wells to educate the girls while they waited for water. Her research, and stories like this one, as well as her personal experience in Pondicherry, got Marinuzzi thinking about ways she could call attention to these circumstances.

"Here I am, an educator, a potter, a woman—I'm all these things, but my destiny has been different," she says. "This is how it started. The walking is a metaphor for thinking about women globally, it's an opportunity to take an hour to pause during my day, and reflect on the women globally who must walk daily—often without access to the things I take for granted—basic needs such as water, food, and education." Marinuzzi recalls a story she's heard of an organization that, to overcome these very real limitations, sent teachers

equivalent of the distance between her home in Northwest Florida and Pondicherry, in Southern India. "Pondi Walk began as a personal journey—both literal and reflective—but it has since evolved into something larger," says Marinuzzi. In the last ten years, she's covered over 9,000 miles, averaging 951 a year, with only a few hundred left to go before she reaches her goal. Along the way, she's taken photographs, creating a visual walking journal, a body of work that both documents physical locations but also serves as a reflection of her contemplative mindset. It's work from this documentary approach that will be on show at The Light Room in 2026. Over the years, Pondi Walk has also created numerous opportunities for social engagement, from community-orient-

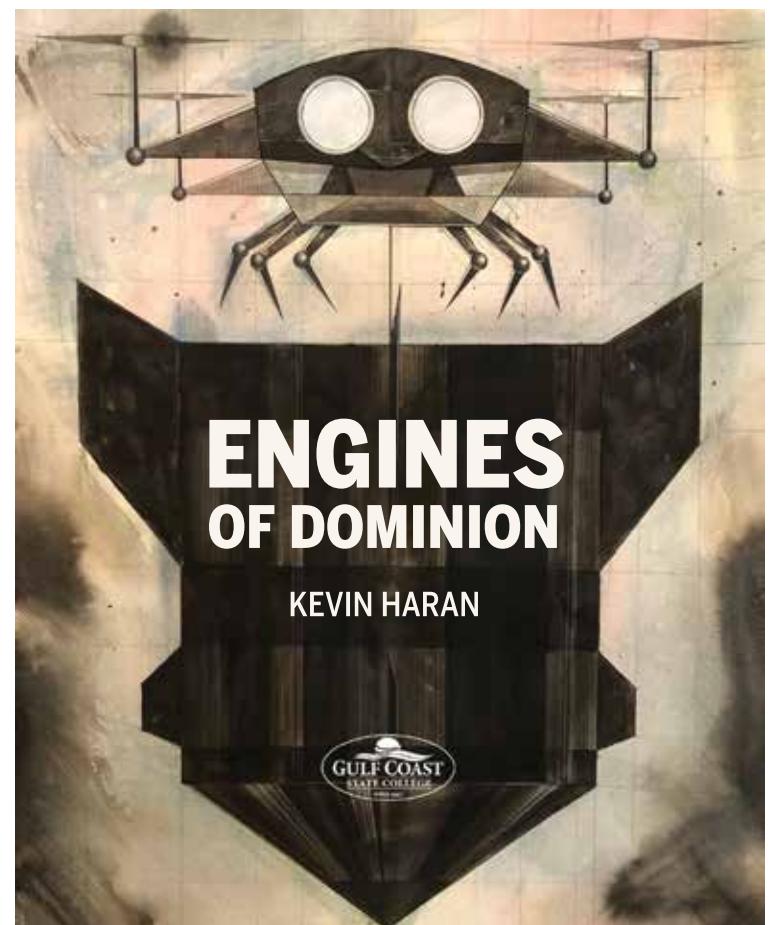
ed projects to workshops, public lectures, and exhibits, all "designed to inspire awareness and action," explains Marinuzzi.

Additionally, the artist is using her walking as a way to raise funds for a nonprofit in Southern India, Shanti Bhavan Children's Project, a school in Tamil Nadu that provides an education for one child per family from villages experiencing extreme poverty. "Initially, I had hoped to return to India to reconnect with the children of Thuvaradimai, a small pottery caste village in Southern India, and explore how I might support their futures," says Marinuzzi. However, though her commitments as an artist, educator, and mother prevented her physical return, her continued research led her to Shanti Bhavan as an alternate avenue in need of support; she found their mission closely aligned with her own goals for this project. Since its founding in 1997, this organization has provided possibilities for children who would otherwise be

most vulnerable—in the case of girls, their efforts have reduced child marriage rates, but for both boys and girls, they've helped drive a small-scale shift away from generational poverty. Shanti Bhavan's support offers a rare opportunity to break the cycles that prevent upward mobility.

Currently, Marinuzzi is seeking sponsors for every 100 miles of the walk in an effort to raise one dollar per mile, with donations to go to further Shanti Bhavan's efforts in Southern India. Her goal is to raise \$9,514, which can cover all costs associated with sending a girl to school at Shanti Bhavan for five years.

For more on Marinuzzi's project, including a selection of images from her walking journal and details on her upcoming show at The Light Room, follow her on Instagram @pondiwalk. Those interested in sponsoring Marinuzzi's project or donating to Shanti Bhavan should contact Tammy Marinuzzi at [tmarinuzzi@gmail.com](mailto:tmarinuzzi@gmail.com).



January 20 – February 20

Reception: February 20, 5:00 – 7:00 p.m., Amelia Center Gallery  
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 Community

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

BY PAM ANDERSON

Attention all Parrotheads and friends! Capt. Max's Bar & Grill will be hosting its Second Annual Chili Cook-Off on February 15 from noon to 3 p.m.! For free entry in the contest, sign up soon in person; there are only a few spots left! Trophies for first, second and third places as well as People's Choice will be awarded. Live music with Alex Napier and only a \$10 minimum to sample the chili! Come join us for a fun afternoon! [www.captmaxbarandgrill.com](http://www.captmaxbarandgrill.com)

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Besides some great fun and enjoying some great chili, they're cooking for a cause. This fundraising event will benefit the Bay County Artificial Reef Association (BCARA). Bring your appetite and come join us!

BCARA not only placed a group of chicken transport containers out this winter to add to the artificial reefs' fishing habitat, but also a tugboat! They are busy now making plans for adding even more reefs in April.



It only takes a few months for these new reefs to get some growth on them and begin gathering fish. The more habitat we can provide, the more our fish population will grow!

The Capt. Anderson III's annual Valentine's Day Cruises are filling up fast, so be sure to reserve space for you and your sweetheart! Each year, our Sweethearts start the season with these special Dolphin Cruises departing at 2 p.m. and 4 p.m. You can reserve by calling the office 9 a.m. until 4 p.m. Monday through Friday or book online at [www.captandersonsmarina.com](http://www.captandersonsmarina.com). The dolphins are ready and waiting!

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

Capt. Max's Grill also offers 'Hook 'n Cook' if you want to bring your own fish (cleaned with no bones).

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

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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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# Did Ponce de Leon Really Find the Springs in North Walton?

BY HELEN PETRE

No, probably not, but the springs named after him are well worth protecting. I usually write about wild places and organisms in Freeport and South Walton, some even in south Bay County, but now that it is winter, the 68-degree Fahrenheit water in the north Walton springs calls to me. Well, sort of. It is still cold, but kind of exciting to get in, just to say I did.

## The source

Florida has more springs than any other state, and perhaps any place on Earth, with over 1,000 in the state. The springs are our water source. In fact, 92% of our drinking water comes from the Floridan Aquifer, and the water that comes out of the springs is this water. Springs flow because the pressure in the aquifer is high. As we continue to develop land and use water, that pressure goes down and the amount of water released by the springs decreases. Both Morrison and Ponce de Leon springs are second-magnitude springs based on outflow.

The water in the Floridan Aquifer is a constant 68 degrees Fahrenheit. The aquifer is composed of porous limestone and dolomite that is hundreds of feet thick and was formed 35 million years ago. The Florida Aquifer is fed by rainwater that seeps into the ground north of Florida and flows south by grav-



Ponce de Leon Springs State Park. Wikipedia.

ity through the porous limestone. The water in this aquifer is our groundwater, and as such, is susceptible to contamination.

Many places are named for the Spanish explorer, Ponce de Leon, but he probably never went to most of them. He explored Florida in 1513, notably before air conditioning or mosquito control. If he was trying to find the famed Fountain of Youth, he failed miserably, but in reality, he never even thought of that. Still, we have some great springs, regardless of the myths.

Ponce de Leon Springs produces 14 million gallons of water a day. The spring head is 20 feet deep and a clear stream flows from it to the tannin-stained Sandy Creek, which flows into the Choctawhatchee. Ponce de Leon and Morrison Springs are two of the 13 springs that drain into the Choctawhatchee River.

What about the Native Americans?

If Ponce de Leon did find

the spring, he also found the Native Americans who lived there. There is little evidence of the history, but we think the Chatots inhabited the land between the Chattahoochee and the Choctawhatchee,

including the springs, which is a really big area. The Chatots were fiercely protective of their land, so if Ponce de Leon met them, he probably had a hard time.

In 1840, Spanish settlers built a log hotel and enjoyed the clear water, fishing, and swimming, just as we do today. In 1864, Union soldiers destroyed the hotel. The Smithgall family owned the land in the 1920s, but no trace remains.

## Plants and animals

Although everyone comes for the spring, there are notable plants at Ponce de Leon Springs, including pitcher plants, flame azaleas, and mountain laurel. There are longleaf pines that were used in the turpentine industry in the higher, drier areas, and some trees still show the "catface scars" made to extract the resin. Among the pines are rhododendron, hickory, huckleberry, milkweed, blazing stars,

oaks, magnolia, saw palmetto, and blueberry.

The habitat is suitable for alligators, turtles, gopher tortoise, turkey, fox, deer, and bobcat. Catfish, bass, bluegill, sunfish, warmouth, crappie, and pickerel are common in the springs and in Sandy Creek. Northern wrens, kinglets and brown creepers spend the winter here.

There are two short nature trails. The sign says it takes 45 minutes, but it really takes ten.

## Morrison Springs

Producing 48 million gallons a day, Morrison Springs is south of Ponce de Leon State Park. There are three cavities into the Floridan Aquifer here, the deepest of which is 300 feet deep. Cypress knees stand out of the water, but there are no nature trails.

Because of the limestone rock of the aquifer, there are

many caves. Caves are dangerous for inexperienced underwater explorers.

## Springs of Walton County

The springs are unique ecosystems with unique histories that are more than fun places to go on hot summer days or even cold winter days. They represent a window into our water supply and a chance to understand how water moves through the aquifer to supply our needs and the needs of the plants and animals that depend on the water. The springs are one more reason to be grateful for our resources. Enjoy the plants and animals and jump in. Getting out is the hard part!

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

## Upcoming Events at the Bay County Public Library

### AI & Gardening: What to Know, Tuesday, Feb. 10 at 2 p.m.

Are you curious whether a Facebook post or a TikTok video featuring gardening tricks and tips is real? This program will cover seed saving do's and don'ts and other fun myth busters revealed by knowledgeable UF/IFAS Bay County Extension Agent Lauren Goldsby.

### History Close to Home: Exploring Local Lives & Legacies, Tuesday, Feb. 17 at 2 p.m.

Learn more about local stories and literature along Florida's Forgotten Coast and Northwest Florida. Presented by Encore instructor and FLOW Director, Laura Roesch.

### SKYSCAPES: Art Reception, Tuesday, Feb. 17 from 5 – 6 p.m.

Join us at the Bay County Public Library for an opening reception showcasing the artwork of award-winning painter and photographer, Christopher Kuhl. This reception

is free and open to the public. Light refreshments will be provided.

### Lunch & Learn: Characteristics of Dementia and Caregiving Strategies, Thursday, Feb. 19 from 12:00 - 1:15 p.m.

Join us to learn about the characteristics and warning signs of dementia, risk reduction strategies, and effective caregiving skills. The ACTS2 Outreach Coordinators for FSU will share local, state and national resources for caregivers as well. A light lunch will be provided.

### U.S. Fish & Wildlife Service: It Takes a Community! Tuesday, Feb. 24 at 2 p.m.

Join us as Biologist Samantha Hermann shares the mission and vision of the U.S. Fish & Wildlife Service with an emphasis on local wildlife. Learn more about how conserving and protecting our local threatened and endangered species is a community effort.

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## Know Your Neighbor: Sam Hermann

By MICHELE HARDMAN

Sam Hermann is one of the most upbeat, cheery women you'll ever have the pleasure of meeting. Her laugh, smile, and bubbly personality are infectious. I recently discovered her while browsing through one of the galleries at the Center For The Arts downtown. The room was filled with a mix of wooden, dimensional artwork, unlike anything I had ever seen before. I was intrigued and found out that Sam is a local artist, but I wanted to learn more.

Sam first tried woodworking when she was around 12 years old and did a project for 4H. She crafted a unique wooden box with oversized hinges, which earned her a trip to the Ohio State Fair that year. She really enjoyed the project and was hooked on woodworking from then on. When she first began, she was using a jig saw and pieces of wood that she took from old pallets. It quickly became apparent that the jig saw chewed up the wood too much for her liking, so Sam then tried a scroll saw and was

much happier with the results. It was shortly afterwards that she discovered the Intarsia technique. I learned that this particular style of art is a distinct form of woodworking that involves creating intricate designs and pictures using various types and colors of wood. This style of art has been around for centuries, dating back to the ancient Egyptians. One thing that struck me about her pieces is that they have an incredibly smooth finish, almost like they have a wax coating on them. I learned it's not wax, though, but a combination of lots and lots of sanding, good paint, and then a sealing coat of either polyurethane or Walrus oil. No....not actual Walrus oil, that's just the brand of it. This is a VOC-free, 100% natural furniture oil.

Sam gets some of her design ideas from nature, but the majority of her inspiration comes from Pinterest and tattoos that she sees. She then puts her own twist on things and makes a



sketch to get started. First, she uses a belt sander to get the basic shapes. Next, she may break out her Dremel tool for some finer details. Then it's time for the palm sander. And then the hand sanding—lots of hand sanding, starting with 600 grit and then getting finer and finer until she gets the wood ultra smooth. Sam laughed and said she remembers the days when she had longer, prettier fingernails. Those days are gone now, since it's tough not to get her nails into all the sandpaper and



file them down along with the wood. Just one of the hazards of the work.

One of Sam's favorite types of wood to use is Purple Heart Mahogany. It's a hardwood—

and a little difficult to find—which makes it more challenging to work with, but Sam thinks the bold purple color is beautiful. "It just pops!" she says. Another cool thing she does occasionally is use a small torch to lightly burn the wood. A lot of her finished pieces are given away to family and friends, but you can also find a few at El Weirdo Restaurant in downtown Panama City.

Woodworking is a very relaxing stress reliever for Sam when she comes home after a day working as a biologist. A majority of her day is spent in the office doing permits and reporting. The rest of the time, she's out in the field. In her free time, she likes to bike, go out on their boat, go flounder gigging with her husband, and travel. Later on, when she retires, she'd like to open a little coffee shop to provide a place for community to gather and to showcase other local artists. Sam has lived in Ohio, North and South Carolina, and now Panama City, Florida.

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# How a Move to the Sunshine State Could Impact Your Estate Plan



BY JON CARROLL

My mother, who was born and raised in Florida, used to quip that no one lived here until air conditioning and mosquito control became prevalent. Today, climate and pest control, along with beautiful beaches, a temperate climate and no state income tax, among other things, continue to draw new residents to Florida. Perhaps you have just moved to the area from out of state, or maybe you are a visitor contemplating turning your vacation destination into your permanent home. If you already have a trust or will from another state, or own proper-

ty elsewhere, you should know how Florida law may affect your existing arrangements.

A common question is whether your documents, created in another state, are still valid after you move. The simple answer is yes. Relocation from one state to another does not invalidate your will, trust, or power of attorney, but some issues could arise.

For example, your trust likely contains a "governing law" clause that determines which state's law controls the trust's validity, interpretation, and administration. However, if there is no longer any real connection to the original state, a court could decide that Florida is now the primary place of administration and apply Florida law to administrative issues despite an out-of-state governing law clause.

One area where an out-of-state trust or will is often affected by Florida's laws is with regard to homestead property. Florida has very strong homestead protections, and our laws reflect



a strong public policy in favor of a surviving spouse or minor child inheriting your homestead property. If your old trust was drafted in another state, it may not account for these homestead rules, which can cause provisions about who inherits the house, or when it can be sold, to fail or operate very differently than you intended.

While some states recognize "holographic wills", Florida does not. A "holographic will" is a will that is handwritten, dated and signed by an individual.

ing assets in Florida should be considered, and it may be wise to appoint a co-trustee or successor trustee who is physically closer.

If you still own property in another state after your move to Florida, your estate may face what is called "ancillary probate" in that other state when you pass. Ancillary probate is a second, additional court proceeding, on top of any Florida probate, to transfer title in the out-of-state property. Titling that property in a properly structured trust, business entity, or other planning vehicle can often reduce or avoid the need for ancillary probate.

As you are settling into your new life in Florida, take a moment to ensure your estate plan is still properly settled.

*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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## Is LIV Dead?

BY ALAN M. WATSON,  
PRESIDENT, GOLF+ PCB

Recently, Brooks Koepka announced his departure from the LIV Golf Tour and said he will try to find his way back onto the PGA Tour. Stars like Bryson DeChambeau, John Rahm, and Cameron Smith said they are staying put in the Saudi-backed league. Truth is, they are all under contract and as such, they weren't going anywhere anyway. In fact, in a recent press conference, they very lackadaisically pledged their undying love to the tour they represent (or rather, they just boringly said, "We are staying"). It was uninspiring and almost sad.

A couple of new "stars" have emerged to join LIV as multiple major winner Koepka leaves, but let's be honest. Not many golf fans care. This league or tour, or whatever you choose to call it, is sinking fast. Fans are not attending in numbers anywhere near the PGA Tour. I'm pretty sure the Savannah Bananas are pulling in more fans per event than LIV. The television ratings are abysmal. Sad.

Bad. Ugly. You pick the negative adjective. It will most likely fit.

Don't get me wrong, the PGA Tour isn't too much better in comparison. But at least they are afloat. Despite the fact that YouTube golfers like Grant Horvat and Fat Perez would more easily be recognized at a supermarket than PGA Tour stars like Ben Griffin and Jake Knapp, at least the PGA Tour still seems somewhat relevant. But without a superstar like Tiger Woods, it is hard to see a path forward where golf fans wait for tournament coverage when they can just pop on the internet and watch golf anytime they want with the likes of GabbyGolfGirl, Bob Does Sports, Bryson DeChambeau, and GoodGood. I'm not saying one is better than the other, but one has to wonder at what point some of these guys will just leave professional golf altogether to become professional YouTube golfers.

And I haven't even begun to rip the TGL a new one. Their television ratings are half of last year's through two events



in 2026. Half. 50%. I'm not impressed. Are you?

Team-based golf. Where have we seen this before? Oh yeah. The almost defunct LIV golf league. And while simulator golf is enjoyed by the masses as an after-work activity or

league something with celebrities and not actual pro golfers. I think the ratings would be higher if we could see Steph Curry and Bill Murray tee it up! And I'm not even kidding!

Alright. So that's my hot take so far in 2026, and I may not get invited to the Masters for it. But I'll stand by it, and I am pretty sure that LIV will be gone in 1-2 more years (and TGL maybe in less than that).

I say we all just go make our own golf content and put it on YouTube and see how many folks want to watch us play golf like normal, average humans. Who knows, we might run into Bryson while we are out there trying to shoot our own course record!

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# Pirate Ship "Black Pearl" Joins Panama City Beach's Artificial Reef Program

The newest addition joins 50+ dive sites in the "Wreck-Diving Capital of the South"

One of the top dive destinations in Florida, Panama City Beach has expanded its nationally recognized artificial reef program with the deployment of Black Pearl, a 97-foot, steel-hulled pirate-themed vessel now resting 6.01 nautical miles southwest of St. Andrews Pass, consistently ranked among the nation's best beaches and celebrating its 75th anniversary in 2026.

Black Pearl adds a distinctive new dive experience to more than 50 existing sites, strengthening the destination's reputation as the Wreck-Diving Capital of the South. Positioned in 75 feet of water, with the top of the structure reaching 54 feet below the surface, the site is accessible to Open Water Certified divers and began attracting marine life within days. To add a touch of Panama City Beach's signature coastal character underwater, students from Haney Technical College crafted several pirate-inspired, heavy-gauge steel elements—including cannons, a treasure chest, a plank and a welded flag—designed to enhance the dive experience while supporting long-term reef



development.

"Expanding our artificial reef program supports sustain-

able fisheries while creating incredible new places for divers and anglers to explore," said



Jayna Leach, Senior Vice President and CMO of Visit Panama City Beach. "Diving and fishing are core to who we are as a destination, and the TDC and CVB are committed to building reefs that deliver long-term environmental value and memorable experiences for visitors."

A Standout Destination for 2026 Diving Adventures

Panama City Beach offers 320 days of sunshine, one of the world's highest concentrations of bottlenose dolphins, 27 miles of sugar-white sand beaches

and clear turquoise waters, plus year-round diving for every skill level. Its offshore network includes natural limestone formations and notable wrecks such as the Black Bart and El Dorado, alongside tugboats, trawlers,

bridge spans, military tanks and steel structures that make the region a favorite among divers and underwater photographers.

The destination's diving culture is also shaped by its pioneering role in ocean exploration. The Man in the Sea Museum, which celebrated the 60th anniversary of the Sea Lab program last year, highlights Bay County's contributions to open-water saturation diving and remains a must-visit for travelers interested in marine history.

## ECTC Presents "Everlasting Love"

### A Valentine's Day Musical Revue Fundraiser

Love takes center stage this Valentine's season as Emerald Coast Theatre Company (ECTC) presents Everlasting Love, a special Valentine's Day musical revue fundraiser celebrating romance, connection, and timeless love songs on February 14th at 7 P.M. This intimate evening of music and storytelling will feature beloved performers Teresa Lombardi, Taylor Walker, Skylar Smith, and Jackie Rose.

Everlasting Love invites audiences to experience an unforgettable night filled with iconic love songs from stage and screen that span generations. Designed as both a celebration of love and a fundraiser supporting ECTC's mission, the revue offers a perfect Val-

entine's date night with a meaningful cause at its heart.

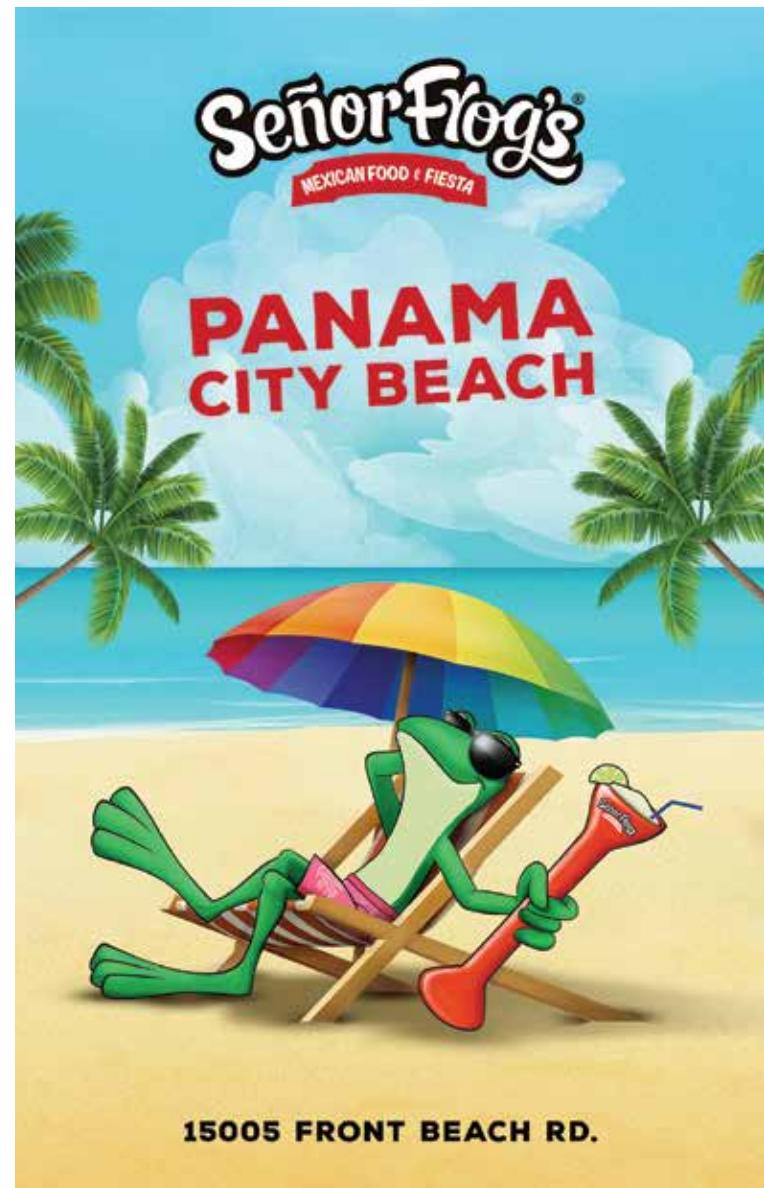
"Everlasting Love celebrates shared dreams and the meaningful relationships that grow when people come together," said Nathanael Fisher, Producing Artistic Director of Emerald Coast Theatre Company. "This evening is about connection, possibility, and supporting the future of theatre here on our Emerald Coast."

Everlasting Love will be held at Emerald Coast Theatre Company, located at 560 Grand Boulevard, Suite 200, Miramar Beach, FL. Tickets are \$150 each and are sold in



pairs. Each pair of tickets includes a bottle of wine along with a sweet or savory charcuterie. Proceeds from the event directly support ECTC's youth educational programming and community outreach initiatives.

To make a tax-deductible donation, become a VIP or sponsor, or learn more, call (850) 684-0323 or visit [emeraldcoasttheatre.org](http://emeraldcoasttheatre.org).





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# Cold Weather Isn't Over Yet for North Florida



BY LAUREN GOLDSBY

As February settles in, cold weather can still surprise North Florida gardeners. While recent warm days may feel like an early start to spring, late-winter cold snaps are a normal part of our weather pattern in the Florida Panhandle.

This time of year often brings large temperature swings as cold fronts move through the region. Plants may begin breaking dormancy during warm spells, only to be exposed to freezing temperatures when the next front arrives. These conditions can affect landscapes differently depending on location. Areas closer to the coast or large bodies of water tend to stay warmer over-

night, while inland and northern parts of the county often experience colder temperatures.

Light frosts around 32°F usually cause minimal damage to most established landscape plants. Greater concern comes when temperatures drop below about 28°F for several hours, which is considered a hard freeze. Hard freezes can damage tender growth, flowers, and shallow root systems, even on otherwise healthy plants.

If a hard freeze is forecast for your area, preparation can make a difference. UF/IFAS recommends focusing on protecting plant roots, which are more vulnerable to cold than above-ground growth. If soil is dry, watering earlier in the day can help retain heat, but avoid leaving water on leaves overnight. Cover sensitive plants before temperatures drop, making sure covers reach the ground to trap warmth from the soil. If wind or plant size limits coverage, prioritize protecting the

lower portion of the plant.

It's also important to keep perspective. Many plants in North Florida have evolved to handle short periods of cold and have been gradually acclimating throughout the winter. Temporary damage to flowers or new growth doesn't always

mean a plant is lost. In many cases, leaves and stems remain healthy and will recover as temperatures warm.

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*Dean. Single copies of UF/IFAS Extension publications (excluding 4-H and youth publications) are available free to Florida residents from county UF/IFAS Extension offices. Contact our office at (850) 248-8091 or email [legoldsby@ufl.edu](mailto:legoldsby@ufl.edu). Follow us on Facebook @bayifas and Instagram @ufifasbay.*

## GCSC Presents Engines of Dominion by Keven Haran in Amelia Center Gallery

The Visual & Performing Arts Division of Gulf Coast State College presents Engines of Dominion, by Kevin Haran. The exhibition brings together three distinct bodies of work created over the past twenty years, unified by an ongoing exploration of how military power is projected, remembered, and aestheticized. Imaginary memorial drawings, meticulously constructed cardboard sculptures, and works inspired by science fiction transform instruments of destruction into objects of contemplation. Shaped by family stories of service in World War II and Vietnam and informed by influences ranging from Leonardo da Vinci to Ron Cobb, the exhibition frames war as a continuous presence reinterpreted through time, process, and imagination.

Kevin Haran is a Professor at the School of Visual Arts and Design at The University of Central Florida. His

studio work has been in over 80 national and International juried exhibitions and is in the collections of The Columbus Museum, Georgia; Fort Wayne Art Museum, Indiana, Edinburgh College of Art, Scotland; Rollins Museum of Art, Winter Park, Florida; Army Art Collection, Washington, DC; and the National World War II Museum, New Orleans, Louisiana.

The exhibit runs from January 20 to February 20, with a closing reception on the evening of February 20, 5 p.m. – 7 p.m. Professor Haran will give a gallery talk during the closing reception. The work will be on display in the Amelia Center Gallery (AC 112). Gallery hours are Monday – Thursday, 10 a.m. – 6 p.m., and Friday, 10 a.m. – 4 p.m. Admission is free.

For more information, please contact Pavel Amromin at [pamromin@gulfcoast.edu](mailto:pamromin@gulfcoast.edu), (850) 872-3886.



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 Arts & Music

# Downtown Panama City Ignites With Creativity at the Sixth Annual FLLUXE Arts Festival March 6-8

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

This year, FLLUXE expands to a three-day event: Friday, March 6 from 6-8 p.m., Saturday, March 7 from 10 a.m.-8 p.m., and Sunday, March 8 from 10 a.m.- 4 p.m. This free-to-the-public event promises to transform the streets into a kaleidoscope of creativity, showcasing the talents of local and international artists. This year's festival also aims to highlight local and regional fine artists in an expanded Fine Arts Market.

## Event Highlights:

- 3D chalk installations by locally and nationally recognized street painters along the streets of Downtown Panama City.



- Live performances by dozens of local musicians and performing artists.

- FlaminGLOW Party: After the sun goes down Friday night, attendees can break out their glow sticks and best dance moves for the FlaminGLOW party on the Center for the Arts lawn.

- In honor of the Spring Festival of the Arts, a wide variety of fine arts vendors will be showcasing their artwork along Harrison Avenue for the FLLUXE Fine Arts Market.

“With the Fine Arts Market at FLLUXE, we’re intentionally honoring the legacy of the Spring Festival of the Arts,

which was nurtured for more than 40 years by the Junior Women’s Club,” said Jayson Kretzer, Executive Director of Bay Arts Alliance. “That festival shaped generations of artists and art lovers in our community, and it feels incredibly meaningful to revive that spirit in a new, vibrant way. It reminds us why community-centered arts events have such a lasting impact.”

National chalk artists—Jessi Queen, Laura Thomas, and

Erik Greenawalt (The Chalking Dad)—will bring their talents from across the United States to the streets of Historic Downtown Panama City to create 3-D interactive pieces for the public to enjoy.

Visitors will have the chance to witness the magic unfold as the artists transform the sidewalks of downtown into a visual feast of colors and 3D illusions, as well as enjoy performances by local musicians and purchase genuine artwork by local artists at the Fine Arts Market. They will also be able to enjoy the Panama City Farmers’ Market and see the newest exhibitions at the Center for the Arts.

The festivities will take place just outside of the Panama City Center for the Arts and along Harrison Avenue in downtown Panama City.

More information about the festival can be found on [www.fluxartsfestival.com](http://www.fluxartsfestival.com). The website will be updated as more details become available.

## Swinging Squares Square Dance Club

Grand Square Hall has been a local treasure since 1986, when a group of Square Dancers came together and built the beautiful dance Hall. Today, this not-for-profit venue, at 1105 Bob Little Road, brings rhythm, laughter and friendship to the Panama City area nearly every night, with dance groups that dance ballroom, two-step, social and square dancing.

Swinging Squares Square Dance is not your Granny's Square Dance. The Hall comes alive each week as danc-

ers gather to celebrate the joy of square dancing and community.

Weekly Square Dances: Every Thursday from 6:30 to 8:30 p.m., the club hosts square dances in a fun and family-friendly atmosphere for dancers of all skill levels to connect with others and keep moves sharp and spirits high.

### Square Dancing for Newcomers & Beginners:

Free Open House Events: Join us on Thursdays, February 12 and 19. Come see what

all the fun is about and try square dancing in a relaxed, family-friendly environment.

New Classes: A Beginner class series kicks off on February 26; we'll teach you everything you need to join the square.

Whether you're a pro or have never stepped on a dance floor, the Swinging Squares Square Dance Club invites you to experience a local tradition where community comes together.

*Dance in a Square and Make a Circle of Friends.*

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# Why Strumming a Guitar Could Rescue Western Civilization (And Other Modest Proposals)

## A Playful Plea for Human Musicality in the Age of AI

By MICHAEL AUSTIN

Let's be honest: the robots are coming, and they have surprisingly good rhythm. In the not-so-distant future, your favorite song might not be written by a tortured genius in a turtle-neck, but by "MeloBot3000"—an algorithm with a penchant for catchy hooks and question-



able fashion sense. But before we welcome our new AI overlords with open earbuds, let's pause for a moment of musical introspection. What if the fate of western civilization depended, not on politicians or pundits, but on you dusting off your old trumpet? Too dramatic? Maybe. Or maybe not dramatic enough.

### The Joys and Benefits of Playing Musical Instruments

First, a word about the simple thrill of making music. Remember the first time you plunked out "Chopsticks" on a piano, or the moment you realized that a kazoo could, in fact, be played with one nostril blocked? Playing an instrument isn't just about producing sounds that may or may not terrify the family pet—it's about unleashing creativity, reducing stress, and occasionally impressing people

at parties (assuming you're not playing the bagpipes).

The benefits are endless: improved memory, sharper focus, enhanced coordination, and a scientifically proven 237% increase in charisma (okay, maybe not scientifically proven, but have you seen a bass guitarist on stage?). Plus, musical instruments never ask you to update your privacy settings or take a CAPTCHA test before letting you play. They're refreshingly analog in a world gone digital.

### What Makes Human Music Special (and Irreplaceable)

Sure, AI can compose symphonies faster than you can say "Mozart," but can it capture the subtle drama of a violinist's broken string mid-recital? Can it replicate the sweaty, joyful mess of a garage band's debut performance in front of their bewildered neighbors? There's a certain

magic in human error—a misplaced note, an impromptu solo, the kind of soulful imperfection no algorithm can quite mimic.

Humanity's musical output is more than a data set; it's a time capsule of emotions, history, and questionable haircuts. Every time we pick up an instrument, we're contributing to a culture that stretches from Beethoven's symphonies to the ukulele cover of "Bohemian Rhapsody" you uploaded last week. That's the stuff of civilization.

### A Humorous Look at a World Dominated by AI Music

Picture this: it's 2040 and you're at a concert. The main act is DJ Algorithmica, featuring beats so mathematically precise that no one can actually dance to them without a PhD in calculus. The crowd sways in polite synchronization, unsure whether to clap or reboot. Sponta-

neous guitar solos? Banned. Saxophone squeaks? Eliminated at the source. Every song sounds suspiciously like elevator music—except the elevator is now hurtling toward cultural oblivion.

Meanwhile, pop charts become indistinguishable from playlist generators. Love ballads are written with exactly 2.6 references to "forever," and the breakup songs come with unsubscribe buttons. The Grammy Awards? Now judged by an impartial panel of toasters. It's a world where "earworm" is reclassified as malware, and the only encore you'll hear is your smart fridge humming "Happy Birthday."

### Pick Up an Instrument, Save Civilization!

But fear not, noble reader! The power to avert this melodious dystopia lies in your hands. Whether you're a seasoned pianist, an enthusiastic triangle player, or a shower-singing virtuoso, every note you play is an act of resistance—a stand for creativity, spontaneity, and good old-fashioned human weirdness.

Grab that dusty clarinet, sign up for ukulele lessons, or just tap out a beat on your desk. Each plucked string and banged drum is a sonic barricade against a future ruled by binary boredom. Plus, you'll look cooler at dinner parties.

### Conclusion: Keep the Music Human

In the end, civilization may not rest entirely on your piano scales—but why take that chance? Keep the music alive, embrace the unpredictable, and remind the machines that while they can write perfect tunes, they'll never feel the goosebumps of a live performance or the thrill of a triumphant high note. So go forth, make joyful noise, and remember: the fate of western civilization might just depend on your next jam session.

Sign up for lessons or grab yourself a new guitar today at Austin Music Co.

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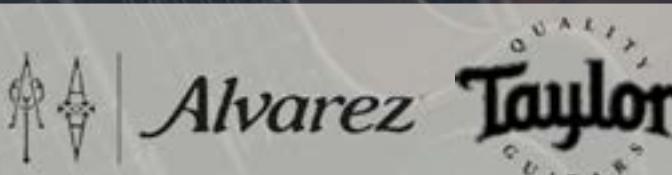
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## From the Desk of Superintendent Mark McQueen

As we move into February, the second semester of the 2024–2025 school year is in full swing across Bay District Schools, and the momentum we're seeing is both exciting and encouraging.

In January, the State of Florida released graduation data

confirming what we already knew: our students, educators, and families have achieved something truly historic. Bay District Schools posted a record-breaking graduation rate, the highest in our district's history. This milestone reflects years of focused effort, high expecta-

tions, and a shared belief that every student can succeed when surrounded by a strong team of support. I could not be prouder of our students and the dedicated educators who guide them every day.

That success isn't slowing down. As we move deeper into

the spring semester, our schools are already seeing strong results from early testing and assessments. These outcomes reaffirm that the work happening in our classrooms is making a difference, and that we are firmly on the path to putting the "A" back in Bay.

None of this would be possible without the unwavering support of our community. I want to extend a sincere thank you to the Panama City Beach community for continuing to cham-

pion our beach schools. Your partnership, pride, and investment in public education help create opportunities for students to thrive both academically and personally.

The months ahead will be busy, but they will also be filled with promise. Together, with our educators, families, students, and community partners, we will continue building on this momentum and ensuring a bright future for Bay County.

### Graduation Success Shines, Especially at J.R. Arnold High School

Bay District Schools is celebrating a milestone moment in its history after the Florida Department of Education released graduation data for the 2024–2025 school year. The district achieved a record-breaking 93.8 percent graduation rate, the highest ever for Bay District Schools and above the statewide average of 92.2 percent. More than a statistic, the achievement reflects years of intentional work, collaboration, and an unwavering focus on student success.

"This milestone represents what is possible when an entire community rallies around its students," said Superintendent Mark McQueen. "Graduation is the finish line we work toward every day, and reaching this level of success shows the collective impact of our educators, staff, families, and students across the district." From classrooms and campuses to transportation, nutrition, safety, and district support teams, McQueen emphasized that every role contributes to helping students stay on track and cross the graduation stage.

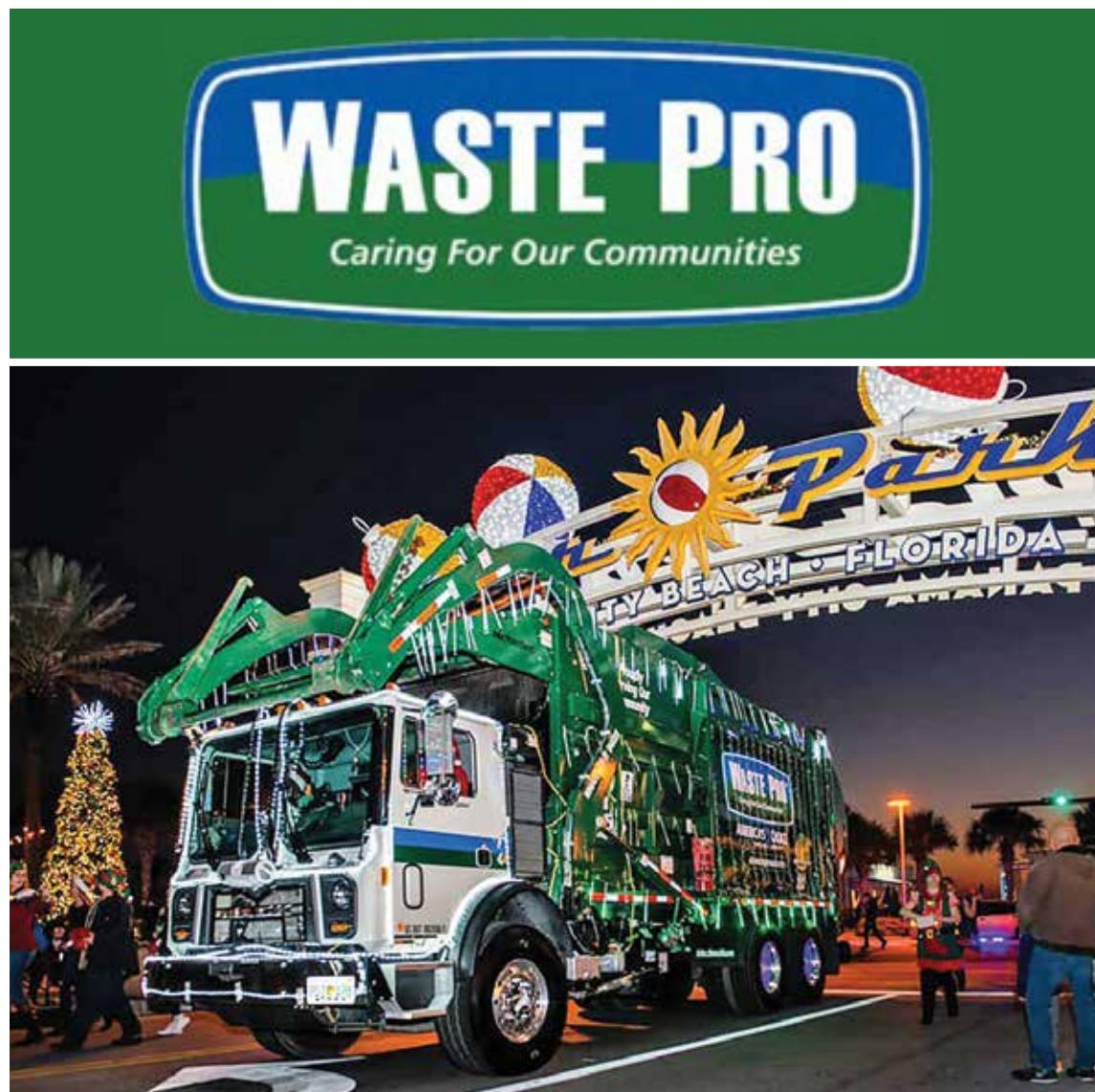
One of the brightest success stories this year comes from J.R. Arnold High School in Panama City Beach, where the Marlins achieved an impressive 96.9 percent graduation rate, the highest in the school's history. The milestone is a point of pride for the Arnold community and a reflection of the strong relationships and high expectations that define the campus. Students,



educators, and families alike have played a role in ensuring graduates were supported every step of the way.

Adding to this celebratory year is a meaningful homecoming for the Marlins. Janice Strickland-Salares has returned to Arnold High School as interim principal following the retirement of Principal Britt Smith in January. A familiar and beloved leader, Strickland-Salares opened Arnold High School in 2000 as its very first principal, helping shape the foundation and culture that still guide the school today. Recently honored as a Bay District Schools Educator of a Lifetime, her return has been met with excitement and gratitude throughout the Panama City Beach community.

The success at Arnold High School mirrors the districtwide momentum underway across Bay County, proof that when schools and communities come together with a shared purpose, students rise to meet the moment. As Bay District Schools looks ahead, the focus remains on building upon this success and continuing to provide meaningful opportunities that prepare every student for life beyond graduation.



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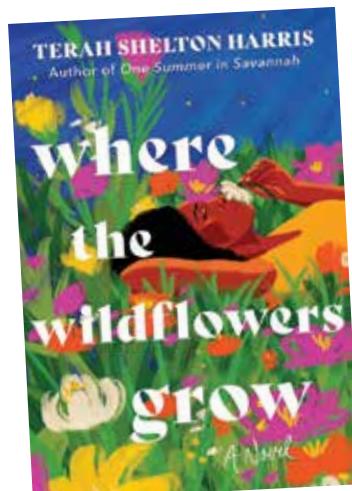
# FSU Panama City Hosts Bestselling Author Terah Shelton Harris Book Launch Luncheon

'Where the Wildflowers Grow' is latest from Target's Author of the Year

Acclaimed author Terah Shelton Harris will share the international launch of her new novel, "Where the Wildflowers Grow," with readers at FSU Panama City next month.

Harris will be the guest of honor for a literary luncheon from 11:30 a.m. to 1:30 p.m. on Tuesday, Feb. 17, in the Holley Academic Center, 4750 Collegiate Drive.

A former librarian who now writes upmarket, often bittersweet, fiction, Harris is also the author of One Summer in Savannah and Long After We Are Gone. Her work has been chosen as a Target Book Club



pick, LibraryReads pick, Kobo Best Book, Publisher's Market-

place Buzz Book, and a Goodreads Choice Awards nominee. She was Target's first-ever Author of the Year in 2024.

Where the Wildflowers Grow is a poignant story of survival and redemption that questions what it means to stop existing and start living. When the bus carrying her to prison crashes, the sole survivor stumbles upon an unlikely sanctuary—a flower farm in rural Alabama, tucked away from the rest of the world. As she finds peace and begins to consider that she's not beyond redemption, her secret truth will be revealed.

The author's presentation will

include a menu catered by Edge-water Beach Resort. The cost is \$50 per person, which includes lunch, mimosas and a signed copy of the novel.

Checks can be made out to the FSU Foundation and delivered by mail to 4750 Collegiate Drive, Panama City, FL 32405, or payment can be made via cash or check on the day of the event. To reserve a ticket, RSVP via Eventbrite.com: <https://www.eventbrite.com/e/lets-do-lunch-book-launch-with-terah-shelton-harris-tickets-1975124121416>.

For more information, email [events@pc.fsu.edu](mailto:events@pc.fsu.edu) or call (850) 770-2150.

## Jim Moran Institute for Global Entrepreneurship Announces First Small Business Executive Program

The Jim Moran Institute for Global Entrepreneurship at Florida State University is expanding its long-standing statewide impact by launching its first-ever program in the Panama City area. For more than two decades, the Institute has served small business owners and non-profit leaders across Tallahassee and the rest of Florida—now bringing its proven executive education model to Panama City in Spring 2026.

Small Business Executive Program (SBEP) – Panama City

The Jim Moran Institute will offer its inaugural Panama City Small Business Executive Program (SBEP Class I) as part of its commitment to supporting Northwest Florida's small business community. This no-cost program is designed for CEOs, entrepreneurs, and presidents of small businesses who are looking to sharpen their strategic thinking, improve performance, and develop sustainable growth plans.

### Participants will gain:

- Tools to strengthen strategic decision-making
- Guidance to enhance overall business performance
- A long-term individualized growth plan
- Access to a robust network of

fellow business leaders, mentors, and Jim Moran Institute alumni

### Panama City SBEP Class I (Spring 2026) Key Dates:

- Applications Due: March 11, 2026

• Notice of Acceptance: March 18, 2026

• Program Sessions: April 1 – April 29, 2026 (five sessions)

More information about the program curriculum, application process, and schedule is

available at [jmi.fsu.edu/PC\\_SBEP](http://jmi.fsu.edu/PC_SBEP).

As the Jim Moran Institute continues to expand its reach across Northwest Florida, the launch of the SBEP in Panama City marks a significant mile-

stone—bringing world-class, no-cost entrepreneurial education to a new region while building on decades of service to business owners across the state.



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You will emerge a stronger leader ready to capitalize on business opportunities, implement best practice management, and turn challenges into a strategic advantage. Thanks to our supporters, this program is offered at **NO COST** to the accepted participants.

**Scan or visit [jmi.fsu.edu/PC\\_SBEP](http://jmi.fsu.edu/PC_SBEP) to learn more!**





# Liking Your Partner Matters More Than Loving Them



BY JAMIE C. WILLIAMSON, PhD

Loving relationships are essential for human well-being and happiness at all ages. In fact, the quality of our relationships determines the quality of our lives.

According to Robert

Waldinger, director of the Harvard Study of Adult Development, “good relationships keep us happier and healthier. Period”.

A variety of social connections and close relationships can produce these health and well-being benefits. It’s not the number of family connections, close friends, or even whether you are in a committed romantic relationship that matters.

If you cultivate a few warm, satisfying, loving relationships, you’ll reap the benefits of a happy, healthier, longer life.

## Loving-Liking Connection Promotes Well-Being

For the people who choose

to be married or live in a committed relationship, the relationship-life happiness connection is more complicated. The quality of this primary relationship has the greatest impact on the quality of their life. And it requires both liking and loving.

A satisfying love relationship where partners both love and like each other makes people happy, bolsters their ability to deal with outside stressors, and provides protection for their physical and mental health as they age.

But beware. A dissatisfying, loving relationship has the opposite effect.

## Dissatisfying Relationships Toxic to Well-Being

Marriages with high levels of unresolved, hostile conflict or those that lack intimacy, trust, and commitment erode the physical and psychological well-being of partners involved.

Or put another way, toxic or loveless relationships keep people unhappy and unhealthy. Period. Some (like me) say this is worse than getting divorced.

Therefore, one of the most important skillsets people can learn is how to prevent negativity or indifference from eroding their intimate connection. This helps protect what was once a warm, loving bond.

## Key Building Block More “Liking” Not more “Loving”

Ironically, the key ingredient for maintaining a happy relationship involves more “liking” not more “loving”.

The foundation of any loving, committed relationship is the couple’s friendship, or how much they like each other. This friendship forms the foundation of what Gottman calls the Sound Relationship House and allows the relationship to stand firm when inevitable conflicts and stressors arise.

Specifically, the foundational level of the Sound Relationship House model accentuates three important aspects of friendship and liking in a romantic relationship:

**Build Love Maps:** A love map contains the intimate information you know about your partner that you use as a guide to your partner’s inner world. What are your partner’s likes and dislikes? Who is your partner’s best friend? How do they prefer to relax after a tense day? In an ideal relationship, you and your partner know each other better than anyone else.

**Share Fondness & Admiration:** Sharing your fondness and admiration for your partner involves vocalizing the personal characteristics you appreciate. This can be something as simple as saying “thank you”. Or you could comment on your partner’s good deeds to a neighbor, creative problem solving, intelligence, or good looks. Let your partner know you are proud of them, especially in front of

others. Compliments mean the most when they come from the person most important to us.

**Turn Toward Each other Instead of Away:** When partners need attention, support, or comfort from each other, they say or do something to let each other know about their need. Gottman calls this gesture or request a “bid” for attention, affection, humor, or support. Turning toward your partner involves giving an affirming response to their bid.

To experience the health and well-being benefits of a romantic, committed relationship, you must keep the sentiment of your relationship positive and the foundation of liking and friendship strong. This requires that you:

Continually improve your Love Maps: Make time to connect and truly listen to each other and respond in ways that show that you care about each other’s interests and concerns.

Revisit the reasons you like and admire your partner: Think about your partner’s positive characteristics. Then look for opportunities to articulate the big and little reasons you appreciate your partner. You could start by writing a love letter or Valentine that includes the top 5 reasons you admire your partner.

Respond favorably to your partner’s needs: To create a safe space where you and your partner both feel you can express yourselves and meet each other’s needs, be sure to “turn toward” each other when the other makes a bid for attention or support.

Let me know if I can help.

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

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## Tag, You're It! Let's Talk About Skin Tags



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

I often get asked about skin tags by patients in the clinic.

What are they? Where do they come from? What is the cause? How can I get rid of them? This article will help address these questions and hopefully give clarity about these common growths.

The medical term for skin tags is Acrochordons. They are benign pedunculated growths on the skin that are commonly found on sites of friction. These areas can include the neck, armpits, eyelids, and groin. The causes of skin tags are multifactorial and can include genetics, hormonal changes (pregnancy), insulin resistance, diabetes, obe-



sity, and friction. They generally do not have any symptoms, but can become inflamed and irritated by rubbing on clothes and jewelry.

Skin tags will not cause

harm, but they can be seen as cosmetically displeasing and can become irritated and inflamed. Please do not try to remove skin tags at home or buy over-the-counter products to try and get rid of them. At home removal can lead to infections, inflammation, scarring, hyperpigmentation, and incomplete removal. In addition, the larger the skin tag, the more it will bleed during removal, so you want to make sure this is done

in a medical setting. Also, there are certain skin cancers that can look similar to a skin tag, so you want to ensure that you are not mistaking a malignant growth for a benign one.

Skin tags can be removed easily by your dermatology provider with liquid nitrogen, electrocautery, or a simple snip/shave removal. I hope this article helped to answer some common questions about skin tags, and as always, please reach out to your medical provider if you have any questions or concerns regarding your skin health.

## Book Review: Good Morning, Monster: A Psychotherapist's Delight in Raw Recovery Stories



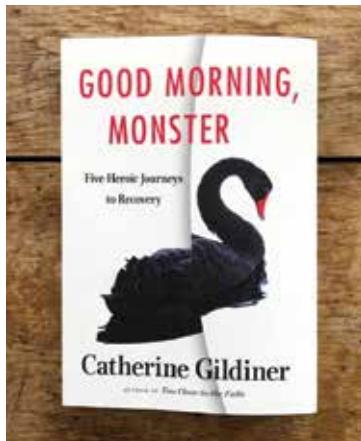
REVIEWED BY MICHAEL  
MCMANUS, MSW, LCSW

As a licensed therapist with over four decades in psychotherapy, Catherine Gildiner's "Good Morning, Monster" feels like a professional homecoming. This collection of five

extended case studies—framed as "heroic stories of emotional recovery"—captures the gritty beauty of long-term therapy in ways few books do. Gildiner, a seasoned clinician herself, turns clinical encounters into compelling narratives that resonate deeply with therapists craving transparent, relational accounts.

Each chapter traces a client's multi-year arc, from devastating intake to transformative follow-up.

- One grapples with a tyrannical mother's verbal venom ("Good morning, monster!"), internalized as self-loathing.
- Another navigates cult deprogramming after decades



of indoctrination.

- Stories span physical paralysis from psychosomatic roots, Munchausen-by-proxy survival, and more.

These aren't tidy vignettes; they're messy, real journeys mirroring the nonlinear paths we see daily.

### Themes That Hit Home

Gildiner spotlights core psychotherapy truths:

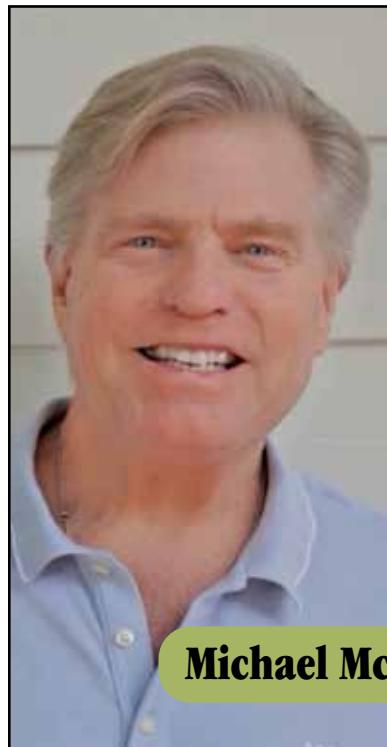
- Attachment wounds: Childhood neglect and abuse echo in adult bodies and bonds.
- Intergenerational cycles: Trauma's ripple effects demand generational reckoning.
- Therapist humanity: She owns countertransference stumbles and strategic pivots, demystifying our role.

For me, this validates the slow repetition of relational re-

pair—rewiring neural pathways through lived safety.

What elevates this for fellow clinicians is Gildiner's candor on process. She dissects intake decisions, technique shifts (from psychodynamic probing to somatic attunement), and ethical anonymization. No jargon barriers obscure the work; instead, scenes reveal how theory lives in the room. Her admission of blind spots—moments when her own filters clouded empathy—spurs reflection on our use-of-self. It's a masterclass in endurance: therapy as marathon, not sprint, yielding hope

*Continued on page 25*



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## Where Has The Love Gone?



BY DR. RICHARD CHERN, MD

Sitting on opposite ends of the couch wondering if they were still in love. Same house, same couch, same bed, same routine, but where is the love, the fun, the passion? It seems like years since they've been intimate.

She doesn't seem interested anymore. He's tried so many times he just doesn't ask anymore. She always seems angry about this or that. Complaining about things that shouldn't

even matter; but, apparently they matter a lot. Complaining about not sleeping or waking up all night and always being tired. Is she just tired of him? It's like there's no way to make her happy anymore.

He doesn't seem interested anymore. When was the last time he came on to me? I can't even remember the last date we went on. We never spend time together. He's always asleep on the couch and we never talk



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anymore. If I still love him, why don't I have any desire? I thought marriage was supposed to get easier.

Does this sound familiar? It should. It's the story we hear from patients all the time. No libido, never feeling rested, just surviving each day so you can get home and crash, the weight gain, the irritability. And why is everyone getting so annoying?

It's amazing what hormones are responsible for. Everyone seems to think testosterone = mean and muscles and estrogen = emotional overload. That's so far from the truth. It's hard to describe, but I might say, testosterone = fearless desire to engage in life, and estrogen = the emotional awareness to enjoy every moment.

Forget the health benefits of hormones today, and there are tons. Let's talk about how it changes your life.

Imagine peacefully drifting off to sleep and waking after eight hours feeling fresh and rested. Not even an ounce of tired. None. I'm talking ready to hop out of bed with a list of tasks to accomplish and looking forward to accomplishing every single one. You can't wait to get out of bed excited for the day. Sounds impossible.

Imagine actually taking the steps toward a goal instead of just having some hazy snippets

of a daydream where you don't really know what you want, where you would go or what you would do, because it seems like you will never get there anyway.

Imagine your spouse approaching you with that look in his eye and you smile, because you've been waiting for him all day.

That's just a taste of what hormones do. I used to feel like you. I got treated 12 years ago. It changed my life. I felt alive. I slept. I was happy. I wasn't afraid of life. So, I quit my job and left over 20 years of traditional medicine. Why? So, I could help you feel better, too.

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# Ascension Sacred Heart Emerald Coast Brings Endocrinology Care Close to Home

A critical gap in health care is being filled. Ascension Sacred Heart Emerald Coast welcomes board-certified endocrinologist Jeremy Harmson, DO, to the team. Dr. Harmson arrives at a crucial time to serve the needs of Bay and Walton counties.

"I've seen firsthand the difference specialized care can make in a person's life, especially when managing chronic conditions like diabetes," says Dr. Harmson. "I'm thrilled to join the Emerald Coast community and look forward to building meaningful relationships with my patients."

## Community need

Dr. Harmson's recruitment directly addresses a significant local need. The health statistics in the area are clear: rates of diabetes, heart disease, and stroke are higher than the state average. If left untreated, both diabetes and thyroid conditions (including hypo- and hyperthyroidism) can significantly increase the risk of heart disease and stroke.

"Having a board-certified endocrinologist that can help people manage their diabetes and thyroid conditions is crucial to the health of our community," said Trey Abshier, President of Sacred Heart Emerald Coast. "Through data and your feedback, we were able to recruit Dr. Harmson to help fill this gap in care."

## Conditions treated

Dr. Harmson specializes in the diagnosis and treatment of all types of endocrine diseases. These disorders are caused by glands that produce too much or too little hormone. In addition to diabetes and thyroid conditions, his expertise covers:

- Type 1 and Type 2 Diabetes
- Insulin pump Therapy
- Adrenal disorders and Addison's disease
- Cushing's syndrome and Acromegaly
- Pituitary Disorders
- Osteoporosis
- Calcium and Parathyroid disorders
- Thyroid disorders and Graves Disease
- Thyroid Nodules and Thyroid



- cancer
- Male Hypogonadism
- Education

Dr. Harmson is board-certified in Endocrinology. He completed his fellowship at Ochsner Health in New Orleans and his Internal Medicine residency with the University of Florida. He went to medical school at the Philadelphia College of Osteopathic Medicine.

## Personal interests

A perfect fit for the Emerald Coast lifestyle, Dr. Harmson is an avid outdoorsman. In his

free time, he enjoys spending time with his family, traveling abroad, cooking, scuba diving, baseball, running, fishing, hunting and even car mechanics.

## How to make an appointment

Dr. Harmson's office is conveniently located in the Medical Office Building on the campus of the hospital at 7720 U.S. 98 in Suite 230. He is accepting new patients and appointments can be made by calling 850-278-3742. A referral from your primary care provider may be needed depending on your insurance.

## MyGULFCare for diabetes self management

Another way Sacred Heart Emerald Coast is supporting people living with diabetes is through the MyGULFCare program which offers personalized education and assistance for chronic disease self-management. This program is available to residents of Walton and surrounding counties. For more information call (850) 278-3546.

## BOOK REVIEW

*continued from page 23*

amid entrenched pain.

Gildiner's prose sings—cinematic dialogue, wry humor amid horror, literary flair without artifice. Harrowing details (a client's ritualistic self-harm; another's hallucinatory gurus) balance with triumphs, like reclaimed autonomy. At 350 pages, it's brisk yet profound, accessible for trainees or veterans.

Extreme cases dominate, potentially sidelining "everyday" therapy's quiet wins. Subtle Canadian context adds flavor but limits universal transfer. Still, strengths

overwhelm: ethical storytelling empowers clients' legacies without exploitation.

If you've ever ached for realistic portrayals of depth work—beyond pop-psych soundbites—this delivers.

*Michael McManus LCSW is a psychotherapist in private practice in Santa Rosa Beach, Florida. Michael and his wife Angela, who is also a therapist, have raised four children. They enjoy exploring, cooking, reading, yoga, hiking, biking trying out the restaurants around town and traveling to visit their kids scattered around the country. Michael can be reached by phone or text at (850) 837-0123 or website:psychotherapy30A.com*

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 Musing


BY SEAN DIETRICH

It was a Wednesday. I know this because on Wednesdays the Baptist church had family suppers.

And although I wasn't exactly a faithful Sunday churchgoer, I was a devout mid-week supper-eater.

That night, I stood in line behind a girl, holding my plate. She was funny. She had so much personality she hummed like a neon light.

Later, I sat beside her during service. That week, there was an out-of-town preacher. The kind with big hair, sweat rags, and nice shoes. He invited people to walk the aisle to get born again.

My pal, Craig—who lost his religion every football season—

recommitted for his thirtieth time. He said he felt something in the air that night.

I did too.

When service let out, the girl wasn't ready to go home. Neither was I. So, I suggested we drive. She liked the idea—though I'll never know why.

I pointed my vehicle east, we headed for nowhere, traveling as slow as my engine would run. The miles of pines made her more chatty. She propped her feet on my dashboard and let the words roll.

She talked about things. About how she saw the world, about her favorite kind of mustard, about religion, and the proper way to eat fried chicken.

I gave one-syllable responses because I didn't want to interrupt. She had a voice that sounded like Escambia County in June.

By the time we landed in Port Saint Joe, her one-sided conversation had faded to a stop. I looked at her. She was sleeping.

So, I pulled into a gas station



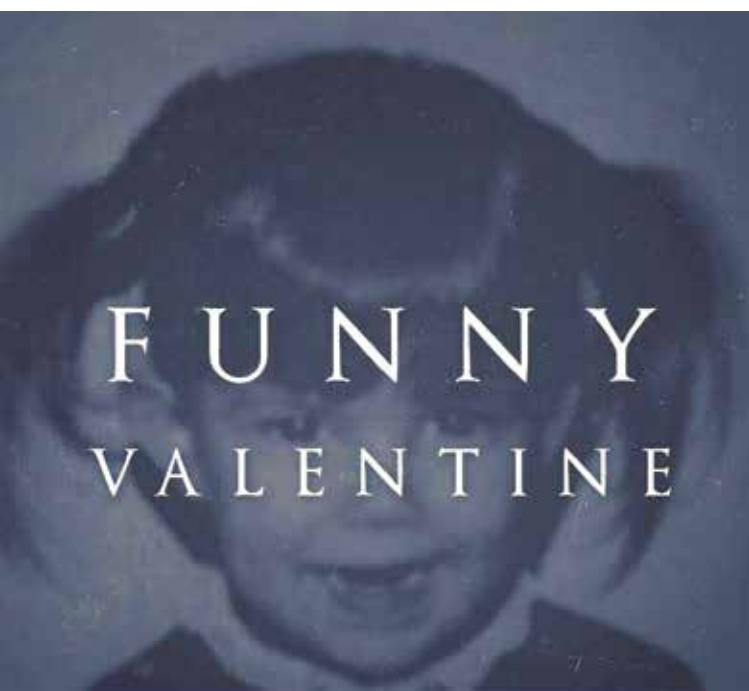
and got lukewarm coffee.

On the ride back, I thought long and hard. Not just about the sleeping girl, but about how I'd gotten a late start in life. And about how my childhood was a pitiful one.

So pathetic, in fact, it embarrassed me to talk about—kind of like I'm doing now.

When my father died, he left a shadow on me, one I didn't think would ever lift.

But that night, something did lift. I was someone else. I was the me I'd always known I should've been. Not the quiet young man who was too serious for baseball.



This girl. She'd done it to me without even trying. And even if I never saw her again, I was grateful for her.

When I arrived at her house, it was three in the morning. I walked her to the door. I hugged her and whispered, "Maybe I'll see you again, sometime."

She said, "What'n the hell's

maybe? 'Course we'll see each other, dummy."

Every good thing in my life can be traced back to that night—the evening I became who I am. With her I have everything. Without her I'm a blind man.

That was the Wednesday I got born again.

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## Minister's Message: If God is For Us... Who Can Be Against Us?



BY KERRY KNIGHT, MINISTER,  
EMERALD BEACH CHURCH OF  
CHRIST

That scripture, taken from Romans 8:31, is a great comfort for the Christian.



When I was a freshman in high school, I went out for football. I was five feet seven inches and weighed 130 pounds. I'll never forget the day I was introduced to our star running back. He weighed between 180 and 200 pounds, which was considered huge back then. He

then on, I was just happy he was on MY team.

As a Christian, I am very happy that God is on our side. Imagine trying to go up against the devil with no help from above. The Bible describes him as a "roaring lion, seeking whom he may devour" (I Peter

5:8). Just read the book of Job and see how he enjoys bringing pain to the faithful of God. Yet, because of the presence of Christ in our lives, we have nothing to fear. I Peter 3:22 speaks

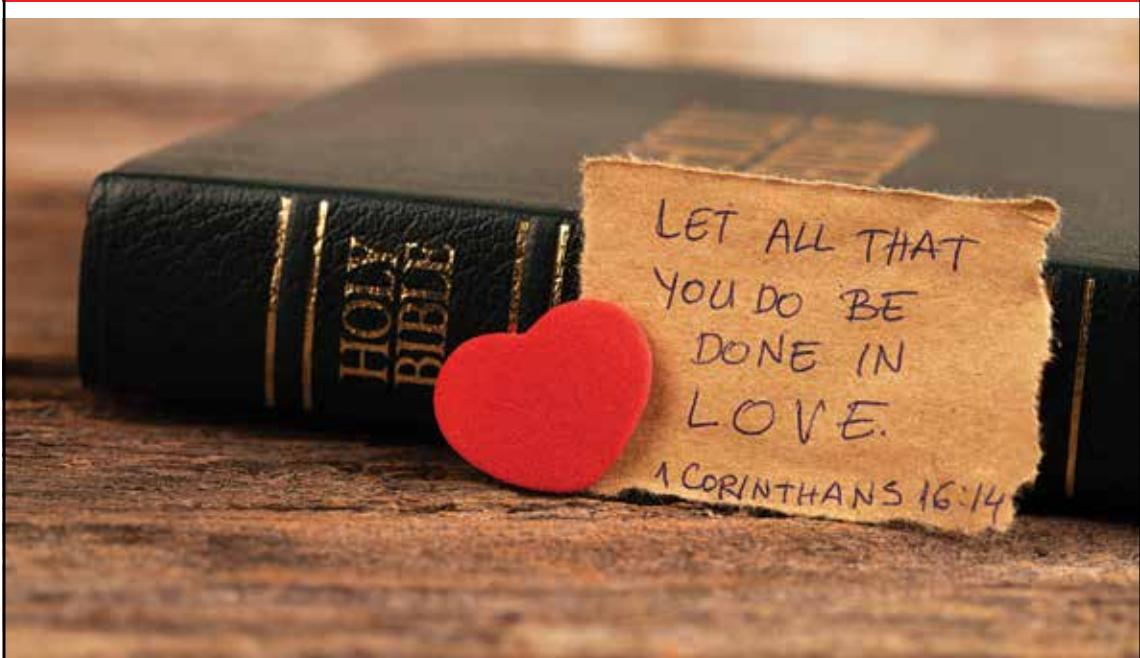
of Christ, "who has gone into heaven and is at the right hand of God, angels and authorities and powers having been made subject to Him."

Because of Christ, we have

nothing to fear as Christians. Surrender to Him, for He is always on our side.

*Emerald Beach Church of Christ is located at 301 Alf Coleman Road in Panama City Beach.*

## WHY I BELIEVE



## Join Us for February Sermons

**Feb. 1** - Faith to Overcome Fear (Deuteronomy 3:22)

**Feb. 8** - More Than Conquerors (Romans 8:37)

**Feb. 15** - Jesus Calls Us by Name (John 10:3)

**Feb. 22** - The Narrow Gate (Matthew 7:13)

### Please be our honored guests.

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

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## Design and Culture: Modern and Chic

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

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

If you are interested in any of these door styles, stop by the Granite Plus showroom and a project manager will assist with designing your new modern space. We offer a wide range of

flat panel door styles for all budgets and look forward to seeing you!

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

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



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

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

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



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# More Than Floors: One Local Showroom, Endless Home Solutions

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

When most homeowners think of starting a renovation, flooring is often the first thing that comes to mind. But at Flooring Depot of Panama City, the name only tells part of the story. Over the years, the local showroom has evolved into a true one-stop destination for homeowners looking to update, refresh, or completely transform their spaces—inside and out.

From floors and countertops to cabinets, shower doors, outdoor solutions, and finishing hardware, Flooring Depot helps homeowners bring their vision together without the stress of juggling multiple vendors, timelines, or design opinions.

## Floors That Fit Real Life on the Gulf Coast

Flooring remains the foundation of many projects, and for good reason. Coastal living comes with its own set of chal-



lenges—sand, humidity, pets, kids, and high foot traffic. Flooring Depot offers a wide range of durable, stylish options designed to hold up to everyday life while still looking great long-term.

Whether homeowners are drawn to luxury vinyl plank, tile, or classic hardwood-inspired looks, the focus is always on solutions that balance appearance with performance. The

team works closely with customers to find materials that fit their lifestyle, maintenance preferences, and budget—not just current trends.

## Countertops That Elevate the Entire Space

Countertops are one of the most impactful upgrades in any kitchen or bathroom. Flooring Depot offers a variety of countertop options that can instantly modernize a space, adding both beauty and functionality. From clean, classic designs to more eye-catching statements, countertops often serve as the focal point of the room.

With professional guidance and design support, homeowners can confidently choose surfaces that complement their cabinets, flooring, and overall layout, ensuring a cohesive finished look.

## In-Stock White Shaker Cabinets—Simple, Timeless, and Ready

Cabinetry is where style and storage meet, and one of the most popular options Flooring Depot offers is their in-stock white shaker cabinets. Known for their clean lines and timeless appeal, white shaker cabinets work beautifully in coastal homes and fit seamlessly into both modern and traditional designs.

Because these cabinets are in stock, they're an ideal solution for homeowners who want to move projects forward without long wait times. Whether it's a full kitchen remodel or a smaller refresh, having cabinets readily available helps streamline the entire renovation process from start to finish.

## Frameless Shower Doors That Instantly Modernize Bathrooms

Bathrooms are no longer just functional spaces—they're re-

treats. Frameless glass shower doors are one of the simplest ways to elevate a bathroom, making it feel more open, modern, and spa-like.

Flooring Depot offers custom shower door solutions that are tailored to each space. The result is a clean, polished look that enhances tile work, improves sightlines, and adds value to the home without requiring a full renovation.

## Outdoor Solutions Designed for Coastal Living

Living on the Gulf Coast means outdoor spaces matter just as much as indoor ones. Flooring Depot also provides outdoor solutions designed to handle Florida's climate while creating inviting spaces for relaxing and entertaining year-round.

From patios to covered outdoor areas, choosing the right

*Continued on page 31*

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 **News Shorts**

# Around the Beach

## FSU Panama City Welcomes Bay District Students for Black History Month Celebration



Florida State University Panama City will host a Black History Month celebration featuring music, reading, a debate demonstration and guest speaker Darrick D. McGhee Sr., CEO of Strategic Inflection Point LLC. Students from Bay District schools will participate.

The event, which is free and open to the public, will be on Wednesday, Feb. 25, from 10-11:15 a.m. in the Holley Academic Center's St. Joe Community Lecture Hall, 4750 Collegiate Drive.

Following opening remarks from Clark, the event will welcome Bay County Chamber of Commerce President and CEO Alfred McCambry. Next, the Oscar Patterson Academy Ignite Debate Team will take the stage under the leadership of literacy coach Ashley Henderson. FSU Panama City student Sidnie Parks will then present a selected reading, and Clark will introduce McGhee. Following McGhee's address, violinist Samantha Crawford will perform. After closing remarks, school groups will be provided with lunches and tours of the campus.

McGhee is a writer, podcaster, pastor and government consultant currently serving as Chief Operating Officer for Johnson & Blanton LLC. He has nearly 25 years of experience in state government and politics.

Prior to his current role, he was the director of Legislative Affairs for the Executive Office of former Florida Gov. Rick Scott.

### Sixth Annual Club 360 Awards Dinner

On Friday, February 20, 2026, Club 360 will host their 6th Annual Awards Dinner at Panama City Center for the Arts, honoring ladies in Bay County, Florida for their commitment to the community. The evening will honor three women and one business, as follows:

The Full Circle Award is awarded to an active member of Club 360 who embodies the mission of Club 360 in all they do and has made an impact on women and girls.

The Founders Award, nominated by the Club President, is awarded to a woman who has contributed and assisted in the successful activities of the organization in 2025.

The Business Award is awarded to a local business which members of Club 360 would like to thank for their support in 2025. This business does what it does because of its team and leadership, and because of their giving – not just monetarily.

The Pillar of Our Community Award (not a member of Club 360) is awarded to a woman who supports other women in our community and embodies Club 360's mission of giving back full circle. This individual is a mentor; someone who others look up to for guidance and support.

Club 360, whose tagline is Women Giving Back Full Circle, was formed in October 2019 as a charitable organization that offers female leaders in the community an opportunity to give back, beginning with educating the youth on career opportunities and ending with



providing scholarships and networking with like-minded women. To learn more about Club 360 please contact the organization at (850) 769-3357, visit the website at [www.club360bay.org](http://www.club360bay.org), or email [club360bay@gmail.com](mailto:club360bay@gmail.com).

### FSU PC Entrepreneur Lunch & Learn to Host Business Leader Jeff O'Hara

Florida State University Panama City's next Entrepreneurship Lunch & Learn will be on Wednesday, Feb. 11, as instructor Brian Baber welcomes investor Jeff O'Hara.

O'Hara began his hospitality career in 1985, working part-time while a student at FSU. His career took him to every corner of the hospitality industry—he has worked in luxury boutique hotels and 1,000-room "supermarkets." He has managed small restaurants and developed B&Bs. As a business owner, he founded or co-founded 11 businesses in hospitality, tech and real estate.

"Jeff serves as a strategic advisor to several of his portfolio companies, on boards of investing groups, and as a mentor to numerous entrepreneurs," Baber said. "His investments include firms in the fields of hospitality, technology, biotech, consumer staples, medical devices and alternative energy."

A native of Kingston, New York, O'Hara received a BS in Hospitality Administration from FSU and an MBA from Tulane University. O'Hara moved to New Orleans in 1992 for what he laughingly described as "a

2-year assignment" while he was with Sheraton Hotels. He stayed for 30 years, navigating the post-9/11 industry crash, Hurricane Katrina, the global financial crisis and COVID-19, all of which were devastating to the hospitality industry.

Turning these setbacks into opportunities, his company was named three times to the Inc. 5000 Fastest Growing Private Companies in America and three times to the Seminole 100 list of Fastest Growing Companies owned by FSU alumni.

Each Lunch & Learn session is from noon to 1:30 p.m. in the Holley Academic Center's St. Joe Community Foundation Lecture Hall, 4750 Collegiate Drive, Panama City. There is no cost for admission, and a light lunch is provided. The public is invited.

Baber, MBA, is the Entrepreneur in Residence at FSU PC's Jim Moran College of Entrepreneurship, specializing in real estate and construction. He leads each Lunch & Learn session in a relaxed conversational style.

View recordings of the sessions on FSU Panama City's YouTube channel, [YouTube.com/c/FloridaStateUniversityPanamaCity](https://www.youtube.com/c/FloridaStateUniversityPanamaCity). The discussions are also available on Apple Podcasts and Spotify as part of Baber's "FSU Panama City Entrepreneurship Lunch and Learn Podcast." For more details, email [bbaber@pc.fsu.edu](mailto:bbaber@pc.fsu.edu).

### Bluegrass by the Bay Debuts as Panama City's First Annual Downtown Bluegrass Festival

Panama City will celebrate a new cultural milestone with the launch of Bluegrass by the Bay, the city's first annual downtown bluegrass festival, bringing together exceptional live music, local flavor, and commun-

ty connection in the heart of downtown. The event will take place on March 14, 2026, at McKenzie Park.

The festival lineup features a blend of regional talent and nationally recognized artists, including local favorites Chris Woods and the Eight Fifty and Black Creek String Band. The headliners, Yonder Mountain String Band, are one of the most influential and celebrated acts in modern bluegrass music.

Bluegrass by the Bay will take place from 12 p.m. to 4 p.m., offering an afternoon of live music suitable for all ages. Attendees can enjoy a variety of local food vendors, highlighting Panama City's downtown culinary scene.

The event is presented by Pearl Entertainment & Productions, a locally owned and operated performing arts organization, in partnership with PC Downtown Renaissance, a nonprofit organization dedicated to revitalizing and supporting downtown Panama City. The festival is also sponsored by the Panama City Downtown Improvement Board and Shepard Law, with additional support from media sponsors iHeart Media, WFLA Panama City, and 92.5 WPAP.

Created to address the growing need for high-quality arts and cultural programming in the area, Bluegrass by the Bay is designed to bring the community together while generating meaningful economic activity for downtown Panama City. Sponsor support helps ensure the event remains accessible and affordable for attendees.

Bluegrass by the Bay is poised to become a signature annual event celebrating music, community, and the vibrant spirit of Panama City.

For more information or to purchase tickets, visit [bluegrassbythebay.com](http://bluegrassbythebay.com).



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# How Business Owners Can Make Positive, Lasting Change



BY TIPP SPRADLIN

Most business owners are not resistant to change. They are decisive, capable, and accustomed to solving problems quickly. That instinct is often what built the business in the first place.

The challenge is not effort. It is pace.

There is a moment most owners recognize, even if they have never said it out loud. It is the moment after you finally admit something is not working. Maybe it happens during a rare quiet morning. Maybe it hits while you are out of town and your phone will not stop buzzing. Maybe it comes when someone asks an innocent question and you realize only you

know the answer. That realization does not bring panic. It brings resolve.

You see the issue clearly. You name it. And when something matters, you take action.

Once the cracks are visible, it is hard to unsee them. Every weak spot feels urgent. Every dependency feels risky. So you do what capable people do. You rewrite processes that have lived in your head for years. You shift responsibilities. You add meetings. You introduce new tools. From the outside, it looks like leadership. From the inside, it feels like relief. Problems have been identified and solutions set in motion. But relief is not durability.

Lasting change tends to work differently. Instead of fixing everything at once, mature businesses focus on one improvement that makes the operation steadier, clearer, or easier to run. It might be a single decision that no longer requires the owner's involvement, or one process that works even on busy or stressful days. When one improvement holds, the next becomes easier to introduce.



This approach works because every business has a natural capacity for change. When that capacity is exceeded, even good ideas struggle to take root. Before adding new systems or expectations, it helps to consider whether the organization has the time, attention, and clarity to absorb them. If a change adds strain instead of removing it, slowing down and simplifying first is often the more effective move.

Progress that lasts is usually quieter than progress that feels impressive.

One of the simplest ways to know whether a change is working is to watch what happens under pressure. If a process still

functions during deadlines, busy seasons, or unexpected challenges, it is becoming part of the business. If it disappears when things get hectic, it is not a failure. It is a signal that the change needs more time, support, or refinement. Durable

improvements survive real conditions, not ideal ones.

Over time, this kind of durability becomes the default. Decisions no longer funnel to one person. Standards hold without reminders. Teams know what to do without asking. The business becomes more stable and more predictable. That predictability builds confidence, both internally and externally.

Making change this way improves more than day-to-day operations. When businesses rely less on constant intervention, owners gain clarity and flexibility. Employees benefit from clearer expectations and more consistent decision-making. Work becomes more sus-

tainable, not just more productive.

That stability often shows up financially as well. Durable systems support steadier growth, improve margins, and reduce costly disruptions. Customers notice the consistency. Teams perform better when they are not constantly resetting.

There is also a longer-term benefit many owners underestimate. Businesses that run predictably, without depending on one person to hold everything together, tend to be more valuable. They inspire confidence not only within the organization but in anyone evaluating the business from the outside. The result is meaningful on every level: better quality of life today, stronger financial performance over time, and a business positioned to support a confident, well-funded retirement when the owner is ready.

Positive, lasting change is not about doing more. It is about choosing improvements that hold, then building on them deliberately.

## FLOORING

*continued from page 29*

materials makes all the difference in durability, safety, comfort, and long-term maintenance.

### The Finishing Touch: Hardware That Brings It All Together

Often overlooked, hardware plays a big role in the final look of a space. Flooring Depot offers

a variety of hardware options that help tie cabinets, doors, and drawers together, adding personality and polish to every project.

### Free Measurements, Free Design, and Flexible Financing

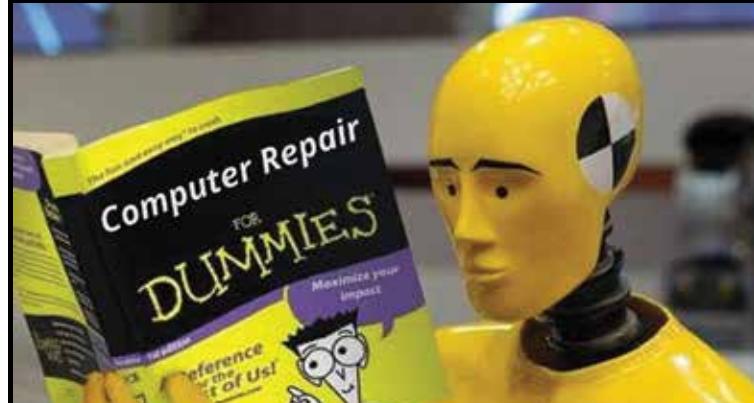
One of the biggest advantages of working with Flooring Depot of Panama City is the support homeowners receive from

start to finish. Free in-home measurements ensure accuracy, while free design services help customers visualize their space, avoid costly mistakes, and feel confident in their decisions.

To make projects even more accessible, Flooring Depot offers 6, 12, and 24 month special financing options, giving homeowners the flexibility to move forward on updates without putting their plans on hold.

At the end of the day, Flooring Depot of Panama City isn't just about selling products—it's about simplifying the renovation process. By offering trusted expertise, a wide selection of in-stock solutions, and personalized service, the team helps homeowners create spaces they truly love, all from one local showroom.

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### Retail Health Store: Bay County



Cash Flow: \$145,755  
Ask Price: \$599,000  
Includes \$200,000 inventory

### Urgent Care and Primary Care



Established & Profitable  
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