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Panama City Beach to Add Three Major Artificial Reefs This Fall

Panama City Beach is preparing to expand its nationally recognized artificial reef program this fall with three major reef projects, including two decommissioned vessels and a collaborative regional reef, creating new opportunities for diving, fishing and marine conservation across the destination's network of more than 600 artificial reef sites.

The projects include two decommissioned vessels that will be transformed into artificial reefs, building on the success of the Black Pearl pirate ship reef deployed in 2025, along with the 224-foot Henry Alex vessel, which Visit Panama City Beach is deploying in partnership with Okaloosa County and Coastal Conservation Association Florida. All three vessels will be intentionally deployed offshore, where they will become thriving marine habitats and new destinations for recreational divers and anglers.

"Artificial reefs are unique because every investment in



marine conservation also creates new bucket-list experiences for visitors," said Griff Griffiths, Visit Panama City Beach President and CEO. "We've already seen divers travel from around the world to explore the Black Pearl, and these new reef projects will give travelers even more reasons to explore what's beneath the surface."

The two Visit Panama City Beach vessels include Final Tow, a 100-foot triple-deck towboat that will be deployed approximately 12 nautical miles from St. Andrews Pass in about 100 feet of water, and Final Haul, a 100-foot steel-hulled trawl boat that will be deployed roughly nine nautical miles offshore in approximately 85 feet of water. The

Henry Alex will be deployed approximately 28 nautical miles from St. Andrews Pass in about 120 feet of water.

"We are excited to grow the artificial reef system in Bay County waters," said Erin Graham, Coastal Resources Manager for Visit Panama

PCB TO ADD
continued on page 14



PCB Fishing Rodeo Returns October 3-11

The PCB Fishing Rodeo returns to Panama City Beach October 3-11, 2026, for nine days of fishing, diving, family activities and competition, with \$32,000 in cash prizes up for grabs. Hosted by the Bay County Artificial Reef Association (BCARA), this year's Rodeo offers opportunities for everyone from seasoned offshore anglers and divers to families introducing their children to fishing for the first time.

The Rodeo kicks off October 3 with a special tribute to the late Jim Krawczynski, former owner of the

PCB RODEO
continued on page 2



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Community

PCB RODEO

continued from page 1

beloved Blue Top Waffle Shop. BCARA is proud to honor his memory by naming its annual youth fishing clinic the Jim Krawczynski Kids Fishing Clinic.

The free clinic will be held Saturday, October 3, from 10 a.m. to 1 p.m. It is open to the public. Every participating child will go home with a free fishing pole and the fundamental knowledge of casting, baiting and knot tying. Children will learn about marine life at the St. Andrews Touch tank and enjoy activities like cast net throwing and rod and reel casting challenges.

Competition runs throughout the week with divisions for Bluewater, recreational and charter fishing, recreational and charter diving, head boats and land-based anglers, including those fishing from kayaks, piers and jetties.

The Rodeo scales will be open 10 a.m.–7 p.m. The scales



are open daily, giving the public an opportunity to stop by and watch the day's catches come in. On the final day, Sunday, October 11, scales close at 5 p.m.

All registered participants are required to attend the Captain's Meeting Friday, October 2, at 5:30 p.m. at Capt. Anderson's Event Center. Doors open at 4 p.m. for contestants interested in entering the optional Calcuttas.

The celebration gets even bigger during the final weekend



when the Panama City Beach Seafood Festival, October 9–11, runs in conjunction with the Rodeo.

Register by September 14 to receive a free official 2026 PCB Fishing Rodeo T-shirt.

The PCB Fishing Rodeo is more than a competition—it supports BCARA's mission to create and deploy artificial reefs, enhance marine habitat and strengthen fishing and diving opportunities in Bay County.

For registration and com-



plete Rodeo information, visit pcbishingrodeo.com and follow the PCB Fishing Rodeo on Facebook for daily updates and prizes.



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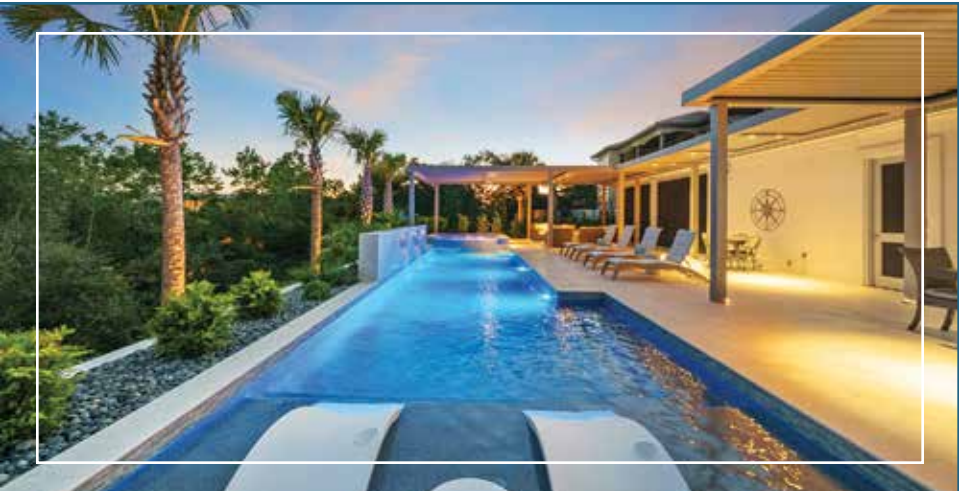
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PCB Lifeguards Hit Their Stride

By Ed Offley

PCB Beach Safety Director Daryl Paul and lifeguard Teague Schmidt lay a square fabric platform on the sand, then gently place a SkyView drone on it. Picking up the control module, Paul launches the vehicle skyward, where it will give him a commanding view of the surf and any rip current formations difficult to identify from their location.

“We do this every day,” Paul said of the drone flight to monitor the surf conditions.

The \$30,000 drone is one of two new technology devices acquired by the Beach Safety Division to enhance its rescue capabilities, Paul told PCB Life. The drone also features a thermal imaging capability that enables the rapid location of a distressed swimmer in the dark. In addition, lifeguards can now rapidly conduct underwater searches using a hand-held AquaEye active sonar system that can scan an acre of the seabed within seconds for a swimmer’s body that has fallen below the surface. The \$6,000 device’s

AI computer program can differentiate between a large fish and a submerged human body.

“Fortunately, we haven’t had to use that yet,” Paul said of the sonar device.

While enthusiastic about the improved technology, Paul said it is a more prosaic development that has the PCB lifeguard program hitting its full stride this year. City Council and the Bay County Convention & Visitors Bureau in recent years have boosted the division’s operating budget from just \$400,000 in 2023 to \$2.4 million this year – a sixfold increase.

That funding hike has allowed Paul to hire a lifeguard staff of 20 full-time employees. Not only does this allow year-round training for the lifeguards, but Paul has been able to extend lifeguard protection at the beach from its former termination date of October 1 to December 1.

“People are coming here year-round now,” he explained. “In 2025, we rescued a little boy on Thanksgiving Day.”

On a normal day, Paul de-



ploys eight lifeguards along the city’s 9.6-mile Gulf beachfront from 8:30 a.m. until 6:30 p.m. This includes three stationed at two lifeguard towers on the protected beach at the Russell-Fields City Pier, and eight rovers patrolling the rest of the waterfront, including three lifeguards on jet skis. The division is organized into two shifts, with one working Wednesday through Saturday and the second active for four days beginning Sunday. On Wednesdays, both teams are active and conduct training in addition to patrolling the beach.

On major holidays such as July 4 and Labor Day, the division deploys the entire lifeguard force, with at least one lifeguard on patrol in each of ten designated beach zones to the east and west of the Russell-Fields protected beach, he said.

A combination of the expanded lifeguard presence and relatively mild surf conditions this year have resulted in only two drownings. No named trop-

Continued on page 6

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PCB Chamber Spotlight



Keeping Panama City Beach Beautiful: The Story Behind Advance Wash Solutions

By JUSTIN SEABORN, OWNER OF
ADVANCE WASH SOLUTIONS

For me, Panama City Beach is more than a place to run a business—it's home.

I was born and raised right here, and I've had the opportunity to watch our community grow and change while still maintaining the qualities that make Panama City Beach such a special place to live, work, and raise a family. That connection to our community is one of the reasons I'm so proud to own and operate Advance Wash Solutions, a locally owned exterior cleaning company serving homeowners and businesses throughout the area.

At Advance Wash Solutions, our goal is simple: help property owners protect their investment and keep their homes and businesses looking their best.

We specialize in professional soft washing, house washing,



roof washing, rust removal, exterior surface cleaning, and commercial exterior cleaning. Whether it's removing years of algae and organic growth from siding, safely cleaning a roof, tackling stubborn rust stains caused by irrigation systems, or bringing a commercial property back to life, we have the equip-

ment, experience, and knowledge to handle the job.

One of the things that sets our company apart is our approach to exterior cleaning. Not every surface should be cleaned with high pressure. We use soft-washing techniques and specialized cleaning solutions when appropriate to safely remove dirt, mildew, algae, and other organic growth without unnecessarily damaging the surface.

Living in a coastal environment like Panama City Beach means our homes and businesses are constantly exposed to moisture, salt air, humidity, and the elements. Over time, that exposure can take a toll on a property's appearance. Regular professional exterior cleaning can make a dramatic difference—not only in curb appeal, but also in helping property owners maintain their investment.

But for me, Advance Wash Solutions is about more than cleaning buildings.

It's about being part of the community that raised me.



I enjoy getting out and meeting homeowners, business owners, property managers, and other local professionals. I believe strongly in supporting local businesses and building relationships that last. When you hire a local company, you're not just hiring someone to complete a job—you're supporting someone who lives here, works here, and cares about the community.

When I'm not working, most of my time is spent with my family. My beautiful wife, Kristin, and I have four children, and we love spending time together and enjoying everything our area has to offer.

I also enjoy scuba diving, coaching Little League baseball, and finding fun things to do around town with my fami-

ly. Those experiences are a big part of why I love calling Panama City Beach home. From the water to the ballfields to the many family-friendly activities throughout our community, there is always something to enjoy.

Being a business owner and a father has also reinforced something I already believed growing up here: community matters.

I want my children to grow up in a community where local businesses support one another, families know their neighbors, and people take pride in where they live. That philosophy carries over into the way we operate Advance Wash Solutions. We strive to provide dependable service, quality workmanship, and professional communication on every project, whether we're cleaning a small residential home or taking care of a large commercial property.

Our community deserves businesses that care about the quality of their work—and I'm proud to bring that commitment to the customers we serve.

As Panama City Beach continues to grow, I'm excited about the future of our community and the opportunity to continue growing alongside it. My hope is that Advance Wash Solutions will continue to be a company that local homeowners and businesses can trust whenever they need professional exterior cleaning.

At the end of the day, I'm not just cleaning houses and businesses. I'm helping take care of the place I've been fortunate enough to call home my entire life.

I'm proud to be a Panama City Beach native, proud to be a husband and father, and proud to own a local business that serves the community I love.

For exterior cleaning services, including soft washing, house washing, roof washing, rust removal, and commercial exterior cleaning, contact Advance Wash Solutions today by email at advanceFleetwash@gmail.com or through their website, advancewashsolutions.com.

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PCB Chamber Spotlight



KJ Jewelers

My name is Kevin Ravelo, and I am one of the owners of KJ Jewelers, a locally owned jewelry store in Panama City Beach. KJ Jewelers was created with a simple goal: to bring a different kind of jewelry experience to Bay County—one built around craftsmanship, personal service, fair pricing, and genuine relationships with our customers.

My passion for jewelry grew from experiencing firsthand how meaningful a piece of jewelry can be. Jewelry is rarely just about gold or diamonds. It represents engagements, anniversaries, birthdays, accomplishments, family traditions, and memories that can last for generations. At KJ Jewelers, we want to be part of those moments.

What makes our store unique is that we are much more than a traditional jewelry retailer. We have an in-house workshop where we can take an idea and turn it into a finished piece. Our capabilities include custom jewelry design, CAD design, 3D printing, casting, finishing, stone setting, jewelry repairs, and restoration. Customers can sit down with us, explain what they envision, and see their idea come to life without having to send the entire process somewhere across the country.

We also offer a wide selection of fine jewelry, watches, engagement rings, diamonds, gold chains, Miami Cuban links, bracelets, and other pieces for a variety of styles and budgets. We believe quality jewelry should be accessible, so we offer multiple financing options that allow customers to find a payment solution that works for them.

Serving our community is one of the most important parts of KJ Jewelers. We are proud to offer special discounts to military personnel, veterans, and first responders as a small way



of showing appreciation for the people who serve and protect our community. We also want to support local families by providing trusted jewelry repairs, custom work, and honest guidance close to home.

As a locally owned business, our success is directly connected to the success of Panama City Beach and the greater Bay County community. We are creating local jobs, working with other area businesses, participating in community events, and building relationships with customers who we hope will continue visiting us for many years.

Our philosophy is simple: we never want someone to feel pressured when they walk through our doors. Whether they are purchasing an engagement ring, repairing a family heirloom, de-



signing a one-of-a-kind piece, or simply stopping by to learn more about jewelry, we want every person to feel welcome.

KJ Jewelers is proud to call Panama City Beach home, and we look forward to growing

alongside this community while helping our customers celebrate life's most meaningful moments. *Keep Shining with KJ. KJ Jewelers is located at 23034*

Panama City Beach Pkwy in Panama City Beach. Follow them on Instagram @kjjewelersllc and Facebook at KJ Jewelers.



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Raising Voices in the Community: Panama City A Cappella Chorus

Panama City A Cappella Chorus is the local chapter of Harmony, Inc., an international women's singing organization dedicated to empowering all women through friendship, education and singing. PCAC offers opportunities for female singers of all ages. We are a not-for-profit, 501(c)(3) organization with a mission to share joy, entertainment, education and personal growth opportunities throughout NW Florida.

We participate in community events throughout the year, and offer our talents to all organizations, including civic clubs, nursing and assisted living facilities, schools, churches, as well as private and public businesses within Bay County and beyond. We rehearse every Tuesday, 6-8:30 p.m., at Parker Global Methodist Church Fellowship Hall, 908 S. Tyndall Parkway, Panama City, FL. Our rehearsals are casual and fun. There

is no requirement to read music, only a love of singing. We provide all the tools needed to learn our music and even offer personal voice instruction if desired.

Our members come from all walks of life, and many have formed life-long friendships within the chorus. We all say that we come for the harmony but stay for the friendships. And we like to educate people about the health benefits of

singing. Singing with a group lowers stress hormones, releases feel-good brain chemicals like endorphins and oxytocin, and builds deep social bonds. It also improves lung function, posture, and cardiovascular health through synchronized breathing with others. Singing is a stress-reliever and mood-booster! It can provide a strong sense of belonging and improve brain fitness by engaging memory, attention and language skills.

And, best of all, it's FUN!

PCAC is always looking for singers to join our group. If you, or someone you know, loves to sing, please contact us. We'd love to sing with you!

For more information about our chorus, how to become a member, or to schedule a performance, please visit our website pcacappella.com, look for us on Facebook, or call us at (850) 628-5784.

PCB LIFEGUARDS

continued from page 3

ical storms or hurricanes struck Panama City Beach in 2025 or this year as of August 31. The number of double-red-flag days dropped from 22 last year to just 11 as of mid-August this year.

However, the city lifeguard program's increasing success, Paul said, is not measured solely in the number of actual rescues, but in the seemingly routine tally of "public assists" and "preventions" compiled during the

tourist season.

In 2025 and 2026 (through mid-August), lifeguards rescued 23 and 29 swimmers respectively. "That's where the person would have drowned if we had not responded," he said.

That reduction, Paul said, reflects the beach safety division's increased



presence and a more proactive stance toward swimmers.

The number of "public as-



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sists" — where lifeguards observed a potentially dangerous situation involving a swimmer or beachgoer and intervened to prevent an emergency from occurring — is a more telling statistic, Paul added. This year to date, lifeguards were involved in 226 acts of assistance, significantly up from 181 in all of 2025.

Moreover, the number of "preventions" — where lifeguards interact with a beachgoer to inform them of potentially harmful rip currents, or a change in the beach flags, or other educational advice — is a solid indicator of the program's effectiveness, he said.

In all of 2025, Beach lifeguards recorded 281,985 such encounters; as of mid-August, the number of "preventions" had exceeded 1.1 million.

"The numbers are really quite staggering to look at," Paul said.





BY DR. KAREN DEVORE

Mention acupuncture and most people still think of one thing: pain. Back pain. A stubborn shoulder. Sciatica. Headaches. An injury that just doesn't seem to completely resolve.

And for good reason. Acupuncture can be an extraordinarily useful tool for managing pain, muscle tension and many musculoskeletal complaints. But what often surprises patients is how much further its clinical application can extend.

Acupuncture may support patients navigating stress, insomnia, headaches and migraines, digestive issues, fertility, inflammatory conditions and long COVID. With specialized training in neuroacupuncture, its applications can extend to neuropathy, vertigo, Parkinson's disease, stroke rehabilitation, PTSD, autism, ADHD, anxiety and other neurological and neuropsychiatric concerns.

For some patients, acupuncture addresses a specific problem. For others, it becomes part of how they support their health, function and quality of life over time.

Acupuncture Through a Contemporary Lens

Acupuncture and Chinese herbal medicine have remarkably long histories of clinical use. What I find particularly interesting today is the convergence of that accumulated clinical tradition with our evolving scientific understanding of the nervous system, pain signaling, physiology and botanical medicine.

Modern research continues to investigate how acupuncture influences nervous-system signaling and pain processing, while pharmacological research examines the bioactive compounds found within medicinal plants.

We don't have to position traditional medicine in opposition to modern healthcare. Instead, we can ask thoughtful questions: What works? How does it work? For whom might it be useful? And where can it fit within a comprehensive health plan?

Acupuncture also doesn't have to be something you try only after everything else has failed. Nor does choosing acupuncture mean stepping away from conventional medicine. It can complement care from a primary care physician, neurologist, physical therapist, OB/GYN, psychiatrist or other specialist.

More than Needles

Acupuncture treatment is highly individualized. Two people with the same complaint may receive different treatment based on their health histories, symptoms and goals.



Care may also extend beyond needles. Depending on the individual, traditional Chinese medicine can incorporate cupping, fire cupping, gua sha, food-based recommendations or customized Chinese herbal medicine.

Like many therapies, acupuncture is rarely best understood as a "one-and-done" treatment. Some people notice changes quickly, while others experience therapeutic benefit over a series of treatments. Frequency and duration depend on the individual, the complexity and chronicity of the concern, and how that person responds.

That individualized approach matters because the body doesn't organize itself into separate compartments. Sleep affects

pain. Stress can affect digestion. Pain influences mood and sleep. Our nervous, hormonal, immune and musculoskeletal systems are deeply interconnected.

That interconnectedness is one reason acupuncture can

fit naturally within a broader health plan.

A Specialized Approach to Neurological Care

One of the most fascinating developments within the field is

neuroacupuncture.

Neuroacupuncture is not simply traditional acupuncture applied to someone with a neurological diagnosis. It requires

Continued on page 24

Beyond Pain Relief: A Broader Approach to Acupuncture



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Fall Season Brings Lots of Fishing Fun!

BY PAM ANDERSON

Charter and Head boat captains are excited that Red Snapper season will continue in Federal waters through September and until October 25 at 12 midnight this year to give anglers a chance to do their fishing in cooler, more comfortable conditions. A bonus will be we have these waters available for the Annual PCB Fishing Rodeo! The Rodeo runs October 3-11. Check out the details and sign up at pcbishingrodeo.com.

Lots of fish available this fall! Triggerfish is open through December 31. Gag Grouper is open all of September this year. Greater Amberjack is open now through at least the end of October, possibly through December. Besides all these most popular and well-known species, we will have Red Grouper, Mangrove/Black Snapper, Vermilion Snapper, many species of Jacks and Porgies, and others on the prize board for the Rodeo. And these are just the deep-sea fishing varieties. Remember that the PCB Fishing Rodeo is for everyone!

Whether you fish from the



shore, a pier, a kayak, charter or a head boat, this fishing tournament is for the whole angling community. Be sure to check out the details at www.pcbfishingrodeo.com . If you plan to charter a boat or catch a head boat for the rodeo, be sure to make reservations early at www.CaptAndersonsMarina.com . Treasure Island and Lighthouse and Pirates Cove Marinas also have boats available for charters. **RESERVE TODAY** and don't miss this special opportunity to brag about the 'big one' you caught!

Don't forget that the last 3 days of the Rodeo are also our annual PCB Seafood Festival – always great family fun and

lots of great seafood available! Check out details at www.PCB-seafoodfestival.org.

While you're not fishing, you can watch the boats coming and going from The Upper Deck Bar at Capt. Max's Bar & Grill. They will have all your favorite football teams playing, whether college or NFL teams, every day and night during the football season. Check out all their upcoming entertainment and specials at <https://www.facebook.com/CaptMaxsBar-Grill/>. Don't forget that they offer Hook 'N Cook, so you can have your catch cleaned at the fish market and fried up fresh at Capt. Max's!



Shell Island & Sunset Dolphin Cruises on Capt. Anderson III continue into the fall each afternoon and evening through October, Monday through Saturday. Now that it is getting a little cooler, the beautiful uninhabited Shell Island beach is calling for you! Don't miss this laid-back afternoon cruise, watching dolphins play, feeding Cheetos to the sea gulls and enjoying the fresh salt air... a great way to relax!

In addition to all the weddings, seminars, business meetings and family events, Todd Herendeen is back for his fall and winter shows. For more information on booking The

Event Center at Capt. Anderson's Marina for your special event, contact us at captandersonsmktg@gmail.com. Christmas parties are booking quickly-be sure to reserve your date soon!

The Anderson family is proud to offer all these family-friendly venues for our community, and we look forward to seeing you here soon!

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Fall Seed Giveaway and Workshop Coming to Panama City Beach Library



By LAUREN GOLDSBY

Fall is one of the best times to grow vegetables in North Florida, and local gardeners will have a chance to get a head start at a free seed giveaway and workshop hosted at the Panama City Beach Library Branch on September 17 at 1 p.m. “Gardening 101: Grow a Salad” will

into your garden. The workshop will cover the basics of starting seeds successfully and caring for your plants from the seedling to the harvest stage. Attendees will also learn about how to harvest, store, and use your veggies when they are ready.

Working with a small space? You don’t have to have large plots of land to grow your own food! Growing vegetables in a container can give you more control over soil type and reduce weed pressures found in traditional garden plots. Find a sunny spot in your preferred growing area. Close access to water is an important factor to consider when selecting your site. Remove weeds if growing in the ground, they can shade out your seedlings and reduce

available at both the Panama City Beach and Panama City library until supplies run out. We look forward to sharing seeds and talking about fall gardens with you!

Lauren Goldsby can be reached at legoldsby@ufl.edu. An Equal Opportunity Institution. UF/IFAS Extension, University of Florida, Institute of Food and Agricultural Sciences, Andra Johnson, 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.



give you tools to start your seeds and harvest your very own salad.

North Florida’s mild fall and winter climate make it possible to grow a wide range of cool season crops that struggle in the summer heat. Options for fall planting include leafy greens, root vegetables, and tasty herbs. Most of the seeds can be started indoors or direct seeded right

nutrients and water available for your plants. While not required, soil can be amended with compost before planting, but refrain from fertilizing your garden until you have plants actively growing.

The seed giveaway and workshop are free and open to the public, just bring your library card or sign up to get one while you are there. Seed kits will be



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CINDY MULLA, PUBLIC
RELATIONS/EDUCATION, BEACH
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No matter where you live, weather can sometimes be predictable or an unpredictable game changer when it comes to daily life activities. Panama City Beach, Florida, offers a desirable subtropical climate to everyone who visits or chooses to live here. Whether we like it or not... our area's weather conditions offer the same opportunity for mosquito populations to thrive. The warmer the weather conditions, the faster the life cycle for developing mosquitoes. Under optimal conditions, it can take only five to ten days after the female lays her eggs for the mosquito to become an adult. It takes humans nine months to be born and twenty-one years to become an adult.

Not only can rain amounts impact our mosquito populations, but drought conditions also cause another negative impact on our local mosquitoes.



Seriously, a drought? But how? Let me explain. All living organisms need water to thrive and survive. When an area experiences drought conditions, for a long or brief period all living organisms congregate where there are water sources available. When populations of any type

congregate in small available restricted spaces for any length of time the potential for disease to be present, spread and amplify will also increase. For example, birds can carry arboviruses. Viruses that birds can spread to mosquito populations. The three main viruses of concern

in our local area are West Nile Virus (WNV), Eastern Equine Encephalitis Virus (EEEV), and St. Louis Encephalitis (SLEV). BMCD has sentinel chicken flocks that we take samples from weekly to determine if an arbovirus might be present in our area. However, personal protection begins with you. Please remember to responsibly wear and protect yourself from mosquito-borne disease. Do not forget to keep mosquito repellent in your Hurricane Preparedness kits too!

Beach Mosquito Control District (BMCD) does its absolute best to stay ahead of all the weather events to prevent potential mosquito population explosions and treating known problematic areas. Both larval and adult mosquito surveillance is the first line of defense. Did you know that you can also be a part of our surveillance team to help your community to fight the bite? We do not know what mosquito activity you may have

from time to time on your personal homfront unless you contact us. Remember, your tax dollars fund our services, and we want to keep you and our community safe from mosquitoes and their potential to affect our local community's public health too.

Just like life, the weather can be at times unpredictable or surprise us with unexpected events. All we can do is do our best to prepare, assess, and strive for a positive outcome for all.

So, remember for all your mosquito concerns, contact the professionals at Beach Mosquito Control District. We have been proudly serving the Panama City Beach area for over 70 years and take pride everything we can do to protect our local area against mosquito borne disease. Remember your hard-working tax dollars fund this service. Do not be shy, contact us today! To place a service request call (850) 233-5030 or go online to www.pcbeachmosquito.org.

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A Simpler Probate Option is Now Available to More Florida Families



BY JON CARROLL

In April, Governor DeSantis signed a bipartisan piece of legislation into law, which makes a simpler probate option available to more Florida families. Probate is the court-supervised process used to transfer certain assets of a deceased person to the people entitled to receive them either as a beneficiary under a Will, or as an heir in accordance with state statute. And, when necessary, probate allows for the payment of the person's debts and expenses. Effective July 1 of this year, Florida increased

the value limit for estates eligible for summary administration from \$75,000 to \$150,000. The change was enacted as part of CS/HB 1337, which became Chapter 2026-57, Laws of Florida.

What does that mean for you and your loved ones? Summary administration is a streamlined form of probate intended for smaller estates (and estates where the decedent has been dead more than two years). Under Florida Statute § 735.201, an estate may generally qualify when the value of the property subject to administration in Florida, after excluding property exempt from creditor claims, does not exceed the statutory limit.

But what is property subject to administration and what property is exempt from creditor claims? Assets with designated beneficiaries do not count towards the value of the estate because they are not subject to administration. Typical examples



include life insurance policies and retirement accounts with named beneficiaries. Payable on Death or Transfer on Death accounts are other examples of assets that are not subject to administration, as are assets held in a trust. But even certain assets subject to administration do not count towards the \$150,000 ceiling. These are "exempt assets," meaning they are exempt from creditor claims. The most significant exempt asset for most people is their homestead property.

Summary administration can be considerably more straightforward than formal adminis-

tration. Rather than requiring the full process associated with a traditional probate administration, the court can enter an order distributing the estate's assets to the people entitled to receive them. The Florida Probate Code allows the court to authorize immediate distribution of estate assets through the summary administration order.

It is important to recognize that the simplified process does not eliminate the need to address creditors. One of the primary jobs of probate administration is to identify and pay (when the estate's assets allow) creditors. Before the court enters an order of summary administration, a diligent search and reasonable inquiry for known or reasonably ascertainable creditors must be made. Appropriate provision

for creditors' claims must be made to the extent assets are available.

While summary administration carries the advantage of speed, it may not be the right choice even when an estate qualifies. For example, significant or unknown creditors may make formal administration a more appropriate venue. Or an estate may have business interests that would benefit from a personal representative being appointed in formal administration.

For many families in Bay County and throughout Florida, this recent change could mean a faster and less complicated path through probate.

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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A Place of Community, Inspiration, and Belonging

By REV. MELISSA ARRANT

Take a moment to imagine a spiritual community where you feel you belong, where you are invited to explore your beliefs, and where you are inspired and empowered to become more of your authentic, spiritual self. What if your church was more than just a place to visit on Sunday? What if you could belong to spiritual community where you feel seen, supported, and deeply connected?

At Unity, we embrace a positive path to spiritual living. We affirm that the presence of love, peace, wisdom, and spiritual wholeness is always with us, because we seek to know the presence and goodness of God in every situation and circumstance. And together, we offer a welcoming space to explore spiritual truth, where everyone is encouraged to ask meaningful questions and discover positive spiritual practices that can be

applied to everyday life.

Our Sunday Celebration Services, held every Sunday at 11 a.m., are filled with joyful learning and uplifting music, as well as times of prayer and meditation that affirm the oneness that connects us all. We celebrate the uniqueness of each individual's light and our oneness in God. We create a community of deep, spiritual connection through our time spent together, whether in our Sunday services,

our diverse range of classes, workshops, and special events, or through our local outreach.

At Unity, we share in a community that thrives on positivity, love, and being of service to others. We work continuously with several community partners to support those in need. And, most importantly, we remind one another that in God's presence we are never alone.

There is always a welcoming place for you here. Come be

inspired, empowered, and discover the many possibilities that unfold when we walk in love and positivity together.

You are welcome. You are loved. You belong.

Join us for Sunday Celebration Services at 11 a.m. at the Unity Spiritual Center of Panama City, located at 309 W. 5th Street, Panama City, FL 32401. For more call

(850) 769-7481 or visit www.unityofpanamacity.org.

Panama City Beach Introduces New Sunset Tradition

Inaugural Sunset Sessions will bring free live music to the destination this fall

Visit Panama City Beach, in collaboration with Bay County Parks & Recreation, is introducing a new tradition this fall with the inaugural Sunset Sessions, a free concert bringing the community together for live music against the backdrop of one of the destination's unforgettable sunsets. The first Sunset Sessions will take place Friday, Sept. 18, at M.B. Miller County Pier.

"We're excited to partner with Visit Panama City Beach for Sunset Sessions and build on the momentum of our Concerts in the Park series," said Clair Pease, Bay County Commission Chairman. "It's the perfect way to cap off a great season of live music in our parks, bringing people together to enjoy great music, a beautiful Gulf sunset, and everything that makes Bay County such a special place."

Beginning at 5:30 p.m., attendees are invited for an evening where live music complements one of Panama City Beach's signature experiences: sunset over the Gulf. Families, friends and visitors are encouraged to bring chairs and coolers, relax and enjoy a laid-back evening.

"We're committed to creat-

ing experiences that showcase what makes Panama City Beach such a special place to live, visit and enjoy," said Griff Griffiths, president and CEO of Visit Panama City Beach. "Sunset Sessions builds on our 'For the Love of PCB' community initiative by enhancing the way of life here, creating new experiences for our residents, celebrating what people love about our destination and inviting visitors to immerse themselves further and stay longer."

The lineup features performances from Gulf Coast singer-songwriter Corey Hall, Northwest Florida favorite String Theory and Florida-based folk-pop-reggae duo Matt & Zack, whose high-energy headlining performance will close out the evening.



About the Performers:

Corey Hall

Gulf Coast native and singer-songwriter Corey Hall celebrates the roots of blues, drawing inspiration from legends like Mississippi John Hurt, R.L. Burnside and more while adding his own touch to create a distinctly "American Roots" sound.

String Theory

Formed in 2018, this Northwest Florida favorite has become a sought-after band along the Emerald Coast, delivering energetic live sets featuring music from artists including The

Beatles, Jimmy Buffett, Tom Petty and more.

Matt & Zack (headliner)

Headlining the inaugural Sunset Sessions, Florida-based folk-pop-reggae duo Matt & Zack are bringing their unique blend of talent, personality and high-energy entertainment to Panama City Beach for an unforgettable performance set against the destination's unbeatable sunset views.

For more details, visit <https://tinyurl.com/5862p2zs>.

Concert Schedule:

Gates Open | 5:30 p.m.

Corey Hall | 6 – 7:15 p.m.

String Theory | 7:30 – 8:45 p.m.

Matt & Zack | 9 – 10:30 p.m.

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The Presence and Importance of Gulf Artificial Reefs



BY DR. SHARON CILANO

Artificial reefs are human-made underwater structures providing marine habitat to thousands of species. Any item, from sunken ships to crafted pyramid modules, used as a reef goes through state and lo-

cal permitting processes prior to deployment. Florida has more than 4,300 public artificial reefs, some are over a century old.

Scientifically backed, artificial reefs were designed in response to fisheries depletion and habitat degradation. Fisheries have seen a positive increase in marine species populations and biodiversity. Additionally, these reefs are important to the local area and economy as hubs for fishing and scuba diving opportunities.

Annually, artificial reefs are brought to the forefront in coastal communities to raise awareness and foster communication. The next Northwest Artificial Reef Workshop will be held Oc-



tober 29, 2026, at Captain Anderson's Marina. The event is made possible with the support

of Florida Sea Grant, Florida Fish and Wildlife Conservation Commission (FWC), and Bay County. Join us for this one-day event as vendors, county officials, researchers, state agencies, and private individuals share innovations in reef construction and monitoring! The public is invited to all sessions of the workshop with a registration fee of \$35. Registration includes meals and refreshments. If you are interested in being a vendor, the registration cost is \$150. Register using the EventBrite link no later than October 27, 2026: <https://www.eventbrite.com/e/nw-artificial-reef-workshop-tickets-1997858125434>.

To learn more about artifi-

cial reefs in the state of Florida, visit the website: <https://www.flseagrant.org/fisheries/artificial-reef-deployment-and-monitoring/>. Use the FWC's Artificial Reef Locator (<https://myfwc.com/fishing/saltwater/artificial-reefs/locate/>) to explore an online atlas of artificial reefs throughout the state of Florida.

Dr. Sharon Cilano is the Director of the UF/IFAS Extension in Franklin County. As a Florida Sea Grant Agent II, she provides educational programming and community support covering shellfish, aquaculture, and workforce development.

PCB TO ADD

continued from page 1

City Beach. "As fishing and diving activity in our area grows, expanding our reef system will help reduce overcrowding and distribute fishing pressure across a greater number of reefs."

Artificial reefs represent a long-term investment in both ecological resilience and visitor experiences, creating habitat, food sources and potential spawning grounds for fish and invertebrates while expanding opportunities for offshore recreation. By strategically expanding its reef network, Panama City Beach is supporting health-

ier marine ecosystems, distributing recreational activity across a broader system and helping sustain world-class diving and fishing opportunities for future generations.

A distinguishing feature of Panama City Beach's artificial reef program is its dedicated Coastal Resources team, which oversees reef construction, long-term monitoring and environmental stewardship. By collecting ecological and structural



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data over time, the team evaluates reef performance, informs future artificial reef development and helps ensure these underwater ecosystems continue to thrive.

Since assuming responsibility for Bay County's artificial reef program in June 2025, Visit Panama City Beach has completed three new public reef sites, including the Black Pearl pirate ship reef and RESTORE Rubble 9 and 10. This fall's deployments mark the program's next chapter.

Know Your Neighbor: Juliahnah Forehand

By MICHELE HARDMAN

Hard work and responsibility are just a way of life for Juliahnah Forehand. She was born and raised in Panama City. Her mom is Irish/Native American, and her dad is Irish/Portuguese. Her grandfather was full Native American and all of her aunts are part of the local tribe. The family has been here for several generations now, initially coming from Hawaii. Her grandparents met at the paper mill in town where they both worked. Her single mom worked three jobs, so Juliahnah and her sister pretty much raised their two younger brothers, took care

tions, and making a difference. So three years after leaving the hotel, she started her own cleaning business, offering special discounts for local residents and military folks. Since she and her sister have always been so close, it just made sense to bring her onboard with the business too, and she's helped it expand beyond their expectations. They ran the business for seven years—often working seven days a week—and then decided they wanted to do something fun. Out Of The Box Art Studio opened its doors in November of 2025 on downtown Harrison Street, selling pieces from area

find their own artistic talents as well. They've recently started a non-profit branch of the studio, called Out Of The Box Art Foundation. Through this, they can offer classes and activities to retirement homes, the under privileged, and those with special needs.

This young go-getter has a lot going on in her personal life as well. She turns 30 in September and is getting back to her roots, recently obtaining a

couple of goats and starting her own farm and homestead on five acres outside of town. This will also include some honeybees since they're so important to the balance of nature. And she's getting married in October. Being a history enthusiast, the wedding will take place at an old Pioneer settlement, complete with chickens, ducks and guineas scampering around. When I asked what was on her future wish-list, she said she'd

love to someday have a coffee and tea plantation on the 100 acre family property. There are still historic plants and gardens on it, and Juliahnah dreams of developing it into something even more special and unique.

In her free time she likes to hike, fish, and take advantage of the natural springs in the area by canoeing and swimming. North Florida has everything she wants, and she can't imagine ever living anywhere else.

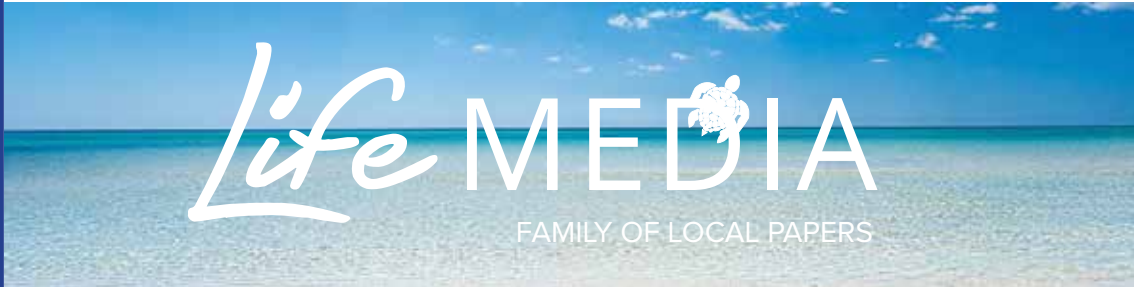


of the house, and the farm in Youngstown. This instilled a very strong work ethic in Juliahnah. Yet she says these were the best times of her life—being outdoors in nature and working with the animals. Her creative side was evident even as a kid, whether building roller coasters out of trees or making mud huts. They would spend all day long outdoors and felt like it was punishment to come inside at day's end. All the farm critters were rescue animals, ranging from pigs, horses, donkeys and cows, and many of them had been abused or had physical challenges, such as blindness or missing limbs.

Her adult working career began with a position as hotel manager at age 21. She loved it and discovered that she's a natural leader. She enjoyed training people, having those connec-

artists and offering classes and open studio time. Juliahnah has recently discovered a passion for working with clay—particularly creating pieces that can be used in everyday life. The clay work sort of goes along with her nature-loving, earthy side. After being on the go at full speed for so long, art has been a great stress reliever for her and a good way for her to slow down. She says, "When I have clay in my hands, everything else just kind of stops." She's now seeing a side of herself that she's suppressed for too long, and is happy to be inspiring others to

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A Life Well Lived (In Golf and Beyond)

BY ALAN M. WATSON,
PRESIDENT - GOLF+ PCB

Recently, I had the pleasure of meeting a widow. That's not the setup to a joke. Seriously. I met a wonderful woman named Marilyn, and I got to spend time with her and her family. They told me about Archie. Archie was a diesel mechanic by trade, a one-time golf shop owner, a regular at the local Home Depot, and a golf instructor to many, including at least one current PGA Tour player. I wish I had known Archie. In some ways I feel like I do.

As Marilyn and I spoke, she told me stories. Stories of love, of death, and of business. Archie had seen it all. His first wife passed far too young, leaving him to raise two daughters. When Marilyn married Archie, there was a picture of Archie's first wife on the wall. When they moved into their next house, Marilyn put that picture right back up on the wall. I wept as she told me this moving and beautiful tribute to a woman she never met but who had loved her husband and would have

wanted to be there for her girls.

Archie was a collector. Whether he meant to be or not, I don't know. But he had many, many things, and as I went through his tools, his workshop, his golf teaching studio, and his storage shed full of clubs, bags, and homemade training aids, I could see that if he liked something, he did it more than once. Marilyn told me that if something he owned, like a drill, were to break, he would buy two more just the same.

Archie was a kind man. And fair. He never raised his lesson rate for 30 years. \$50 per hour. Apparently inflation wasn't his concern. And if a young person couldn't pay at the time of their lesson, he would tell them to pay later. Some did. Some didn't. He didn't mind. Some of his students, grown men with stressful jobs, would often spend fifteen minutes swinging clubs during their lesson and the remainder of the hour just talking, unburdening themselves from the day and their lives. Archie was a great listener.

Archie loved technology. As



I went through his things in order to keep his family from having to sort and sell them all, which would have been painful enough on top of not knowing what most of it was, I found not one or two cameras, but fifteen cameras. They'd been used for recording swings and making videos for students to review and learn from. Miles of cables ran through what can best be described as a NORAD-style launch bay with six large televisions, multiple laptops, iPads, and desktop computers. Lighting-he loved lights. And there were at least twenty different light sources that he used to illuminate the workspace where

he taught. I have Archie's main laptop now, and there are so many apps and programs on it. So many files. Years of data were compiled on this machine: His life in golf helped others get better and enjoy the game. He loved using the technology to help them.

Archie and I were connected even though we didn't know it. His golf shop in Birmingham, AL, in the early 1980s was the inspiration for my father to get into the golf business and ultimately, me. And as luck would have it, I even worked in that same store years later in Birmingham for the owner who bought it from Archie.

As I sat in his home with his wife and one of his daughters and her husband, I was reminded of the fact that life ultimately is about loss and that none of us can escape that. And yet, as we laughed and talked and cried (just me), I felt connected to a man I had never met. We are on the same mission - to help golfers get better and have more fun! I gave golf lessons the day after I met Archie's family, and

I promise you I'm a better instructor now after having been in his home, met his family, and pored over his things. Perhaps I'm crazy, but I know I feel him and I understand him when I think about the golf swing now. I wonder what he would say to my students. I wonder how he would help me with my swing. I wonder about all the many, many kids and adults that he helped with their golf game.

What makes a man go from diesel mechanic to golf shop owner to teacher over a lifetime? The love of the game. And the love of people.

Farewell to Archie Burroughs, even though I never knew you. Thank you for what you gave to the game of golf, to your family, and now to me in so many small ways. You are missed! I promise you that. I know because I have sat at your table and dined with your loved ones and was privileged enough to explore your sacred golf space. I hope one day someone speaks of me even a little bit like you are spoken of. Rest well, Archie. The game of golf will miss you.



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Prioritizing Attendance



FROM THE DESK OF
SUPERINTENDENT MARK
MCQUEEN

The start of a new school year always feels like a fresh beginning, and this year has been no exception. From my visits to classrooms across Bay District Schools, I've been inspired by the energy, the enthusiasm, and the determination I've seen in both our students and teachers.

There's a buzz in the air that tells me we're off to something special.

As we move into September, I want to highlight Attendance Awareness Month. Being in school every day may sound simple, but it's one of the most powerful factors in a child's success. Students who attend regularly build stronger connections with their teachers, stay more engaged in their learning, and develop the kind of habits that carry them far beyond graduation. Even missing just a few days here and there can add up quickly, so I encourage families to make attendance a top priority this month, and every month.

Attendance Tips for Families

- Set a consistent morning routine so getting to school on



time becomes a habit.

- Try to schedule doctor or dental appointments after school hours.
- Communicate with your

child's school if challenges come up; they're here to help.

I'm also so proud of the way our students have started the year: coming to school pre-

pared, following expectations, and setting a positive tone for learning. That doesn't happen without support at home, and I'm deeply grateful to our families for the encouragement and consistency you provide.

Another way to stay involved is through the Focus Parent Portal, which gives you instant access to your child's grades, attendance, and communication from teachers. It's also where we keep vital emergency contacts and medical information, so keeping your account current helps us support your student in every way.

Families, thank you for partnering with us. Together, we are one team working to put the "A" back in Bay, and I can't wait to see all the amazing things our students will accomplish this year.

Connect with Dozens of Colleges at the 2026 Bay County College Fair Event

Take the next step toward your future at the 2026 Bay County College Fair at Gulf Coast State College. Join us on Thursday, September 17, 2026, from 6:00–7:30 p.m. in Student Union East, Room 232, on the Panama City Campus to explore your higher education opportunities.

With representatives from dozens of colleges and universities in attendance, this event provides an opportunity to learn about a variety of programs, de-

grees, and campus experiences from across the region. Representatives will be available to discuss admissions, student life, scholarships, athletics, and financial aid.

Whether you're a high school student, a working adult considering a career change, or a parent wanting to help your child plan their future, this fair has something for everyone. The event is free and open to the community.

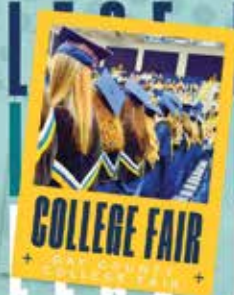
GCSC student Journee Fer-

rell shares, "The College Fair is a great opportunity to open your mind to possibilities you may not have known existed. It encourages you to think about your future education and introduces you to colleges you may not have considered before."

For more details, please contact Jason Hedden at jhedden@gulfcoast.edu or (850) 769-1551, ext. 3326.



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When the Beach Towels Surrender: Why Late Summer in Panama City Beach Is Guitar-and-Piano Season

A sunny, slightly sandy case for turning the end of vacation into the beginning of better music.



BY MICHAEL AUSTIN

There comes a moment at the end of summer in Panama City Beach when even the bravest flip-flop admits defeat. The sunscreen bottle makes one last heroic wheeze, the beach umbrella lists sideways like a tired pirate ship, and every family minivan in town seems to be digesting half the contents of a souvenir shop. The crowds thin, the sunsets stretch out, and the Gulf breeze begins to feel less like a hair dryer with opinions and more like an invitation.

That is exactly why late sum-

mer is the perfect time to buy a new guitar or piano—or finally upgrade the one currently sitting in the corner pretending to be furniture. Panama City Beach after the peak-season rush has a special rhythm. The restaurants are easier to get into, the beaches are calmer, and the pace slows down enough that you can actually hear yourself think. Naturally, what you should think is: “My living room needs a better soundtrack.”

September and early fall still offer warm beach weather in Panama City Beach, but with fewer elbows in the ice cream line and more room to breathe. Travel guides routinely describe this shoulder-season stretch as calmer than summer, with warm Gulf water, lighter crowds, and a more relaxed coastal mood. In other words, it is nature’s way of saying, “You survived another summer. Please reward yourself with mahogany.”

A guitar, of course, is the official instrument of the beach-ad-

jacent dreamer. It says, “I may have sand in my car for the next nine months, but I also know three chords and have emotional depth.” Late summer evenings are practically designed for strumming: porch lights flickering on, gulls filing noise complaints, and someone nearby attempting to grill shrimp while explaining, incorrectly, that Jimmy Buffett personally invented humidity.

If your current guitar has strings older than the lifeguard, it may be time to upgrade. A newer acoustic can deliver richer tone, easier playability, and fewer mysterious rattles that sound like a crab trapped in a tackle box. An electric guitar can turn a quiet condo practice session into a personal comeback tour—ideally with headphones, unless your neighbors have specifically requested “Free Bird” at 10:47 p.m.

Then there is the piano, the grand old monarch of musical good intentions. Buying or upgrading a piano at summer’s end is wonderfully practical because fall routines are about to return. School schedules, cooler evenings, and more time indoors make it easier to commit to lessons, practice, or that lifelong plan to play something besides the first eight bars of “Heart and Soul.” A quality piano or digital piano can trans-



form a room from “place where mail piles up” to “place where culture happens, occasionally between football games.”

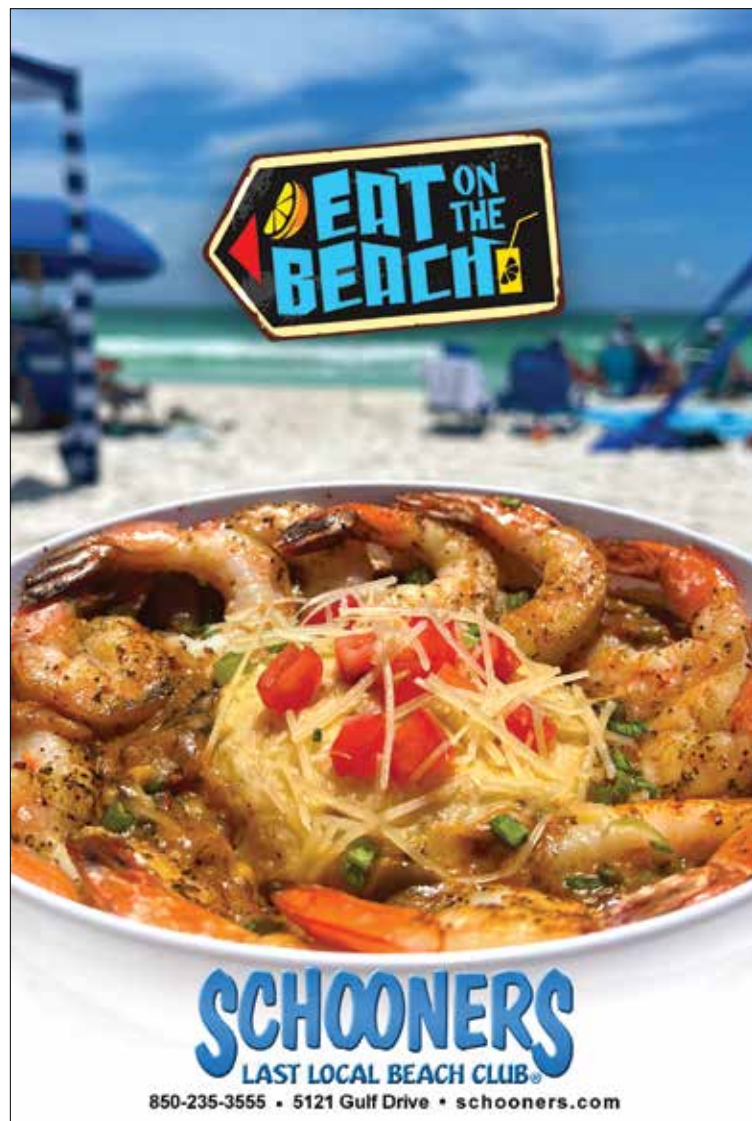
For families, the timing is even better. The kids have spent summer learning advanced forms of snack negotiation and aquatic shrieking. A guitar or piano gives that energy somewhere productive to go. Instead of hearing “I’m bored” every seven minutes, you may hear scales, chords, or a surprisingly dramatic original composition called “Why Do I Have Homework Again?” That is progress.

Adults benefit too. The end of summer can feel like a small emotional cliff: no more long weekends, no more pretending a frozen drink counts as a fruit serving, no more believing the beach chair will fix everything. Music softens the landing. A better instrument invites you to make time for yourself, learn something new, and replace doom-scrolling with

chord-scrolling, which is similar but has more calluses and fewer conspiracy theories.

Local shoppers also know that late summer has a practical advantage: it is a natural reset season. People are reorganizing homes, planning school-year activities, and thinking ahead to holidays, recitals, church services, beach-house gatherings, and cozy evenings when someone inevitably says, “Does anybody here play?” Fortunately, Austin Music Co. in Panama City Beach is available to help with all of it—whether you are choosing your first guitar, upgrading the piano that has been faithfully holding up family photos, or figuring out which instrument will make your home sound less like a waiting room and more like a soundtrack.

So as Panama City Beach trades peak-summer chaos for softer sunsets and a little breathing room, consider making a musical move. Stop by Austin Music Co. for guidance, options, and a little encouragement from people who understand that the right guitar or piano can change the whole mood of a room. Buy the guitar that makes you want to practice. Upgrade the piano that makes the whole family linger nearby. Summer may be packing up its beach bag, but your next great song is just getting warmed up.



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Coastal Creatives: Maurice Hunter



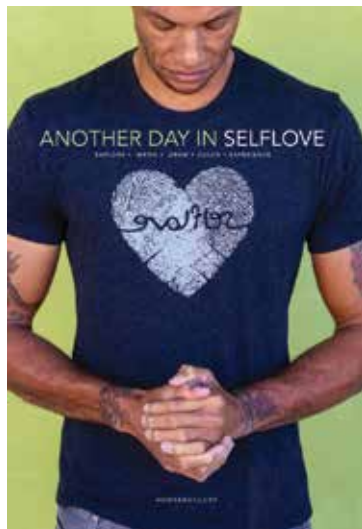
BY LEE ANN LEONARD

Maurice Hunter has a broad definition of art. The self-proclaimed “artist of life” includes painting, writing, movement, speaking, relationships and even just living in his description. “We’re all continually participating in the creation of our experience, whether consciously or unconsciously,” Hunter explains. “What fascinates me is approaching that process with the same awareness, intentionality and craftsmanship that an accomplished painter brings to a canvas, a musician brings to a composition or a dancer brings to movement.”

The Miramar Beach resident amassed a following in Bay County thanks to his textural acrylic paintings and colorful wearable art, once offered at Save The Closet and on display at Beachy Beach Real Estate’s Panama City Beach office. His

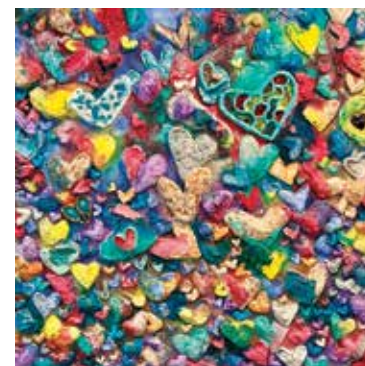
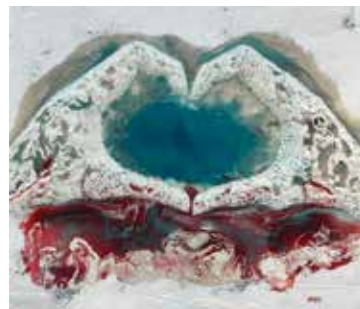
work, best known for promoting messages of self-love, often features hearts and peace signs. But the ever-evolving creator refuses to be pigeonholed. He sees painting on canvas and clothing as just one way to convey his messages. “Rather than limiting artistry to a particular discipline, I apply it to everyday living,” Hunter shares. “I’ve been inspired by people who invited others to question conventional ways of seeing themselves and the world. Thinkers and creators like Manly P. Hall, Bruce Lee, Marianne Williamson, Bob Marley and Don Miguel Ruiz demonstrated that creativity isn’t confined to a single discipline. Through their unique forms of expression, I was inspired to expand my awareness and learn to see self and love in new ways.”

While these independent thinkers influence his pieces, Hunter is self-taught. He argues that self-discovery is a form of education or is at least education’s partner. “Artists can learn techniques, materials, history, craftsmanship and theory from others, but no one can teach us our own way of seeing. Every artist eventually absorbs what they’ve learned and expresses it through their own experience. In that sense, every artist is ultimately self-taught. Formal education expands the toolbox.



Personal experience determines what we create with it.”

Both a student and teacher of life, Hunter finds sticking to one medium limiting and is more interested in what multiple mediums make possible. “Recently, I’ve stepped away from creating on canvas to focus more of my energy on writing and speaking about self-love (which he spells ‘Selflove’ in his writing for emphasis),” Hunter says. Film, short-form video, television, podcasts, events, fashion and other collaborative creative projects are on his ever-expanding radar. But the creator remains grateful for the feelings and connections his paintings generate. “The greatest recognition has been



seeing people genuinely connect with the artwork—choosing to bring a piece into their home because it resonated with them in a meaningful way. Knowing something I created continues to live in someone’s everyday environment is incredibly rewarding.”

His advice to other artists hoping to stay profitable? “Spend less time trying to convince people to buy your work

and more time helping them understand why you felt compelled to create it. People often connect with the story before they connect with the object. When someone genuinely sees the value you’ve expressed, purchasing the artwork becomes a natural extension of that connection.”

Follow Hunter on Instagram (@evolfleslife) to see which lane he chooses next. Whichever one the self-examining artist picks, he’s sure to fill it with art and heart.



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FSU Panama City to Host Exhibition of Geno Peoples' Art Through September

Florida State University Panama City will host an exhibition of art by Panama City native Geno Peoples in September. The retrospective of his work will kick off with a reception on the evening of Sept. 11, from 4:30-7 p.m.

Peoples has been drawing since he was a young child, and he identifies as a fourth-generation artist. With no formal training, he prides himself on achieving “perfection” in his work, which reflects a vibrant style celebrating the spirit of the South.

“I believe success can only be achieved through hard work, perseverance, and through the Grace of God,” Peoples said

on his website, Geno-Peoples.pixels.com. “Furthermore, I believe that we are no more than the tools that power the special gift that God gives us all.”

Field and Stream magazine showcased his “Peaceful Moments” painting in its March 2006 edition, and his “Battle Ground” won the Buck Master Deer Federation painting of the year award in 2012. Peoples teaches art lessons at Hobby Lobby in Panama City.

The opening reception is free and will include complimentary food, drinks and commentary from the artist. The exhibition will be on display in the Holley

Continued on next page

How Bioidentical Hormone Pellets Can Help Men and Women Feel Better



BY DR. RICHARD CHERN

As we age, our hormone levels naturally decline, often leading to symptoms that affect energy, mood, sleep, and overall quality of life. For many men and women, bioidentical hormone pellet therapy offers a long-lasting option to help restore hormone balance and reduce these symptoms.

Bioidentical hormones are designed to be chemically identical to the hormones naturally produced by the human body. Tiny pellets containing these hormones are inserted just beneath the skin by a healthcare provider, where they slowly release a consistent dose over several months. This steady delivery helps avoid the highs and lows that can occur with some other forms of hormone therapy.

Women experiencing menopause or perimenopause may notice improvements in com-

mon symptoms such as hot flashes, night sweats, mood swings, vaginal dryness, decreased libido, fatigue, and difficulty sleeping. Some women also report improved mental clarity, increased motivation, and better overall well-being when hormone levels are restored.

Men with low testosterone may experience fatigue, reduced muscle strength, weight gain, low sex drive, erectile difficulties, irritability and trouble concentrating. Bioidentical testosterone pellets may help improve energy, enhance libido, support muscle mass, sharpen focus and promote a more positive mood when low testosterone is the underlying cause of these symptoms.

For example, a woman who has been waking several times each night because of hot flashes may begin sleeping through the night after appropriate hormone treatment, leading to more energy and a better mood during the day. A man who has struggled with low energy and decreased motivation due to low testosterone may notice improved stamina, increased interest in exercise, and enhanced productivity after his hormone levels are optimized.

While many people experience meaningful improvements, hormone pellet therapy is not a



from symptoms related to hormone deficiency. By restoring hormone levels to a healthier range, many patients report feeling more energetic, sleeping better, thinking more clearly, and enjoying a higher quality of life.

At The Hormone Restoration Center, hormone optimization is never a one-size-fits-all approach. Every patient receives a comprehensive evaluation, detailed lab work, and an individualized treatment plan designed to address the root cause of their symptoms—not simply mask them. Our experienced team works closely with each patient to monitor progress and make adjustments as needed for safe, effective care.

If you're ready to stop feeling like you're just getting by and start feeling like yourself again, schedule a consultation with The Hormone Restoration Center and call (850) 837-1271 to schedule a consultation. Together, we'll determine whether bioidentical hormone pellet therapy is the right solution to help you look, feel and live your best.

cure-all and is not appropriate for everyone. Symptoms such as fatigue, weight changes or mood concerns can have many causes, so a thorough medical evaluation and laboratory testing are essential before beginning treatment. Hormone therapy should

always be individualized and monitored by a qualified healthcare provider to maximize benefits and minimize potential risks.

When prescribed appropriately, bioidentical hormone pellets can be an effective option for men and women seeking relief

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FSU EXHIBITION

continued from previous page

Academic Center's Allan Bense Atrium through the end of September.

Patrons may preregister for the reception at eventbrite.com/e/geno-peoples-southern-art-exhibition-tickets-1995685604365.

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Expressing Anger is More Helpful Than You Might Think



By JAMIE C. WILLIAMSON

Feeling angry is not shameful and expressing anger is not bad. If done appropriately, expressing anger promotes individual well-being and strengthens relationships.

Expressing anger appropriately prevents emotional buildup, while suppressing anger can lead to emotional “flooding” and sudden explosive outbursts.

Expressing anger appropriately stops minor issues from turning into major conflicts and allows couples to clear the air, have necessary conversations, and resolve issues. These constructive conversations lead to greater understanding, increased intimacy, and stronger connection.

To follow that path, we must understand what anger is, how it is triggered, and how to express anger constructively.

What is Anger?

Like all emotions, anger arises naturally in response to interpretations of events and produces distinct physiological signs of arousal.

Specifically, anger produces an increased heart rate and blood pressure, and the secretion of adrenaline and other hormonal changes. These physiological changes create a surge of energy and the desire to approach your partner to communicate your dissatisfaction.

Depending on the intensity, anger can override rational thought. Anger can be a dangerous emotion because of the potential connection to verbal and physical abuse. So, it is important to recognize your body’s response to anger and what triggers it.

What Triggers Anger?

In close relationships, anger triggers include perceptions of unfairness, unmet expectations,



broken promises, lying, betrayal, and rejection.

Angry feelings can also be triggered by a partner’s expressed anger. The Norm of Reciprocity explains that forceful expressions of anger attract similar negative responses.

Anger also emerges as a symptom of other unexpressed emotions. People sometimes use anger to cover up deeply personal feelings like embarrassment, disappointment, or shame.

What Determines the Intensity of the Anger?

Anger ranges in intensity from mild annoyance to intense rage. For most people, the strength of their anger is impacted by the nature of the trigger and their partner’s intent.

The more threatening the violation of expectations or the more frequent the trigger, the more intense the emotional response. And, if the hurt is perceived as purposeful rather than accidental, the feeling of anger intensifies.

For example, if Steve forgets

to take out the trash because he was watching his team play, Susan may be only slightly annoyed. But, if Steve forgets to take out the trash every week, then Susan may feel bitterness triggered by the cumulative effect of him not doing his fair share.

However, if Steve lost the couple’s retirement savings by secretly betting on his favorite team, Susan would likely be furious because his intentional, deceitful actions threatened their financial security.

How to Express Anger Appropriately and Constructively

Expressing anger should not become an angry expression. To avoid overreacting, do not communicate anger in the heat of the moment, especially in a text. Instead, calmly follow these three steps:

Reduce Your Anger: Pay attention to your anger arousal signals. Engage in self-soothing to calm down. Count to 10. Breathe. Take a Walk. Take a

time out. Give yourself the cooling-off period you need to be able to think clearly.

Analyze your Anger: What was the trigger? Is the intensity of your reaction fair? Was your partner’s mistake intentional? How often do things like this happen? Label the feeling. Is it anger? Or is your anger covering up another feeling? You must understand your anger BEFORE you can effectively explain it to your partner, without overreacting.

Plan your expression of Anger:

- Pick a time when your partner will be undistracted and ready to have a meaningful conversation.

- Select a private, comfortable setting for your face-to-face conversation. Politely invite your partner to join you.

- Focus on creating mutual understanding and improving your relationship.

- Avoid criticism, blaming, defensiveness, and contempt.

- Choose your words carefully. Phase your complaint using “I” statements to construct a “soft start up” to the conversation.

For example, if your partner repeatedly forgets to take out the trash, don’t attack his character. Say, “I know you are tired when you get home. But when you forget trash day, I feel frustrated and taken for granted because you’re not doing your fair share of the household chores. What system can we use so you remember trash day without me nagging you?”

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 an owner and partner at Amity Mediation Workshop, a mediation practice specializing in “friendly divorce” mediation and psycho-educational couples counseling. Dr. Jamie speaks frequently on relationship topics and authors the blog “Work it Out”. You can find her online at amitymediationworkshop.com.

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Acne: More than Skin Deep



By Bridget Sullivan, PA-C, Coastal Skin Surgery and Dermatology, PCB

Acne is a common skin condition affecting both adolescents and adults. The causes of acne are multifactorial and include an increase in sebum or oil production, hormonal changes,

clogged pores, bacteria, and inflammation. Understanding these factors is essential for effective treatment and management.

Fluctuations in hormone levels can lead to an increase in sebum or oil production, making people more prone to acne. People experiencing puberty, menstruation, and pregnancy experience hormone level fluctuations, making these populations particularly susceptible to acne flares. Increases in oil production lead to a cascade of clogged hair follicles, bacterial formation and inflammation which can then lead to inflammatory pimples and cyst.

Clogged pores or comedones can also lead to acne develop-

ment. Causes for clogged pores include heavy makeup, certain skincare products, pollution, sweat, and humidity. These clogged pores will cause blackheads and whiteheads. Also, pores clogged with dead skin cells can often lead to inflammatory acne and pimples.

There are many different treatment options for acne. When buying skin care products look for ingredients containing benzoyl peroxide, salicylic or glycolic acid, and alpha or beta hydroxy acids. These ingredients can combat bacteria and unclog pores.

Acne treatment should be tailored to each individual for their type of acne and skin type. If you have inflammatory pim-

ples and cysts, you might need a prescription strength oral or topical antibiotic.

To treat hormonal acne in women you might need a prescription of spironolactone or a topical anti-hormonal cream. By regulating hormone levels, we can decrease sebum or oil production. There is also a treatment option of an oral retinoid, commonly known as accutane, that can be prescribed for severe or stubborn inflammatory and cystic acne.

Lifestyle changes also play an important role in managing acne. A consistent skincare routine that includes gentle cleansing and non-comedogenic products can help prevent breakouts. Additionally, maintaining a

balanced diet, staying hydrated, and managing stress levels can contribute to healthier skin.

The goal of acne treatment is to clear the acne and prevent scarring. When treating acne with a tailored treatment approach and getting the patient on a proper skin care regimen we can accomplish this goal. Acne is often more than skin deep and can affect people's self image and self esteem. It's a great feeling to have a patient leave the office after their acne is cleared with a new complexion and new air of confidence! If you are struggling with acne, I encourage you to make an appointment with a dermatology provider to get your treatment plan started.

Ascension Sacred Heart Bay Begins Construction on New 18-bed Inpatient Rehabilitation Unit

Ascension Sacred Heart Bay is beginning construction of a new 18-bed Inpatient Rehabilitation Unit. This facility will provide comprehensive acute rehabilitation services to patients recovering from major health events, such as stroke, injury, or surgery.

"This new inpatient rehabilitation center aims to provide quality care to help individuals reclaim their daily lives," said Robin Godwin, President and CEO of Sacred Heart Bay. "By integrating this unit on our campus, we are expanding access to a multidisciplinary team of clinicians and specialists for patients who may require a higher level of care."

The new center will offer specialized physical, speech, and occupational therapies and medical care tailored for patients recovering from strokes, neurological injuries, severe trauma, orthopedic injuries, neurological disorders, and other medically complex conditions.

As the region's only Level II Trauma Center and a nationally certified Primary Stroke Center, Ascension Sacred Heart Bay provides a vital continuum of care. The unit is fully integrated on-campus, giving patients immediate access to our specialized team of cardiothoracic surgeons, cardiologists, oncol-

ogy specialists, and surgeons. This on-site expertise ensures that patients don't have to be transferred to another facility if they require emergency care or specialized consultation during their recovery.

"By offering a structured, supportive environment equipped with the latest medical advancements, the inpatient rehabilitation center is designed to maximize patient independence, accelerate healing, and help individuals successfully reclaim their daily lives," Godwin said.

The facility is designed to support some of the region's most complex rehabilitation needs, providing specialized care for:

- Stroke
- Brain injury
- Spinal cord injury and impairment
- Amputation care and prosthetic fitting
- Orthopedic injuries and post-surgical repair
- Neurological diseases such as multiple sclerosis, Guillain-Barre' syndrome, Parkinson's disease, polyneuropathy, and other neurodegenerative conditions
- Complex medical conditions, including pulmonary disease, end-stage renal disease, and severely impaired cardiac



conditions for patients who qualify for intensive rehabilitation services

To ensure long-term suc-

cess, patients can seamlessly transition to Ascension Sacred Heart's outpatient rehabilitation services upon discharge to continue their recovery journey with the same trusted team.

The new unit is expected to open in Spring 2027. This addition is the latest example of how Sacred Heart Bay is fulfilling its promise to invest in the community, including the creation of approximately 50 new clinical and support positions to staff the new team. To learn more about the hospital, visit Ascension.org/BayFL. To find jobs with Sacred Heart Bay, visit Ascension.org/Careers.

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When Everyone's a "Narcissist": The Rise of Therapy-Speak



BY MICHAEL MCMANUS,
LCSW, PSYCHOTHERAPIST

Scroll through social media long enough and you'll notice something odd. Strangers calling their ex a narcissist. Friends describing an awkward conversation as gaslighting. Someone announcing a "boundary" because a coworker asked them to switch shifts. Clinical language that used to live inside therapy offices

has spilled into everyday conversation, and it's changing the way people talk about relationships, conflict, and themselves.

Part of this makes sense. For a long time, people lacked words for certain kinds of pain. Someone who spent years in a confusing, manipulative relationship might not have had language for what was happening to them until they heard the term gaslighting and thought, that's it, that's exactly it. A person who never learned how to say no might find real freedom in the idea of boundaries. Naming something is often the first step toward changing it, and in that sense, therapy-speak has done real good.

But something gets lost when these words leave the clinical setting. Narcissist was never meant to describe every selfish or diffi-

cult person. It refers to a specific, fairly rare personality disorder, not a catchall for someone who annoyed you. Gaslighting was coined to describe a deliberate, sustained pattern of making someone doubt their own reality, not a single disagreement about what was said last Tuesday. And boundaries, as therapists use the term, means stating your own limits. It was never supposed to be a tool for controlling what other people do.

That flattening has consequences. When every difficult person becomes a narcissist, it gets harder to tell the difference between someone who is genuinely exploitative and someone who is just tired, or grieving, or simply not like you. When "setting a boundary" starts meaning "I don't want to deal with this," the phrase loses the thing that

made it useful in the first place, which is personal accountability rather than control over someone else.

There's a quieter cost too. Sometimes therapy language becomes a way to avoid the harder work it was meant to support. Calling someone a narcissist can feel like closing a case file, when actually repairing a relationship usually means sitting with uncertainty a lot longer than that. Declaring a boundary can stand in for the more vulnerable act of saying, plainly, what you need and why.

None of this means people should stop using psychological language. Words move around. They always have. The real question isn't whether people borrow from therapy, it's whether they're using these terms to understand something more clearly or sim-

ply to end a conversation faster.

For therapists, this shift creates a strange kind of opening. Clients now show up already fluent in psychological vocabulary, which can speed certain conversations along. But it also means more time spent gently unpacking the labels people bring with them, asking not just "was that gaslighting?" but "what actually happened, and how did it make you feel?"

That return to specifics, to the texture of an experience rather than its shorthand, might be exactly what the moment needs. The words themselves aren't the issue. They're just easier to reach for than to use carefully.

Michael McManus is a psychotherapist in private practice in Santa Rosa Beach, Florida. He can be reached by text or phone at (850) 837-0123 or through psychotherapy30A.com.

ACUPUNCTURE

continued from page 7

advanced specialized education integrating acupuncture techniques with detailed study of neurological anatomy, function and rehabilitation.

This specialized approach may be incorporated into care for people navigating Parkinson's disease, neuropathy, vertigo, stroke recovery and other neurological conditions, as well as PTSD, autism, ADHD, anxiety

and complex neuropsychiatric concerns.

Many of these patients already have neurologists, psychiatrists, therapists or rehabilitation specialists involved in their care. The goal is not to replace those relationships. A more useful question is whether adding another appropriate modality may help support function, symptom management and quality of life, particularly when recovery has plateaued or symptoms persist despite appropriate treatment.

Fertility and Women's Health

Fertility is another area where acupuncture can complement conventional care.

Some women incorporate acupuncture while trying to conceive naturally, while others use it alongside care from an OB/GYN or reproductive endocrinologist. Treatment may also address accompanying concerns such as stress, sleep or menstrual symptoms during what can be a physically and emotionally de-

manding process.

It illustrates an important point: patients don't necessarily have to choose between two worlds of healthcare.

Where Could Acupuncture Fit for You?

Perhaps you're living with persistent pain. You're sleeping but rarely waking refreshed. Your headaches have become too frequent. Stress is affecting your digestion. You're navigating fertility treatment or lingering symptoms after COVID. Or per-

haps you or someone you love is managing Parkinson's, vertigo, neuropathy, stroke recovery or another complex neurological concern.

These are very different reasons to consider acupuncture. And that's precisely the point.

The best healthcare doesn't always require choosing one approach over another. Sometimes it means understanding how much more we may be able to accomplish when we thoughtfully bring different disciplines together.

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Michael McManus LCSW

A Minister's Message: Give me the Bible



BY KERRY KNIGHT, MINISTER
FOR THE EMERALD BEACH
CHURCH OF CHRIST

*Study to show thyself approved
unto God, a workman that needs not
to be ashamed, rightly dividing the
Word of truth.
II Timothy 2:15*

In 1883, a school teacher named Priscilla Jane Owens wrote a hymn that would carry through the ages and bless not only little boys and girls in the classroom, but believers everywhere.

Who can forget the words, "Give me the Bible, star and gladness gleaming, to cheer the wanderer lone and tempest tossed; No storm can hide that radiance peaceful beaming, since Jesus came to seek and save the lost. Give me the Bible, Holy message shining; Thy light shall guide me in the narrow way."

Priscilla also drew from the text of Psalm 119:105: "Your word is a lamp to my feet, and a light to my path."

When she exercised her more scholarly side she would do word studies such as spoudazo, rendering "study" as "be diligent" or "do your best." The Greek word orthotomeo for "rightly dividing" was given a more complete meaning of "cutting a straight line" or "cor-

rectly teaching."

All in all, she wanted to bless us with an honest message that the Bible was something to be explored and in the end to provide the light of truth.



Panama City Symphony's Renaissance to Rock-n-Roll Returns: "A Frightful Fusion of Sound!"

Symphony-meets-Rock in the ultimate Halloween Fusion this fall when Panama City Symphony hosts its annual Renaissance to Rock-n-Roll on Friday, October 30 at Capt. Anderson's Event Center, 5550 N. Lagoon Drive, Panama City Beach. Continuing the Symphony's 31st season's theme of "Horizons: A Season of Discovery" featuring a season of new venues and fresh concert ideas, this fan-favorite show returns for its third year with a wicked twist, moving to October for a hauntingly immersive Halloween experience. Carrabba's is hosting the delicious buffet this year, offering Chicken Piccata, Lasagna, Gluten-Free Positano, Carrabba's signature Italian Salad, and Mini Cannoli & Chocolate Chunk Cookies. The event takes place from 6 to 9 p.m.

Eerie Elegance of the Past Meets the Electric Energy of the Present: Virtuoso musicians from Panama City Symphony will perform alongside local favorite, The Will Thompson Band, whose dazzling versatility in genres

and styles spans Classic Rock to Motown and beyond. From dark, gothic classical masterpieces to iconic rock anthems, concertmaster Erika Sciascia, clarinetist John Divine, pianist Ani Mouradian, and bassist David Goldflies will fuse their sound with this high-octane energy. We are also delighted to re-summon sensational soloist Charles Sciascia. Following his breathtaking February Renaissance to Rock-n-Roll performance, Charles returns to center stage to lend his vocals and guide you through the evening as our Master of Ceremonies.

Don't miss the most anticipated musical haunting of the season—grab your tickets, prepare your ghastly disguise (Halloween and "haunting" attire is welcome!), and get ready for a frightful fusion of sound. For tickets, visit PanamaCitySymphony.org. For more information on Panama City Symphony's upcoming 31st Season, including Core Concerts, Special Events, the Black-Tie Bella Notte Fundraiser, and our two Christmas Concerts, visit PanamaCitySymphony.org.

WHY I BELIEVE



Join Us for September Sermons

Theme: "Study to show yourselves approved." 2 Timothy 2:15

Sept. 6: The Study of Angels and Demons
Sept. 13: The Doctrine of Sin
Sept. 20: The Study of the New Testament Church
Sept. 27: The Study of the Holy Spirit

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Sean of the South: Nah, I'm Good



BY SEAN DIETRICH

Marriages are down 60 percent since the '70s. Divorce rates are soaring. And the New York Times reported that more 40-year-olds are choosing to live alone than ever before.

Another recent survey of U.S. high-schoolers showed that the percentage of 12th graders who have ever dated has fallen 85 percent since the '80s. It has fallen another 50 percent within just the LAST FIVE YEARS.

What the heck is going on? Why aren't people dating, or getting married? What's to blame? I can't answer that, I'm too busy scrolling my phone right now.

Nevertheless, one marital expert chimes in.

"The problem is risk. People want guarantees these days. We are a nation of consumers, and consumers require return policies. We need guarantees."

Another psychologist has a different assessment. "It's helicopter parenting that's killing marriage. How can a 20-year-old decide to get married when they haven't ever built a fort in the woods or ever played House?"

Well, I decided to approach the marriage crisis by asking ran-

dom people to give their opinions and advice on the institution of matrimony.

Gary and Delores have been married for 54 years. Gary says: "My 38-year-old son has never been married. Recently he asked what it's like to be married, so I told him to 'LEAVE ME ALONE!' When he did, I asked why he was ignoring me."

Simon and Anne have been married 62 years. They were married the same year Kennedy was shot. "Marriage is simple. You can either be happy or you can be right. But you can't be both. Too many people want to be both."

Lydia and Eddie, 48 years: "Nobody tells you that you don't fall in love before you're married. It takes years and years to fall in love. A little more every day."

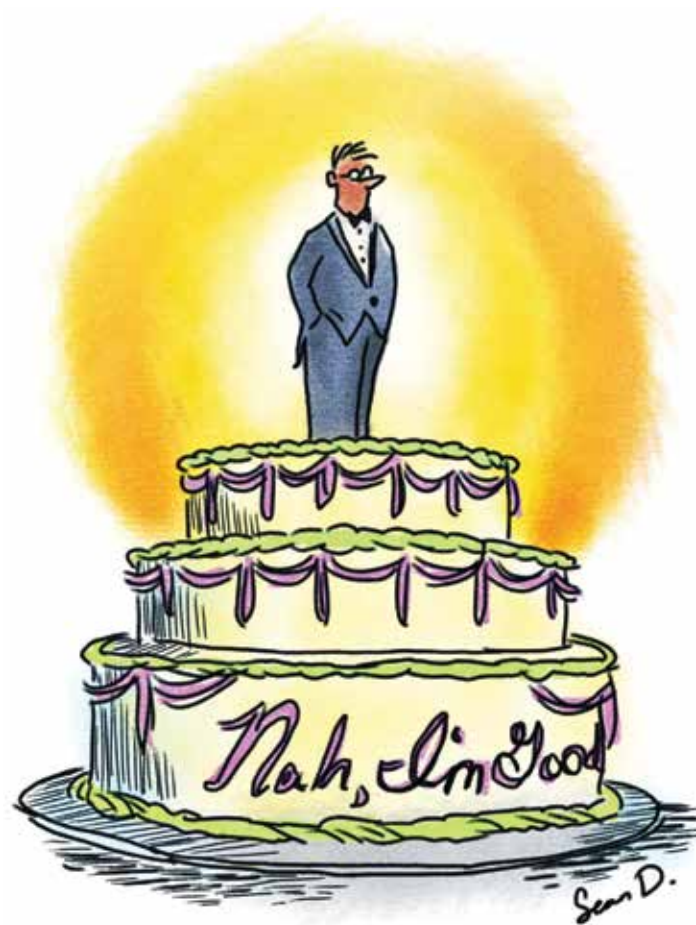
Pearl and Jacob say: "People don't realize that you actually can survive on love. They've been told otherwise."

Dan and Kristie say: "In marriage, don't use 'absolutes' such as, 'You never,' or 'You always.' They never work, and you always end up sounding like an absolute idiot."

Karen and Dale, 41 years: "I once gave my wife the silent treatment for a week, and at the end of the week she said, 'Hey, we're getting along pretty good, lately, aren't we?'"

Kevin and Rachel: "Don't ever point out your husband's weaknesses during an argument. Wait until the next morning."

Ron and Tiffany, 32 years. "I told my nephew that I haven't



spoken to my wife in 20 years, and that's why our marriage worked. My nephew said, 'Why haven't you spoken to her?' I told him 'Because she hasn't stopped talking.'"

Ella and Charles, 59 years: Ella says, "I always tell my married daughters, 'Remember that the grass is always greener over the septic tank.'"

Peter and Catherine, 56 years. "I told my husband that I had a dream he'd given me a diamond bracelet for our 30th anniversary. He smiled and said, 'Wait until tonight, and you'll see.' That

night, he gave me a book called 'Interpreting Your Dreams.'"

Sylvia and Tyler. "If your mom is laughing at your dad's jokes, it means there are guests in your house."

Sarah and Greg, 49 years: "When we got married it was for

better or worse. I couldn't have done better, and she couldn't have done worse."

Gina and Todd, 55 years: "If you ever think that women are the weaker sex, try pulling the blankets back to your side."

Sandra and Thomas, 62 years. "If you're not laughing together, you're not really married."

Rhonda and Brian, 55 years: "If you ever start to think you've got marriage figured out, just ask your wife if that's true."

Dori and Andrew, 58 years: "A good husband is someone who, after taking out the trash, acts like he cleaned the whole house."

After all my research, I have come to this conclusion. Marriage has no guarantees, if it's guarantees you're looking for, marry a set of Craftsman socket wrenches.

Sean Dietrich is a columnist, and novelist, known for his commentary on life in the American South. His work has appeared in Southern Living, The Tallahassee Democrat, Good Grit, South Magazine, Alabama Living, the Birmingham News, Thom Magazine, The Mobile Press Register and Life Media publications, and he has authored seven books.

Gulf Coast State College Amelia Center Gallery Schedule

September 4 – October 2 Migration of Ashes: Landscapes Without End

Drawing and sculpture by Tyler Nicholson examine displacement and memory through cycles of conflict, upheaval, and forced migration.

Opening Reception: September 4, 5:00 to 7:00 p.m., Amelia Center Gallery. The artist will give a gallery talk during the reception.

October 16 – November 7 This is Not a Pipe

Jamie Zimchek explores the meaning of home through sculpture, installations, and new media.

Opening Reception: Oc-

tober 16, 5:00 to 7:00 p.m., Amelia Center Gallery, AC112. The artist will give a gallery talk during the reception.

November 13 – December 4 Nineteenth Annual Cup Show – Form and Function

A survey of the wide variety of approaches to contemporary ceramics through the lens of the most intimate and accessible vessel — the cup. Juried by Bryan Wilkerson.

Opening Reception: November 13, 5:00 to 7:00 p.m., Amelia Center Gallery, AC112.

Local, professional photographer specializing in families, weddings, and events. My passion lies in creating lasting memories through photographs, and I cherish the opportunity to be part of such meaningful moments!

BEST IN DESTIN
VFW DESTIN MAGAZINE REVIEW OCTOBER 2025

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The Big Break



By RICK MOORE

"I'm exhausted. We can't go on like this. Something has to give." These are the words Mr. Avila and his wife were saying right before they got their big break. The year was 2003. They asked us to bring a missionary team of a dozen or so folks to the small town of Carpegna, Italy, where they had moved to start a church. After working

each. It appears the good Lord had other plans.

Mr. Avila was on the youth committee for the town of Carpegna. Our first day visiting happened to be the last day of school before summer break. Hundreds of students gathered in a tent for the closing program. When the mayor and priest saw our group wearing blue ball caps with the doves, they asked me if I wanted to speak to the students. The interpreter stood on the stage with me as I shared stories of God's love. Then, after the event was over, the mayor asked if we wanted them to leave the tent, chairs, and soundstage up while we were in town to hold meetings every night. We thought the interpreter was confused at first. None of us had any idea why they were being so gener-

Carpegna, right before we left town, we stopped at what had become our favorite restaurant. While enjoying some gelato, a man pointed at my wife's hat and said something in Italian. Mrs. Avila's eyes got big. It finally made sense. She and my wife pulled me aside to explain

what the man said, which was, "We are so glad the Pope sent you to our town." What!? The doves on our hats were the exact same doves used by the Vatican a couple of years earlier for the year of Jubilee. The whole town thought the Pope had sent us. Who knew that Protestants and

Catholics could work together? The truth is someone with even more influence than the Pope was at work. Thank you Lord for big breaks.

Rick Moore is Communication Pastor at Destiny Worship Center.



for three years, they only had seven members who met weekly at their home. They were Protestants starting a church in a town that claimed to be 98% Catholic. That's why they asked for our help. Because the second Iraq War had just begun, there were mass protests in Italy against America, so we wanted to make sure they knew we came in peace. A week before we left for Italy, while walking past a kiosk in a mall, I noticed a blue ball cap with different colored doves embroidered on it. Since doves represent peace, I bought a dozen of them for our team. It is nice when everyone in a group wears the same shirt or hat when traveling through airports because it helps us to keep up with each other. We had two objectives for the trip. Every day the girls would have a gymnastics class, and the boys would have a baseball clinic. Our goal was to have a dozen children at

ous to us. We held programs every evening. All who attended, including adults, received a glow-in-the-dark necklace with a cross. As we headed to our hotel room each night, we drove by the restaurants and laughed at just how many people were still wearing their glow-in-the-dark cross. The third day there, the priest said he heard we had access to clothes for the refugees from the war. We affirmed we did. He said he would give us a church to make into a clothing pantry. It wasn't just any church. It was a beautiful stone building constructed in the 1200s.

What made the city leaders go from not giving Mr. Avila the time of day to giving us an entire church? By this time the baseball and gymnastic classes had grown from a dozen to hundreds of children. We contacted Operation Missions who sent us helpers because the crowds were just too big. On our last day at



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Should You Renovate Your Kitchen Now?

What Homeowners Need to Know About Rising Material Costs

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

If a kitchen or bathroom renovation has been sitting on your “someday” list, you may be wondering whether it makes more sense to start now or wait and see what happens with renovation costs.

It’s a fair question. Tariffs, supply chain pressures, manufacturing costs, and labor expenses are contributing to an unpredictable renovation market. At Flooring Depot of Panama City, we are already seeing increases in the cost of some materials, and homeowners should be aware that pricing may continue to change in the years ahead.

That doesn’t mean you need to rush into a renovation. But if you’ve been planning one anyway, now is a good time to explore your options.

Why Are Renovation Costs Changing?

Cabinetry, countertops,



hardware, and flooring can all be affected by manufacturing costs, transportation expenses, tariffs, and the availability of imported materials.

Tariffs are one factor contributing to increased costs for manufacturers and suppliers, and those increases can eventually make their way to consumers.

Pricing varies by material, manufacturer and supplier, but

the current market makes it difficult to assume that today’s prices will still be available several years from now.

What Does This Mean for Countertops?

Countertops are one area where homeowners may see pricing changes as material costs and import-related expenses shift.

The price of a countertop isn’t based solely on the material. Fabrication, installation, edge profiles, sink cutouts, backsplashes, and the layout of your kitchen can all affect the final investment.

That’s why getting an actual project estimate is important. Online pricing can provide a starting point, but it doesn’t necessarily reflect what your specific kitchen will require.

If replacing your countertops is on your list, getting a quote now can help you understand current options and pricing.

Is Waiting Actually Going to Save You Money?

Not necessarily.

If you know you’ll want to renovate eventually, waiting doesn’t guarantee that the project will cost less. Material and labor costs can change, and the longer you wait, the more likely it is that the finishes, products or budget you originally had in mind will need to be adjusted.

There’s also the cost of con-

tinuing to live in a space that isn’t working for you.

Waiting may make sense if you’re not financially ready. But if you’re already planning to make the investment, understanding your options sooner can put you in a better position to make an informed decision.

You Don’t Have to Renovate Everything at Once

One misconception about remodeling is that you must tackle the entire project at once. You don’t.

A design consultation can help you determine which updates make the most sense for your budget. You may decide to update your cabinetry and countertops now and tackle flooring later or prioritize the areas that are most worn or least functional.

At Flooring Depot of Panama City, our team can help you look at flooring, cabinetry and

Continued on page 31

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Design and Culture: **Black and White**

Sophisticated and classic, black has been making a comeback into interiors over the last few years. White cabinetry continues to be the most popular color in interior design and black is a stunning accent color, bringing a stark and impactful contrast into our white spaces and creating chic and timeless looks.

If you are thinking about a black and white kitchen space, we have some successful designs and ideas to share with you. A black island with white cabinets on the perimeter or all black lowers with white uppers are wonderful options. You can choose a black painted cabinet or a dark stain wood. The Onyx stain from DuraSupreme Cabinetry on a red oak or Knotty Alder is beautiful. A stained cabinet will also bring some texture into your space. Your countertop selection can help you decide if you want a smooth painted cabinet or to allow your cabinetry to bring texture in your space. Macaubus fantasy and White Macaubus quartzite are beautiful natural stones with lots of movement that look gorgeous on a black painting cabinet. These two stones have just enough dark veining to accentuate the black cabinetry and bring texture and pattern into the space. If you are thinking you'd like a white quartz countertop, a stain cabinet would be the perfect touch to bring in some texture. Nordic Storm is a new color from Vadara Quartz that is a lovely choice for a black and white kitchen or bath and would look lovely on a dark stained cabinet. Vadara explains their journey to this color as "the perfect contrast of light and shadow, a yin and yang of ice over waters so dark they appear black...we wanted to explore extremes of contrast and the striking balance of complete opposites."

Another great option for creating a black and white kitchen is choosing all white cabinetry with a dark countertop. Brazilian Mist honed granite or Negresco granite are great options for this look. We have many requests for something that looks like Soapstone. Soapstone is a beautiful stone but not a good option for a kitchen due to its high main-



Kitchen perimeter cabinetry is Dura Supreme's Meridien door style in white paint and the island is the Homestead panel painted on a red oak. Design by Kitchen Design Partners and Photography by Dennis Jourdan Photo & Video, Inc.

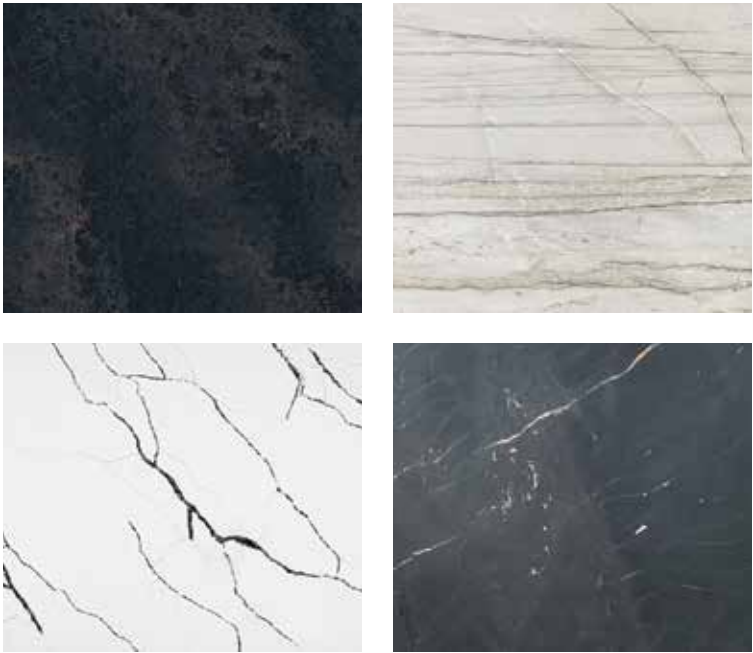


Kitchen design by local Interior Designer Linda Mugglin of Tassels Interiors in Panama City Beach.

tenance qualities, but recently I came across this Black diamond honed quartzite which is gorgeous and would be a fabulous option for someone looking for something similar to the look of soapstone. Quartzite is durable and if sealed properly will be stunning for years to come. If you are interested in using quartz in your kitchen, Caesarstone has a new color called Darcrest which has a honed finish and would also be a striking choice for this look.

If you have any questions about any of the natural stones or the new quartz colors available you can contact our showroom at (850) 236-6363 or just stop by. We are located at 17801 Ashley Dr. in Panama City Beach, and

the Granite Plus team would be happy to assist you.





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Buy It, Build It, Sell It



BY NATALIE KESSLER

There's a version of business ownership that doesn't get talked about enough. Not the venture-backed startup. Not the

franchise with a six-figure entry fee. Just a solid, local business, owned and operated by someone who knows the work, runs it well, and eventually sells it for more than they paid. Rinse and repeat, or ride off into the sunset. Either way, it works.

It's called buying an owner-operator business, and for the right person, it might be the best financial decision they ever make.

An owner-operator business is exactly what it sounds like. A business where the owner is also in the business, doing the work or managing the people who do.

A cleaning company. A landscaping route. A boutique store. A pool service. These aren't glamorous headlines, but they generate real income, they have real customers, and they sell every day to buyers who are ready to trade a paycheck for a stake in something of their own.

The entry point is often lower than people expect, and with SBA financing, many of these businesses can be purchased with ten percent down and paid for by the business itself.

The part that most buyers miss is where it gets interesting. Most people buying a small busi-



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Natalie Kessler
Broker



Tiphany "Tipp" Spradlin
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Natalie Kessler Lic. Real Estate Broker

ness are thinking about income. What will I make? That's a fair question, but the smarter question is: what will this be worth when I'm ready to move on?

From the moment you take ownership, every decision you make either adds to that future value or doesn't. Clean up the books. Build a team that doesn't depend on you for everything. Diversify the customer base.

Document how things get done. None of this is complicated, but most owner-operators never do it because they're too busy running the business to think about selling it.

The ones who do? They sell for multiples that make the original purchase price look like a bargain.

It's a simple formula - Buy a business with good bones and real cash flow. Run it well. Make it less dependent on you over time. Sell it in five to ten years to someone who sees exactly what you built.

That's not a get-rich-quick scheme. It's a patient, practical path to building real wealth, the kind that doesn't require a startup idea or a venture capital pitch deck.

This model works especially well for people coming out of a career in the trades, the military, corporate life, or any field where they've built skills and discipline but never had a vehicle to build personal wealth. You don't need to reinvent anything. You need to find a business that fits your background, run it better than the last owner did, and keep one eye on the exit from the very beginning.

The best time to think about selling is before you even buy.

Natalie Kessler is the Broker/Owner of First Choice Business Brokers of NW Florida. She can be reached at 850-588-1025 or natalie.kessler@fcb.com.

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Back-to-School Season Highlights the Importance of Reliable Connectivity



BY DON CARTER, SECURE VISION

As families transition from summer schedules to the school year, internet usage patterns across many communities change almost overnight. Students return to online learning platforms, parents continue working remotely, and households increasingly depend on connected technology throughout the day. What was once considered a convenience

has become an essential part of everyday life. For HOA boards and property managers, this seasonal shift serves as an important reminder that reliable connectivity plays a critical role in resident satisfaction. Today's households often support multiple simultaneous activities, including:

- Video conferencing
- Online homework and research
- Streaming educational content
- Remote work applications
- Smart home devices and security systems

When hundreds of households within a community are doing these activities at the same time, network performance becomes increasingly important. Residents may never notice a network that works perfectly. They will immediately notice

one that doesn't. This is why successful communities focus on proactive planning rather than reactive troubleshooting. Regular infrastructure reviews, ongoing monitoring, and network optimization help ensure residents receive the performance they expect throughout the year. Strong connectivity also contributes to a stronger sense of community. Residents feel more confident when they know the

services they depend on every day are reliable, responsive, and professionally managed. As technology continues to play a larger role in education, work, communication, and entertainment, dependable internet service has become as important to many residents as any other core utility. Communities that recognize this shift and plan accordingly position themselves to better serve both current residents and

future homeowners. As another school year begins, now is an excellent opportunity for boards to evaluate whether their network infrastructure is prepared to meet the evolving needs of today's connected households. *Secure Vision works with associations throughout Gulf Shores to design, implement, and support connectivity solutions built for modern demand.*

RENOVATE

continued from page 28

countertops together, so your renovation feels cohesive and intentional.

Financing Can Help with the Investment

If you're ready to renovate but concerned about paying for everything upfront, Flooring Depot of Panama City offers 24-month financing to help make your project more manageable. Financing can give homeowners another option when budgeting for a renovation they're already planning. Ask our team about current terms and eligibility.



So, Is Now the Right Time?

There isn't one right answer for every homeowner. If you're not financially ready, don't rush into a major renovation. But if you've been saying "we'll renovate eventually," now may be the right time to find out what that renovation could look like. With material prices already increasing and continued uncertainty in the market, getting a plan in place now could give you more options later. You don't have to start demolition tomorrow. You just have to start the conversation. Ready to see what your kitchen or bathroom renovation could look like? Visit Flooring Depot of Panama City for a free design consultation and ask our team about our 24-month financing options.

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