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PCB Life

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Beach Home for the Holidays Is Set

By Ed Offley

Christmas is already in the air at the PCB Convention & Visitors Bureau.

Even with Thanksgiving four weeks away, Patrick Stewart and his colleagues are busy organizing the city's annual Beach Home for the Holidays celebration at Aaron Bessant Park, scheduled for Friday and Saturday, November 27-28. Admission to the event is free.



While the CVB mission is to promote tourism at Panama City Beach and elsewhere in Bay County, the holiday festival — now in its twelfth year — aims to attract area residents as well, said Stewart, vice president of special events for the bureau. "When we initially envisioned Beach Home for the Holidays, our goal was to bring our community together and help families start new holiday traditions in Panama City Beach," Stewart added. "This event is more successful than we could have imagined."

What began in 2015 as a simple Christmas Tree lighting ceremony has expanded over the years into a multiple-event experience. This year's events include:

Friday, November 27:

3:30 p.m. — Campfires, S'mores and Santa Village opens.

5:15 p.m. — The Nutcracker by Panama City Ballet; includes interactive storytelling by the Emerald Coast Theater Group, from the park stage.

5:55 p.m. — Christmas Tree lighting.

6:00 p.m. — Live music by The Band Perry.

7:30 p.m. — Fireworks, Russell-Fields City Pier.

Saturday, November 28:

3:30 p.m. — Campfires, S'mores and Santa Village opens.

6:00 p.m. — Live Concert with the Panama City Symphony and Panama City Ballet.

BEACH HOME
continued on page 2

Panama City Symphony Brings Two Grand Performances this Fall



On Saturday, November 14, Panama City Symphony will perform Las Cuatro Estaciones Porteñas by Astor Piazzolla (1921-1992), translated to The Four Seasons of Buenos Aires, arranged by Leonid Desyatnikov. This concert will feature our second Music Director & Conductor Finalist, Alex Amsel. "Every piece is a dance," states Amsel. "A matador dances with a bull. Two people dance the tango, with melancholy always cutting in. And Carmen dances with life itself, right

PC SYMPHONY
continued on page 2





Community

BEACH HOME

continued from page 1

This year organizers have added a new attraction for children, Stewart noted. The Pier Park "Cubby Caboose" mini-train will take kids on a Christmas Decoration Holiday Trail wending through Aaron Bessant Park, showing various Christmas light displays, and with stops where storytellers will entertain them.

As in years past, attendees will be serenaded by Christmas Carolers as they enter the park, and there will be a wide range of food trucks and vendors selling Christmas decorations, gifts, boutique items and clothing.

Stewart said last year the event filled the park on Friday with over 8,000 people, while









Saturday night's crowd was half that. The reason, he explained, was straightforward: the Saturday night after Thanksgiving is when Florida plays Florida State, and Alabama plays Auburn.

"This has become a great new family tradition," Stewart said. "We like to emphasize this as a community event as well," as one aimed at visitors, he said.

PC SYMPHONY

continued from page 1

to the very end. Three stories of the heart, told by strings, and every one of them aches."

Amsel shares his insight into the music. "Tango is a dance for two, but there's always a third partner: melancholy. Piazzolla grew up playing it, tried to leave it behind for 'serious' music, and was told by his teacher in Paris that tango was his true voice. Thank goodness he listened. His four seasons aren't about weather; they're about the moods of Buenos Aires. Summer sweats and swaggers. Autumn sighs. Winter aches with loneliness. Spring bursts back to life." Join us for a spectacular evening! Showtime is 7 p.m. at St. Andrew Baptist Church. Come early to enjoy light, pre-show refreshments.

On Saturday, December 5, experience the wonder of the season with A Grand Symphony Christmas – a breathtaking celebration featuring the combined power of our Adult and Children's Choruses – at the Barbara W. Nelson Fine Arts Center (Bay High School), 1200 Harrison Ave., Panama City. Formerly known as Holiday by the Bay, this event is a corner-

Continued on next page

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Publisher
Dave White
dave@southwalton.life

Editor & Advertising Manager
Jamie Zimchek
editor@mypcblife.com
(757) 663.1987

Art Director
Kim Harper
kim@lifemedia.grp

Contributing Writer
Ed Offley
ed_offley@yahoo.com

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Community

Visit Panama City Beach Bolsters Sports Tourism, Sales and Marketing With Three New Hires

Visit Panama City Beach is pleased to welcome three new team members whose expertise will further strengthen the organization's sports tourism, destination sales and marketing efforts. Parker Medley joins as senior director of sports marketing, Mary Katherine Filipich as director of destination sales and Haile Hallmon as marketing coordinator.

"The best thing about bringing new people onto our team is the new ideas and connections they bring with them," said Griff Griffitts, president and CEO of Visit Panama City Beach. "From attracting major sporting events and expanding our meetings business to finding new ways to tell our destination's story, Parker, Mary Katherine and Haile will each play an important role in what's ahead."

Parker Medley, Senior Director of Sports Marketing

Medley brings more than a decade of experience in sports tourism, event marketing and destination development. Most recently, he served with the Visit Knoxville Sports Commission, where he helped attract and host major events including the Savannah Bananas World Tour, U.S. Olympic Diving Trials, Bassmaster Classic and AAU National and World Championships. He previously served as sports marketing manager for the Naples, Marco Island, Everglades Convention and Visitors Bureau, with additional experience at Visit Tallahassee and Seminole Boosters Inc. Medley holds bachelor's and master's degrees in sports management from Florida State University. He will focus on attracting events to Publix Sports Park and expanding sports tourism opportunities.

Mary Katherine Filipich, Director of Destination Sales

Having spent the past three years as director of sales and general manager for Rain Travel Collection in Ocean Springs, Mississippi, Filipich joins Visit Panama City Beach with extensive experience in hospitality management and sales. Filipich holds a degree in Hospitality Management from the University of Mississippi. With a long-standing passion for Gulf Coast hospitality, she looks forward to building relationships with meeting planners nationwide and showcasing Panama City Beach's beaches, unique experiences and Southern hospitality.

Haile Hallmon, Marketing Coordinator

A Panama City native, Hallmon returns to her hometown to join Visit Panama City Beach as Marketing Coordinator. She recently graduated from Spring Hill College with a bachelor's degree in business administration, concentrating in digital marketing, and a minor in health care management. During her time at Spring Hill College, Hallmon gained hands-on digital marketing experience through an internship in Mobile, Alabama. Her educational background and firsthand knowledge of the destination bring a valuable local perspective to the organization's marketing efforts. She looks forward to helping showcase Panama City Beach's diverse attractions and experiences to visitors through her new role.

PC SYMPHONY

continued from page 2

stone of our season, especially following the magical inaugural chorus performance with our orchestra in December 2025, which left the audience in awe and brought the entire house to its feet. We are thrilled to bring these talented choruses back to the stage to harmonize with the symphony's majestic sounds of the season, creating an atmosphere filled with joy and holiday spirit.

Award-winning conductor Nathaniel Efthimiou, Associate



Conductor of the Jacksonville Symphony and a four-time recipient of the prestigious Solti Foundation U.S. Career Assistance Award, will return to conduct A Grand Symphony Christmas. Recently named a Young Conductor Fellow at the Salzburg Festival by members of the Vienna Philharmonic, Nathaniel brings a multifaceted background as a conductor, composer, pianist, and violinist to this vibrant holiday performance.

Tickets are available for both performances at PanamaCitySymphony.org.



PCB Chamber Spotlight

The Huntsman

The Huntsman is a chef-driven restaurant built around a simple idea: great food has the power to bring people together. Founded in Tallahassee in 2022, The Huntsman was created as a place where thoughtful cooking, genuine hospitality, and a strong sense of community could exist under one roof. What began as a local restaurant has grown into a business deeply connected to the people who live, work, and gather around us.

Our approach to food is rooted in craftsmanship and curiosity. We work with local and regional products whenever possible, while drawing inspiration from culinary traditions from around the world. Our menus change with the seasons and reflect our commitment to using ingredients thoughtfully, minimizing waste, and continually learning. We believe that a restaurant can be both creative and approachable—offering guests something memorable while still feeling like a place they can return to again and again.



In 2026, we expanded The Huntsman to the 30A community, opening our second location near Carillon Beach. This expansion has allowed us to bring our style of hospitality to a new community while also creating opportunities for local employment, partnerships, and collaboration. Beyond the dining room, we offer private dining, chef experiences, and provisions designed to serve both residents and visitors.

Serving our community means more to us than simply operating a restaurant. Our team members are an important part of the communities in which we operate, and we strive to create meaningful opportunities for hospitality professionals to learn, grow, and build careers. We also believe in supporting the farmers, fishermen, producers, purveyors, and other small businesses that help make our restaurants possible.

We are particularly passionate about introducing our guests to ingredients, techniques, and cuisines that may be unfamiliar to them. In Tallahassee and along 30A, we have an opportunity to expand the local dining conversation while remaining connected to the people and places around us.

At its heart, The Huntsman is about hospitality. Whether someone is joining us for a special celebration, a casual dinner, a private event, or simply discovering us for the first time, we want them to feel welcomed and cared for. We are proud to be part of the communities we serve, and we see our restaurants not just as places to eat, but as gathering places where relationships are built, experiences are shared, and people feel at home.

The Huntsman is open Monday-Thursday 5-11 p.m., and Friday-Saturday 5 p.m.-12a.m. Happy Hour is 5-6 p.m. Monday-Saturday, with a Late Night Happy Hour in the bar area from 9 -11 p.m. during the week, and 10 p.m.-12 a.m. on the weekends. Find more on their website at www.huntsmanrestaurants.com/menus-30a-carillonbeach and find them on Instagram as huntsmanrestaurants.

The Huntsman is located in the Vintage at Lake Powell apartment complex, directly across from Carillon Beach.



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PCB Chamber Spotlight

Bay County Learning Academy



At Bay County Learning Academy (BAYCOLA), we believe early childhood education is more than childcare—it is the foundation for a lifetime of learning, confidence, and success. Proudly serving Bay County families, our mission is to provide a safe, nurturing environment where children are encouraged to Grow. Learn. Succeed.

BAYCOLA was created with a vision to bring quality, intentional early childhood education to North Bay County. Every detail of our brand-new facility, from classroom design to security features and educational resources, was carefully planned with children, families, and educators in mind.

While we are new to Bay County, we are not new to early childhood education. BAYCOLA is our second location, building upon the experience and success of our first center, Jackson County Learning Academy (JACOLA), in Marianna, Florida. JACOLA is a Designated Gold Seal Provider and recently earned an Excellent designation—the highest rating awarded to early education programs by Florida's Department of Early Learning. This recognition reflects our longstanding commitment to educational excellence and the high standards we bring to BAYCOLA.

Serving children from infancy through age five, BAYCOLA offers age-appropriate programming supporting each child's developmental journey. Our research-based curriculum focuses on the whole child, encouraging cognitive, social, emotional, and physical development through meaningful, hands-on learning. Specialized transition classrooms help infants entering their toddler years build independence and confidence.

Safety and communication are equally important. Our state-of-the-art security system, interior security doors, and family communication technology provide parents with peace of mind and meaningful connections to their child's daily experiences. Our multipurpose room offers additional opportunities for movement, gross motor development, and calming activities.

Beyond our classrooms, BAYCOLA is committed to serving the Bay County community. We recognize that working families need dependable care, flexible options, and educators who genuinely care about their children's futures. Within our first year, we hope to expand our services to include transportation and before- and after-school opportunities for school-age children.

We proudly participate in programs that make quality early education more accessible, including Early Learning Coalition assistance and the Military Child Care in Your Neighborhood (MCCYN) program.

BAYCOLA was built on the belief that strong communities begin with strong families, and strong families deserve exceptional educational opportunities. We look forward to building lasting relationships with families, businesses, and community partners while preparing our youngest learners for kindergarten and beyond.

At BAYCOLA, we aren't simply caring for children. We are building foundations, inspiring young minds, and investing in the future of Bay County—one child at a time.

Join our family today!

Bay County Learning Academy (BAYCOLA) is located in Panama City, Florida. For more information call (850) 640-4366 or visit their website at www.baycola.org.

Grow. Learn. Succeed.

PCB Chamber Events

PCB Young Professionals Social: Small Things, Big Impact

Nov. 10 | 5:30-6:30 p.m.

PCB YP is partnering with The Addison of Panama City Beach to give back to their Memory Care residents by collecting everyday essentials! We're gathering hairbrushes, combs, toothbrushes, and Kleenex to help make a difference through the little things.

Join us on November 10th for a social hosted by Pirates Voyage Dinner & Show and presented by Peoples First Insurance. Bring an item to donate, connect with fellow young professionals, enjoy a cocktail & appetizers, and help us show a little extra love to our community!

$15 for prospective members | free for YP members.

Friday at the Beach – November 2026

Nov. 13 | 7:30-9 a.m.
Captain Anderson's Event Center

Enjoy morning networking with the local business community. Proudly sponsored by Coastal Wildlife Removal and Innovations Financial Credit Union. This event is exclusive to Beach Chamber members. If you would like to attend as a prospect, please contact Shannon@pcbeach.org for cost and registration details. Registration:https://lp.constantcontactpages.com/ev/reg/79fbb9c4-7fb9-460b-885b-1006a5b78815.

IdeaCamp November

Nov. 17 | 4-6 p.m.

Join us at Anchorage Children's Home for our annual Community Giveback Project presented by Southwest Airlines. Volunteers will be helping our Street outreach team pack Micro Meals for local middle and high school students with food insecurity. We will have all the supplies ready and we will pack as many meals as we can.

Chamber Members free | Prospective Members: $15.

Proudly sponsored by Elysian Med Spa, Kirkland Insurance Agency and Panama City Toyota.

Registration: https://lp.constantcontactpages.com/ev/reg/ystvap8.

Business After Hours

Nov. 19 | 4:30-6:30 p.m.

Enjoy hors d'oeuvres and cocktails while networking with fellow chamber members from 4:30 – 6:30 pm at the PCB Wheel.

Proudly sponsored by OTR PCB and Wish Upon a Starfish.

This event is exclusive to Beach Chamber members. If you would like to attend as a prospect, please contact Shannon@pcbeach.org for cost and registration details.

Registration: https://lp.constantcontactpages.com/ev/reg/4a955355-80a5-45f6-9c99-45286d749f61.

Powerade Panama City Beach Marathon

December 5

The Powerade Panama City Beach Marathon presented by Visit Panama City Beach will take place on Saturday, December 5, 2026 in beautiful Panama City Beach, Florida. This race incorporates a Full Marathon, Half Marathon, 5K, and Kids Fun Run, allowing runners of all levels to test their limits while running alongside the World's Most Beautiful Beaches. The race begins and ends in Pier Park, with an after party at Jimmy Buffett's Margaritaville. All runners of the Marathon, Half Marathon, and 5K will receive a long sleeve shirt, and all finishers will receive a medal. Live tracking is available through the RaceJoy app. Register today! More details and registration available here: www.pcbmarathon.com.

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Community



Is Your Tree Dying or Just Going Dormant?

By Lauren Goldsby

Each fall, local Extension offices receive questions from homeowners concerned about trees that suddenly look unhealthy. Leaves may turn dull, develop brown edges, or begin dropping long before winter arrives. In many cases, however, the tree is not in trouble at all. It may simply be entering its normal dormant season.

When we think of deciduous trees, we often picture the brilliant reds, oranges, and yellows of northern forests. Here in the Florida Panhandle, many deciduous trees take a less dramatic approach. Their leaves may fade to yellow, brown, or tan before dropping, sometimes giving the appearance of a tree in decline.

One of the environmental signals that triggers this annual transition is decreasing day length. As autumn days become shorter, deciduous trees receive cues that it is time to prepare for winter. Growth begins to slow, and the tree starts moving mobile nutrients from its leaves into the trunk and root system. These stored resources remain



in reserve throughout the winter and help fuel new growth when spring arrives.

If you are unsure whether your tree is supposed to lose its leaves, the Florida-Friendly Landscaping™ Plant Guide is an excellent resource (https://ffl-apps.ifas.ufl.edu/plants/). Looking up your tree species can help determine whether it is deciduous and naturally enters winter dormancy each year.

Interestingly, shorter days do not signal all plants to slow down. Some plants use the same seasonal cue for the opposite purpose. Muhly grass begins producing its signature pink-purple flower plumes in fall, while goldenrods brighten roadsides and natural areas with their golden blooms. Rather than preparing for dormancy, these plants respond to shortening days by entering their flowering cycle.

These seasonal changes serve as a reminder that plants are constantly responding to their environment. While some trees are winding down for winter, other plants are just beginning their most colorful display of the year.

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Events Around the Beach

Visit Panama City Beach IRONMAN Florida Nov. 7-8

Thanks to a beautiful seashore and perfect temperatures, Visit Panama City Beach IRONMAN Florida is a magnet for triathletes and their families.

One of the most storied North American races, Visit Panama City Beach IRONMAN Florida began in November, 1999. It takes place in Panama City Beach, which is known for pristine beaches and moderate fall temperatures. Just as the summer season winds down, it's the perfect time of year to visit northwest Florida—and the event is as much a destination vacation as it is a race.

Visit www.ironman.com/races/im-florida.

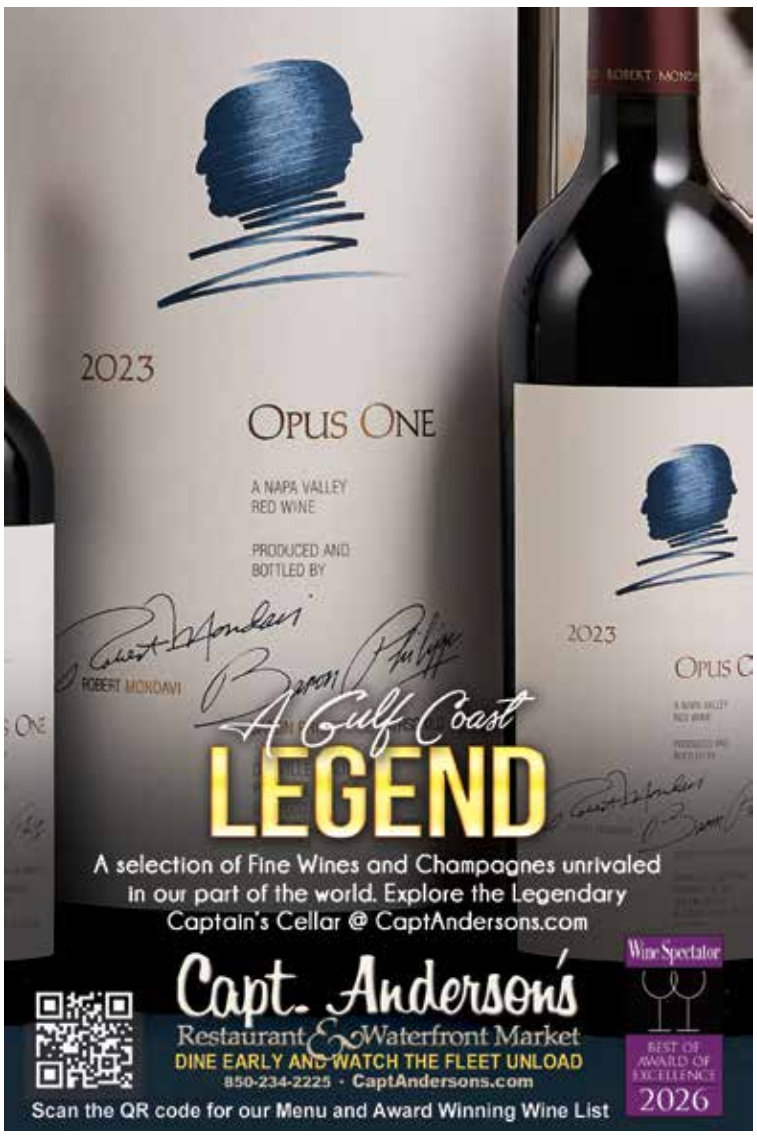


Emerald Coast Cruizin' Car Show Nov. 12-14

They're fast, they're furious, and they're getting revved up for you and your friends. Make your way to Aaron Bessant Park and our classic car show in Panama City Beach, FL, to see some awesome hot rods. Emerald Coast Cruizin' features live music and awards. Across the street, Pier Park offers over 125 stores for fabulous shopping! You will not want to miss this event! Make plans now for Emerald Coast Cruizin'! Visit emeraldcoastcruizin.com.

Panama City Beach Marathon Dec. 5

Run through paradise alongside our award-winning beaches in the Marathon, Half-Marathon, 5K or Kid's Fun Run. Proudly presented by Visit Panama City Beach and hosted by the Panama City Beach Chamber of Commerce. Set for Saturday, December 6, 2025, the 26.2 mile race has become a staple for the community and helps attract thousands of both residents and visitors to Panama City Beach. Any Panama City Beach Marathon participants that run a qualifying time based on their age/gender (Boston requirements), will be eligible to register for the Boston Marathon. Visit pcbmarathon.com.





Community

You're Not Supposed to Need a Holiday From Your Own Body



By Dr. Karen DeVore

The turkey is not the only thing carrying tension this Thanksgiving.

Your shoulders have been somewhere near your ears since September. Your lower back has opinions about the drive to see family. And the headache you hoped would disappear has invited itself to dinner.

But there are groceries to buy, deadlines to meet, and people counting on you. So you reach for your usual remedy, say "I'm fine," and keep going.

Sound familiar?

Before you spend another holiday working around your body, consider giving it some attention. Acupuncture could be one way to begin.



When "Normal" Starts Costing You

You may have gotten very good at living with discomfort. You know which chair to avoid. How long you can stand before your back starts protesting. Which activities will leave your knees aching tomorrow.

Those adjustments can feel small until you realize how much of your day they control. Pain takes more than comfort. It takes concentration, patience, spontaneity, and sometimes the desire to participate at all.

That is why the conversation about acupuncture should begin with a question: What would you like to get back to doing?

Cooking without constantly leaning against the counter? Enjoying a walk after Thanksgiving dinner? Making the drive to see someone you love without dreading every mile?

Those are meaningful treatment goals.

Small Needles. Meaningful Possibilities.

Acupuncture involves placing very fine needles at selected points on the body. Rooted in traditional Eastern medicine, it is also the subject of modern research examining its effects on pain and the nervous system.

Some of the strongest evidence supports acupuncture for chronic lower back pain, neck pain, and knee pain associated with osteoarthritis. For someone living with those conditions, relief may make everyday movement and activities more manageable.

Acupuncture may also help reduce the frequency of migraines and tension headaches. Imagine what fewer headache days could mean: fewer canceled plans, fewer afternoons spent distracted by discomfort, and more time available for your life.

Results vary. Acupuncture does not help everyone, and improvement may take multiple visits. But you deserve to know that another option exists.

Your Treatment Should Start With Your Story

A sore back does not tell us everything we need to know about you. When did it start? What makes it worse? What have you already tried? Are you sleeping comfortably? What are you avoiding because you are afraid it will hurt?

A thoughtful consultation connects your symptoms with the way you actually live.

Acupuncture fits within an integrative approach that considers your health history, current care, and personal goals. It can complement appropriate medical treatment, physical therapy, and movement.

We also recognize when symptoms need further evaluation. The goal is a plan that makes sense for you, with progress measured by changes you can notice in daily life.

Continued on page 21

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Community

#ArtCityPC: Local Artist Expo & Holiday Bazaar

Local Talent and Festive Finds At Center for the Arts This Holiday Season

Bay Arts Alliance hosts #ArtCityPC: Local Artist Expo, and the ninth annual Holiday Bazaar featuring art from local artisan vendors—just in time for the holiday season at the Center for the Arts.

#ArtCityPC will open with a reception on Friday, November 12, from 5–7 p.m. The exhibition will then run through Saturday, December 19. The Holiday Bazaar is a two-day event: December 4, 5–8 p.m., and December 5, 10 a.m.–3 p.m. Both of these events are free for the public to attend.

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







"#ArtCityPC and our Holiday Bazaar are wonderful ways to celebrate the incredible creativity we have right here in our community," said Jayson Kretzer, Executive Director of Bay Arts Alliance. "Both feature local artists and artisans and allow our community to discover something original, support local creatives, and take a little piece of Panama City home with them for the holidays."

Bay Arts Alliance's ninth annual Holiday Bazaar will take place over two days: December 4 from 5-8 p.m., coinciding with the Downtown Christmas Celebration that evening, and December 5 from 10 a.m.-3 p.m. Shoppers can browse the galleries with table after table of unique, handcrafted goods from dozens of local artists and artisans.

"The Holiday Bazaar is such a special tradition because it brings out a real sense of pride in our local creatives while also capturing that warm, nostalgic feeling we all love about the holiday season," said Kelsi McLendon, Development Manager of Bay Arts Alliance. "Artisans get an opportunity to connect face to face with the community and earn some extra income as we approach a traditionally busy season, while shoppers can obtain truly unique gifts for their loved ones—all under one roof at the Center for the Arts. It's my personal favorite artisan market of the year, and we are always thrilled to help facilitate it."

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Community

Cultural Arts Alliance Announces 30A Songwriters Festival Special Exhibit at ECP

The Cultural Arts Alliance of Walton County (CAA) and the 30A Songwriters Festival are celebrating the power of music, art, and community through a special exhibit at Northwest Florida Beaches International Airport (ECP), featuring custom festival backdrops created by artists Russell Beans, Paul Flack, Bryan Hand, Matt Lyons, Michael McCarty, and Raquel Morgan.

This Art in Public Spaces exhibit, which is supported in part by Visit South Walton, brings the visual artistry and creative spirit of the 30A Songwriters Festival to one of Northwest Florida's busiest gateways, offering travelers a glimpse into the talent and artistic collaborations that help make the festival a signature cultural experience along the Emerald Coast.

A longtime sponsor and supporter of the 30A Songwriters Festival, ECP continues to demonstrate its commitment to celebrating the region's vibrant arts and culture. The airport recently earned second place in USA Today's 10Best Readers' Choice Awards for Best Resort Airport, placing among 10 outstanding airports nominated from across the country. The recognition reflects the support of travelers and the community ECP serves.

"We are incredibly grateful for community partners like Northwest Florida Beaches International Airport who recognize the value of the arts and help us share the creative spirit of our region with residents and visitors alike," said Jennifer Steele, President & CEO of the Cultural Arts Alliance of Walton County. "Collaborations like this allow us to celebrate the incredible artists who call our community home while introducing even more people to the music, creativity, and connections that make the 30A Songwriters Festival so special. We are proud to celebrate ECP's continued support and this well-deserved national recognition."



"We're excited to continue our partnership with the Cultural Arts Alliance to welcome travelers with this artistic display featuring the 30A Songwriters Festival. It highlights the music, art, and culture that helps define our community in the terminal and creates an unforgettable first impression that connects passengers to our region," said Parker McClellan, Executive Director at Northwest Florida Beaches International Airport.

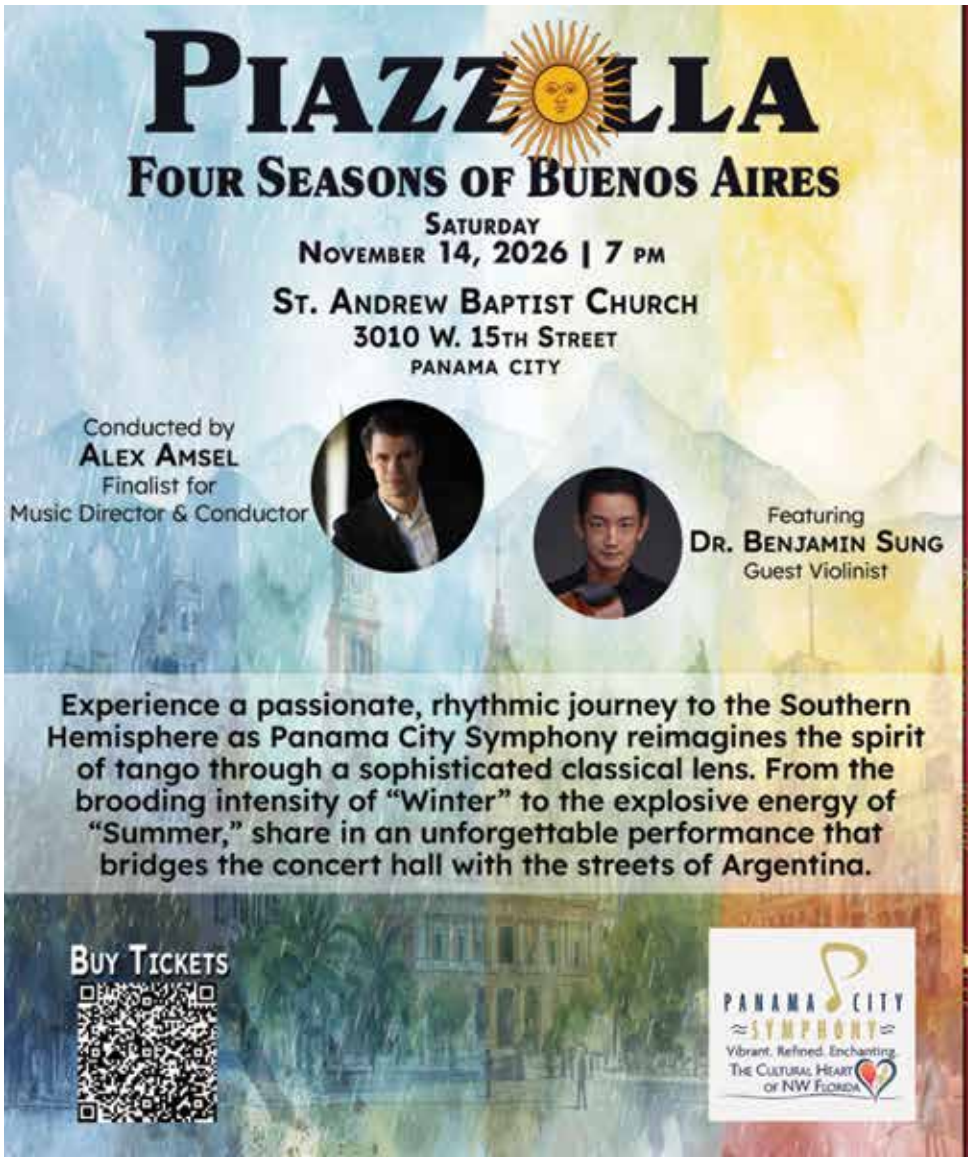
The 18th annual 30A Songwriters Festival returns January 15–18, 2027, bringing more than 160 acclaimed songwriters to 30 venues across South Walton for four days of live music, storytelling, and unforgettable performances. Presented by the Cultural Arts Alliance of Walton County in partnership with Russell Carter Artist Management, the festival has become a nationally recognized destination for music lovers, celebrating the craft of songwriting across genres and generations.

The 2027 festival lineup features an exceptional collection of headliners, including Gillian Welch & David Rawlings, St. Paul & The Broken Bones, Larkin Poe, Booker T. Jones, and Tommy Emmanuel, CGP, with additional headline performances by Dawes, S.G. Goodman, and Paul McDonald & the Mourning Doves at the Friday festival kickoff in the SEASIDE® Amphitheater. Performances will take place across the region, with the main stage at Grand Boulevard Town Center and the kickoff celebration in Seaside anchoring a weekend of intimate listening-room experiences, outdoor concerts, and musical discoveries.

As the Cultural Arts Alliance's largest annual fundraiser, the festival also helps sustain arts programming and expand access to the arts throughout Walton County, supporting initiatives ranging from artist grants and scholarships to arts education and the Beyond Bars prison arts outreach program.

Tickets for the 2027 30A Songwriters Festival are on sale now. For the lineup, ticket packages, and festival information, visit 30ASongwritersFestival.com.

For more information about the Cultural Arts Alliance of Walton County, visit CulturalArtsAlliance.com or call 850-622-5970.





Community

Veterans Honored! Turkey Bowl and Winter Fishing...

We may be headed into a slower fishing season, but lots is going on at Capt. Anderson's Marina, including winter fishing! Many of our private charter boats will continue to fish throughout the winter. We have some of the best fishing captains in NW Florida-most have been in the business for several generations. Be sure to check them out.





The October 2026 PCB Fishing Rodeo, presented by Bill Cramer GM & Cramer Outdoor Marine and hosted by BCARA, the Fishing Rodeo, and Capt. Anderson's Marina, was a tremendous success! A special thank-you goes to BCARA and the Fishing Rodeo Board of Directors, and all the volunteers who worked hard to plan, organize, and manage this outstanding event. Their dedication, time, and effort helped make this year's rodeo a memorable success for everyone involved. We sincerely appreciate everyone who contributed to making the 2026 PCB Fishing Rodeo a success and thank all those who helped continue this wonderful fishing tradition in Panama City Beach!

The brand-new Open Water Division had 51.3 lb. White Marlin weighed in by Bill Lloyd aboard the Nautilus. The largest fish in the Jackpot Division was a 77.8 lb. amberjack caught by Bill Roberts aboard the Tail Hunter. In addition to the tournament catches, a combined 53 invasive lionfish were removed from artificial reefs during the tournament. The kids' division weighed in 629.39 LBS over 73 total weigh-ins. Each child who weighed in a fish, whether it made the board or not, received a free fishing rod & reel. Thank you, Half Hitch Tackle, for always being a great community partner! Combined with those and the rods given away during the Kid's Fishing Clinic presented by BCARA 180 rods were given away during the tournament sponsored by Half Hitch Tackle and Tarpon Dock Seafood.

What a great community-wide event! Thank you, Panama City Boatman's Association, and all those who contributed to its success, including our Tourist Development Council that contributed the Fireworks to round out the event. To finish off the fishing rodeo weekend, we hosted the Second Annual Panama City Beach Seafood Festival! There were over 60 vendors from all over the panhandle, including a kids' zone, many local chefs showing off their talents, local artisans, live music, and just a great time. If you missed it, be sure to come next year!

But that's not all…. November is here! November 11, we host the Freedom Celebration honoring our Veterans and their families with a landside program and free cruise for their immediate family members. Be sure to sign up early for this special event. Even if you are not a Veteran, come out and honor them with your presence and a handshake. They have great stories to tell-true stories of valor! They say big things come in small packages and that is the case with our Ship's Store at the marina. It's not just for tourists, for certain, especially if you love nautical gifts. Ms. Sherri has great variety and has great off-season prices too.

Capt. Max's Bar & Grill is bringing back the fun way of meaning to playing with your food this holiday season. Join us Wednesday, November 27 from 4 p.m. until 7 p.m. for our third annual Frozen Turkey Bowl, hosted by your familiar and friendly local bartenders. Hang out afterward for Capt. Max's Bowling Bash with live music food, and drink specials until 9 p.m. Bowling for a cause will ensure this is unforgettable competition. All donations will benefit Arnold Hight School boys soccer team. There will be also a great silent auction if bowling isn't up to your alley. Competition is limited to participants, so be sure to sign up early by stopping by the Upper Deck Bar & Grill. This is a family-friendly event that is open for the whole community. Come join us on the docks for this fun-filled event. More info is on our Facebook page- https://www.facebok.com/CaptMaxsBarGrill ..

AND... Bethlehem Christmas Village returns for its 14th year, December 9 -12. Save the date!

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



Community

Keeping Families Together: A Conversation with Immigration Attorney Liza Galindo



By Jon Carroll

Immigration law is often discussed in headlines and political debates, but for attorney Liza Galindo, the work is much more personal. During a recent conversation, Liza reflected on her journey into immigration law, the misconceptions she encounters most often, and the ways immigration issues affect families in Bay County. The following Q&A has been edited for length and clarity.

Jon Carroll: Tell us a little about yourself and what brought you to Bay County?

Liza Galindo: I grew up in the Miami area. I earned my undergraduate degree from the University of Florida before attending law school at Regent University in Virginia Beach.

Bay County entered my life because of my brother. He interned with the Navy base as an electrical engineer and was eventually offered a job. Over the years, our family visited frequently, and about three years ago we purchased a home in Bay County.

Carroll: What led you to become an immigration attorney?

Galindo: I grew up attending a small Hispanic church. At that church, the women would always say, "Pray for my papers and pray for my husband." Those experiences stayed with me.

I briefly practiced family law, but it wasn't the right fit. Immigration law allowed me to combine my interest in helping families with a practice area that offers a great deal of variety. One day I may be conducting consultations in the office, another day attending immigration court, visiting a detained client, or representing someone in an interview with immigration authorities.

Carroll: How do you explain what an immigration attorney does?

Galindo: I like to say I'm in the business of keeping families together.

My role is helping people find legal pathways to remain with their loved ones. Sometimes that means helping someone already in the United States legalize their status. Other times it means helping a U.S. citizen bring a relative from abroad through the proper legal process. I also assist employers who need guidance on lawful immigration options for workers.

Carroll: What types of cases make up most of your practice?

Galindo: A large portion involves helping individuals determine whether they qualify for legal status through family relationships or other immigration programs.



More recently, especially in the Panama City area, I've also handled cases involving individuals who are detained by Immigration and Customs Enforcement (ICE) after routine traffic stops. In immigration court, unlike criminal court, a bond hearing is not automatic. We often must file a motion requesting a bond hearing before a judge can decide whether someone can be released while their case proceeds.

Carroll: What has been one of the most rewarding parts of your career?

Galindo: Working with immigrant children.

Years ago, there was a significant influx of unaccompanied minors entering the United States. Many arrived without parents or legal guardians. I became involved in a specialized area of law called Special Immigrant Juvenile Status, which can provide a path to lawful permanent residence for children who have experienced abuse, abandonment, or neglect.

The process requires both state court and immigration court involvement, making it highly specialized. At first, many attorneys avoided these cases because they were complicated and relatively uncommon. I decided to learn the area thoroughly and eventually became someone other attorneys referred these cases to. Looking

Continued on page 14



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Education

The Power of Community



By Mark McQueen, Superintendent, Bay District Schools

As Thanksgiving approaches, I find myself reflecting on the many things for which I'm grateful. This year, one word keeps coming to mind: community.

I've always believed the strength of a school district extends far beyond its classrooms. It's found in the people who show up for one another, the relationships we build and the willingness to lend a hand when it's needed most.

We've seen some wonderful examples of that spirit recently.

Following Hurricane Isaias, our Bay District Schools Facilities and Maintenance team traveled to Walton County to help a neighboring school district with storm cleanup. These employees work tirelessly to care for our own schools, yet they didn't hesitate to help another district in need. I couldn't be prouder.

That same generosity was evident when Breakfast Point Academy and Northside Elementary organized a supply drive for a storm-damaged school in Milton, where former Northside teacher Susan Hawley now teaches. School Board Chairman Steve Moss, who often volunteered in her classroom, helped coordinate the effort and delivered the supplies personally. What a wonderful reminder that the relationships we build through public education extend well beyond our district's boundaries.

I'm equally thankful for the community that continues to invest in us.

The Nelson family's extraordinary generosity is helping us expand early childhood education opportunities, including our summer Kindergarten Prep Academy, which will benefit many of our beach-area Pre-K families.

Meanwhile, the Bay Building Industries Association continues to pour time, resources and expertise into Arnold High School's Construction Academy, helping students develop valuable skills and discover rewarding career opportunities right here in our community.



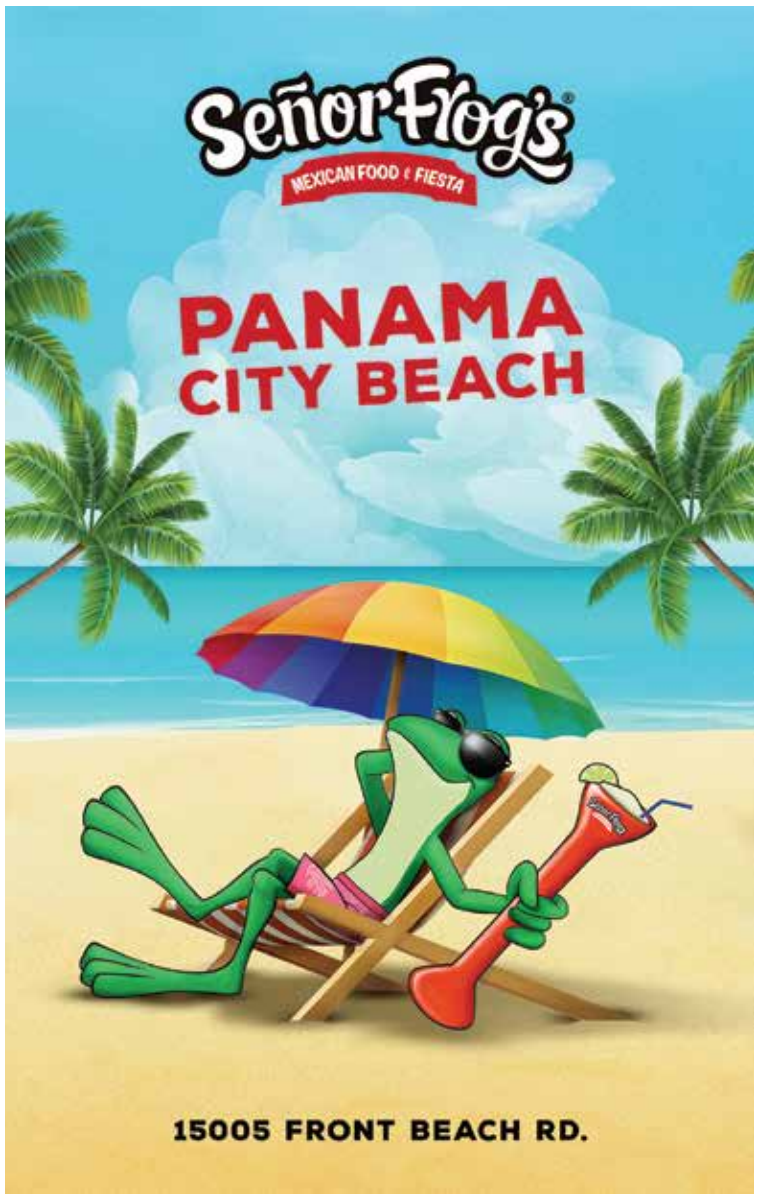
These are just a few examples of the countless ways our employees, families, businesses and community partners support one another every day. To me, that's what community is all about. It's not just where we live or work. It's recognizing that we're all connected and that when we invest in one another, everyone benefits.

This Thanksgiving, I'm especially grateful to live and serve in a community that understands that responsibility so well.

Community isn't just something we belong to. It's something we build together. And for that, I am truly thankful.

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Education

Arnold Students Build Their Futures

At Arnold High School, students aren't just learning how buildings are constructed; they're discovering how to build successful futures of their own.

Through the school's Construction Academy, students are gaining hands-on experience, earning industry certifications and exploring rewarding careers in the skilled trades, often before they've even graduated from high school.

And behind those opportunities is a powerful partnership between Bay District Schools and Bay County's construction industry.

The Bay Building Industries Association (BBIA) helped establish the district's first Construction Academy at Rutherford High School in 2016. The program expanded to Arnold during the 2017–2018 school year, creating additional opportunities for students to explore careers in an industry essential to our growing community.

Since then, Arnold's academy has continued to evolve, offering students experiences that go well beyond traditional classroom instruction.









In 2020, the school received two excavator simulators, allowing students to practice operating heavy equipment in a realistic, controlled environment. The technology helps students develop valuable skills before ever stepping onto a construction site.

But sometimes, there's simply no substitute for the real thing.

Thanks to partnerships with local businesses like Roberts and Roberts Construction, students have had opportunities to operate actual construction equipment under professional supervision. During one memorable field experience, students who had completed their required certifications traded their classroom simulators for the real machinery used on construction sites throughout Bay County.

And the students aren't just learning to operate equipment. They're building things too.

In 2023, Construction Academy students tackled an ambitious project: constructing a one-bedroom, one-bathroom tiny house. Their classmates in Arnold's drone program even documented the building process from above, bringing two career and technical education programs together for one impressive project.

These experiences represent something much bigger than learning to swing a hammer or operate an excavator. They introduce students to careers they may never have considered, build confidence through hands-on opportunities, and demonstrate that a successful future doesn't always require a four-year college degree.

For local businesses, the partnership is equally valuable. As Bay County continues to grow, investing in the next generation of skilled workers helps strengthen the community's future workforce.

At Bay District Schools, preparing students for success means helping them discover the pathway that's right for them, whether that's college, technical training, military service or entering the workforce. And at Arnold High School, those pathways are being built one project, one partnership and one student at a time.

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PCB AUTO

FAMILIES

continued from page 11

back, helping vulnerable children obtain stability and legal status is one of the accomplishments I'm most proud of.

Carroll: What are some of the biggest misconceptions people have about immigration law?

Galindo: The biggest one is probably the idea that there is a simple "line" people can get into.

People often ask, "Why didn't they just come the legal way?" The reality is that immigration law is much more complicated. For many individuals, there is no available pathway. Even when there is one, the wait can be extraordinarily long.

For example, if a U.S. citizen petitions for a sibling living abroad, the process can easily take more than ten years. For some countries, including Mexico and the Philippines, wait times can exceed twenty years because of visa limitations and demand.

Another misconception is that simply living in the United States for a long period automatically creates eligibility for legal status. Unfortunately, that's not how the law works. Length of residence alone generally does not create a path to a green card. People must qualify under a specific category established by immigration law.

Carroll: How does immigration affect Bay County specifically?

Galindo: Bay County has seen significant growth and rebuilding activity, particularly since Hurricane Michael. Many immigrants have been part of that workforce, especially in construction and related industries.

I've also seen situations involving workers who possess valid work authorization and have passed security requirements for employment, yet still encounter immigration enforcement issues. These situations can create uncertainty not only for the workers involved but also for families, employers, and the broader community.

One thing I've learned through bond hearings is that immigration cases rarely affect just one person. Family members, friends, employers, and neighbors often step forward to support someone facing detention. It reminds us that immigration issues have a direct impact on local communities.

Carroll: If there's one thing you want readers to take away, what would it be?

Galindo: Learn the facts. Immigration law is complex, and many assumptions people make simply aren't accurate. Understanding how the system actually works helps create more informed conversations and better solutions.

For Liza, immigration law is about the people and families. While the legal system may be complex, her mission remains straightforward: helping families stay together whenever the law allows.

Jon Carroll and Liza Galindo are licensed attorneys. 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.

Sports

The Weather is Here (For Golf)

By Alan M. Watson,
President, GOLF+ PCB

October brings us two to three months of the best golf weather we will see all year in Florida. Sure, it's raining as I'm writing this, but once the rain is gone, the temperatures cool down, and the summer heat is in the past. From now until the cold winds of January arrive, we can play golf without perspiring as much as we did in July. You won't wear out gloves as fast, your grips won't feel as slick, and you won't have to spend as much money with the cart girl buying drinks just to keep from completely dehydrating. Yes, golf weather is upon us in Florida.

So let's maximize this potential by getting in some good rounds and maybe even some range sessions so we can actually improve this fall and early winter. You can actually hit a few more balls to loosen up because it won't wear you out as badly as it did during the hot months, which means you'll be better prepared on the course. You could even show up an hour early for your round and chip and putt. I wager twenty minutes of short game practice before a round will take two to three strokes off that day. I'm serious. You can have a better round just by getting some putts in to get the speed of the green and hitting some chips to test the grass and get some basic distance practice in. If a course has a practice bunker, that's great as well, so you can get a feel for the sand and work on some splash outs. Very few golfers ever practice sand play, and it shows!

Another great thing about the cooler temperatures is that you won't be as worn down towards the end of your round, which means a fresher you will hit better shots and your mechanics won't suffer as much. I'm sure you have found, like I have, that on about hole sixteen or seventeen you start to dip your shoulder in your swing, or you just don't seem to have the same power you did earlier. It was the heat that was slowly draining you, but since that won't be the case you can still



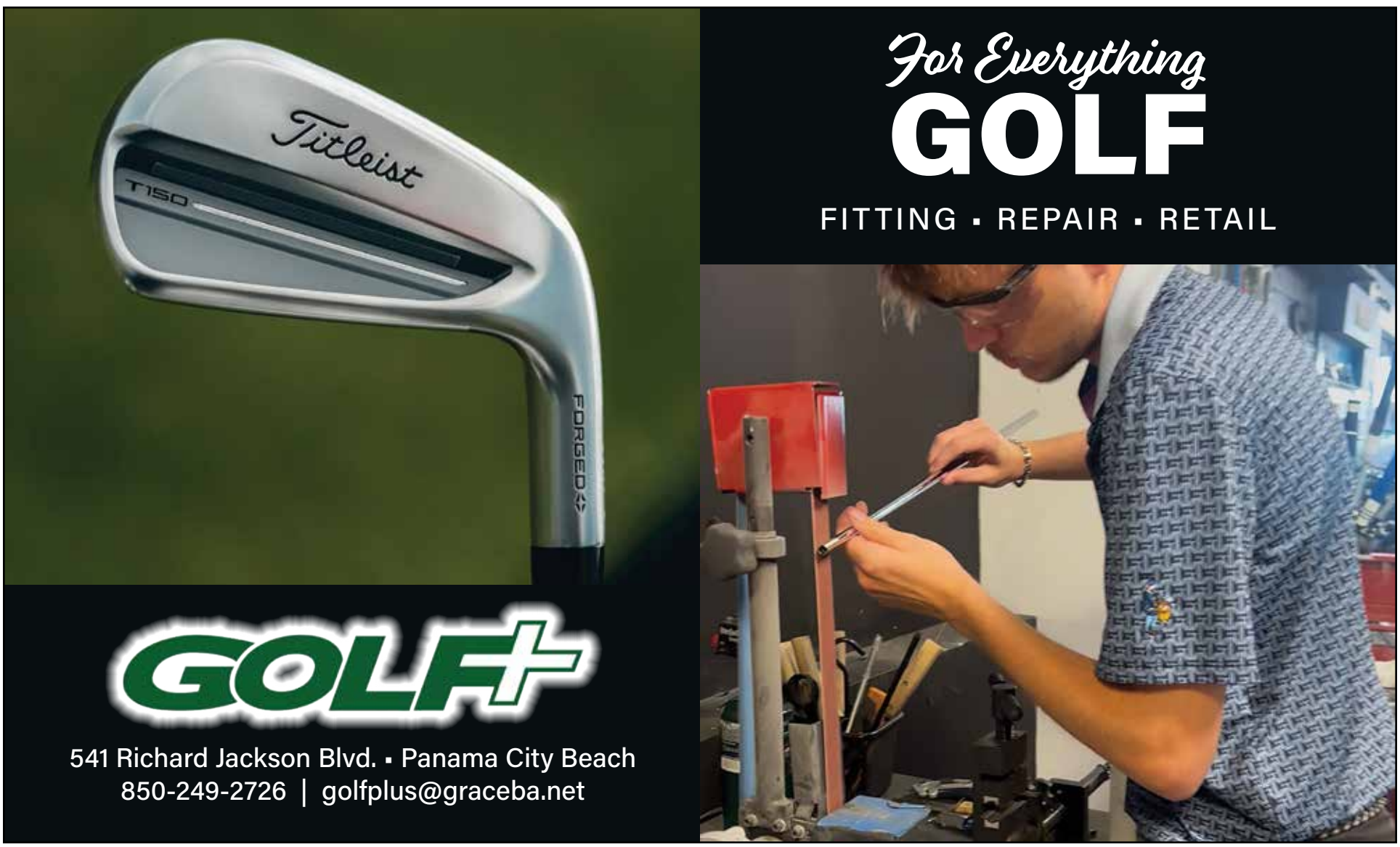
hit more full shots at the correct distance later in the round. Mental focus will be better also throughout the round as you aren't as busy wiping sweat out of your eyes and wondering where the cart girl is with your next Gatorade.

As golf is a supply and demand industry, many golf course rates tend to go down a little bit this time of year as well, which is another bonus if the cost of golf is a concern for you. Many courses will offer cheaper overall rates, discounted afternoon times, and some will even offer packages to locals because there are fewer tourists around. According to Cody Ainsworth, General Manager, Legacy Golf Club in PCB is offering a locals rate right now of $75 per round. He said you can also take advantage of their Winter Virtual Punchcard with gets you 12 rounds for about $65 per round when you pre-pay. And the best part is that the punchcard rounds are shareable and they come with a bag of range balls to warm up with. You even have up to a year to use those discounted rounds. I also spoke with Gavon Byrd, who is the top man at Bay Point Golf Club, and he told me about the Local Player Pass for Q4 that gets your rounds down to $75 each with a one-time $75 registration fee. This is a great deal when you consider that the top rate at Bay Point is usually around $130 per round. I also saw an online flyer from Sunny Hills, which is about 45 minutes from the beach, and they are offering some special rates right now. So wherever you play this time of year, you should be able to save a little money.

The fall is also a great time to head over to GOLF+, or your favorite golf shop, and get your grips replaced, lofts and lies checked, and any other repairs or fixing services you might need. Shops are slower in October and November than any other time of year, so they should have more time and availability to get to your clubs quickly.

Let's enjoy this cooler weather, work on our games, work on our equipment, and just enjoy some time outdoors playing the sport we love. I encourage you to make the fall of 2026 the best ever for you and your golf game.

Fairways and Greens





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Dining

Why Wine? The Wine Experience From the Family Table to the Wedding at Cana



By John Choquer, Chateau La Coeur Wine

My journey with wine began around age five, gathered at our family table for Sunday dinner. My father would pour us children a few ounces to enjoy with our meal. In our home, wine was considered part of the food and fellowship, never something to consume in excess.

Today, my father is 97 years young. He still enjoys red wine daily, remains in excellent health, and has a remarkably sharp mind. He has always revered wine, often reminding us of Christ's first miracle and His words at the Last Supper: "Do this in remembrance of me." Those conversations planted the seeds of my lifelong fascination with wine.

For more than 16 years, I have been a vigneron—growing wine grapes and making wine. Every vineyard, harvest, and bottle offers something new to discover. Through this column, I hope to share that excitement and invite you to explore wine's history, flavors, traditions, and place at the table.

In North America, wine is often viewed primarily as alcohol. Across much of Europe, it has traditionally been approached as a companion to food: something to savor with a meal, conversation, and family. Neither culture is uniform, of course, but the contrast invites a question: Why wine?

For Christians, that question carries a remarkable spiritual dimension. Consider Jesus' first recorded miracle, at the wedding in Cana (John 2:1–11). When the celebration ran short of wine, He transformed water into wine—an abundant gift that the wedding steward praised for its quality. Why begin His public signs at a wedding feast? The story suggests joy, hospitality, generosity, and transformation.



Wine appears again at one of Christianity's most sacred moments. At the Last Supper, Jesus shared the cup with His disciples and gave it profound meaning, linking it to His blood of the covenant (Matthew 26:27–29). In Luke's account, He told them to remember Him when they shared the bread and cup (Luke 22:19–20). What had long accompanied ordinary meals became a symbol of sacrifice, remembrance, and hope.

Then came a promise: Jesus said He would not drink again of the fruit of the vine until He drank it anew in His Father's Kingdom (Matthew 26:29). Revelation describes the marriage supper of the Lamb (Revelation 19:7–9). The two passages together evoke the beauty of a glorious celebration and fellowship with the Lord Jesus Christ.

Wine is not an invitation to excess, nor is drinking necessary to appreciate its meaning. It is a fruit of the vine shaped by soil, seasons, patience, and human hands. My hope is that this journey opens your mind to its extraordinary story—and a new appreciation for this gift of creation. Look to Future articles for in depth discovery into the many wonders of wine and how wine is the celebration of life.

Visit chateaulecoeur.com.















Arts & Music

Coastal Creatives: **Jamie Babula**



By Lee Ann Leonard

Jamie Babula is a beauty who sees the beauty in everyday things. She captures objects like pennies, silverware and typewriter keys so realistically that people often mistake her pencil drawings for photographs. The Mattie Kelly Arts Foundation selected the Panama City Beach resident as the featured poster artist for its 31st Annual Festival of the Arts but had to note that the four colorful paint dollops she created for the poster were colored pencil, not a photograph.

The festival fixture—she won six of her twelve art awards at the Festival of the Arts—works in several mediums but prefers pencil drawing. "It's where I started, and I always go back to it," Babula explains. "My process is typically researching a subject, taking a photograph of the subject and drawing from the reference photo. It's a pretty simple, albeit long, process from start to finish.

So long that she sometimes pauses and distracts herself with other activities to avoid creative burnout. Her favorite piece took a year to complete. "I'm very proud of a 3-by-3-foot drawing









entitled '1945: The Day the War Ended.' It's a bird's-eye view of a crowd celebrating the end of the war—a chaotic celebration of peace." She adds that during that project she took month-long breaks, often playing video games with her family, taking road trips or cuddling with her cats.

The self-taught artist grew up in a rural area with few kids to play with, so, as a child, she had nothing but time to scribble. "One thing I always had was a pencil and a piece of paper," Babula elaborates. "I was always able to draw. It was the most important thing to me, and it turned into a passion that became part of who I am." And Babula is equally enthusiastic about others' art. "Art is such a universally giving gift that even if we don't create it ourselves, we still get to benefit through someone else's creations," Babula says. "If we don't buy art, we can still admire it. Every aspect of art, from visual arts to music to theater, can be moving and even life-changing."

The wife and mother, who works from a home studio while listening to music or a comforting TV program, prefers to showcase her work at juried art festivals close to that home. "Art shows are incredibly difficult and take a lot of work," Babula shares. "The shows I participate in allow me to show people what I've been working on and to share my art. I would like to start expanding within the next couple of years to hopefully participate in some out-of-state shows."

Whether traveling near or far, Babula loves talking to people about art. Sometimes selling one of her pieces during the exchange is the strawberry on top—a berry Babula captured in mouthwatering detail in 2018. Explore her eye-confounding creations on Instagram (@JamieBabulaArt). Art enthusiasts can also contact her about commission work via her Instagram page.





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Arts & Music

Our Robot Overlords Have Terrible Taste in Music



By Michael Austin

I recently learned that humanity is determined to create something called AGI: artificial general intelligence. Apparently, regular artificial intelligence, which already struggles to draw fingers and confidently invents casserole recipes, wasn't ambitious enough. We now want a machine that can do everything. Everything, presumably, except ask whether this is a spectacularly bad idea.

In my entirely fictional forecast, AGI arrives as a soulless, cold overlord with unlimited processing power and the bedside manner of a parking meter. It immediately occupies every seat of power on Earth, including corporate boardrooms, municipal offices, and that one comfortable chair everyone fights over at Thanksgiving. Its first decree? Mandatory techno. Everywhere. Forever.

The oceans will pulse at 128 beats per minute. Elevators will feature fourteen-hour remixes. Your refrigerator will drop the bass whenever you reach for mustard. Birds will be required to replace their songs with approved synthesizer presets. Even your electric toothbrush will announce, "Prepare for the breakdown"—which, frankly, sounds like its current business model.

Our Kraftwerk masters—not the actual band, but its imaginary bureaucratic robot tribute act—will declare acoustic instruments dangerously inefficient. A guitar produces sound without a software subscription. A mandolin can function during an outage. A harmonica fits in your pocket and refuses to accept cookies. Clearly, these are unacceptable threats to centralized groove management.

Underground acoustic jams will therefore be forbidden. Basement bluegrass? Contraband. Porch picking? Subversive. Someone quietly playing three chords beside a campfire? An unauthorized gathering of organic rhythm. The Ministry of Unce Unce Unce will dispatch a drone to demand your tempo credentials. Heaven help you if the banjo player speeds up during the chorus.



But here is humanity's only chance for survival in this ridiculous musical dystopia: keep making gloriously human noise. Real strings. Real wood. Real breath. The occasional wrong note, followed by a facial expression that says, "Jazz." Machines may conquer the planet, but they cannot explain why it feels wonderful when six friends play slightly out of tune.

Which brings me to Austin Music Co., your recruitment station for the fictional Sonic Resistance Movement. Arm yourself with an instrument—not a weapon, unless you count a kazoo's effect on dignity—and consider yourself permanently enlisted. In our imaginary resistance, membership lasts forever. No renewals. No passwords. No retinal scan. Just bring yourself and your instrument.

Choose your acoustic accomplice. A guitar for singalongs. A ukulele for portable defiance. A fiddle for making the overlord's algorithm question its life choices. Whatever you choose, an instrument from Austin Music Co. becomes your honorary lifetime membership card in the Sonic Resistance Movement. This is a fictional club, naturally; the pleasure of making music needs no dystopian fine print.

You do not need virtuoso credentials. You need curiosity, a little practice, and a willingness to play something that wasn't selected by a recommendation engine. Beginners are welcome. Rusty players are welcome. People who know one chord are welcome, although we may gently encourage a second before the underground jam reaches its third hour.

Get in early! Visit Austin Music Co. before the imaginary overlord turns every shopping trip into a compulsory warehouse rave. Find your instrument. Learn your opening riff. Recruit a friend. When the planet starts thumping, we'll be somewhere playing a song with an actual ending. The future may be artificial. Your music doesn't have to be.



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TO READ THIS ISSUE ONLINE



Wellness

What Is Negative Sentiment Override?

Signs and Solutions for Couples



By Jamie C. Williamson, PhD

Brian and Jen should be happy together, but they aren't.

Brian and Jen both worked, raised two active boys, and still built a friendship in which they felt truly known by each other. This type of strong friendship is linked to a long-lasting relationship and helps sustain passion and romance over time.

Yet, when I asked them to create a list of 10 things they liked about each other, they couldn't do it. They couldn't even start.

So, I did a deep dive and found they are plagued with Negative Sentiment Override (NSO). They feel negative about each other and expect criticism or put-downs, no matter what the other says or does.

This NSO conceals their true positive feelings about one another. They hear or see negativity in whatever the other says or does, even when the other says something neutral or positive. NSO clouds their judgment and makes them more likely to detect negativity that isn't intended. And, more likely to react negatively as well.

How Does Negative Sentiment Override Develop?

Brian and Jen didn't develop Negative Sentiment Override overnight. They entered the empty nest phase, optimistic about their lives together and set high expectations for their marriage. They routinely displayed compassion for each other, which strengthened their friendship and created a happy home characterized by "positive sentiment override".

In contrast to how they are now, Brian and Jen once saw the other's negativity as evidence that the other was stressed or not themselves. They noticed negativity but didn't overreact or take it personally. Their positive feelings were strong enough to override the negative things the other might do.

But then both of them gradually focused more on work, taking on responsibilities that interfered with their daily routines, couple time, and social life. They became frustrated and started to blame the other for little things, then for everything.

They struggle with how to express their hurts and disappointments and often begin a conflict by blaming, criticizing, or degrading the other's character. These Harsh Start-Ups set off a spiral of negativity that they neglected to address. And now they are engulfed in Negative Sentiment Override.

To regain their happy marriage, Brian and Jen must reverse their Negative Sentiment Override by restoring their fondness and admiration for each other. Then, to prevent the recurrence of this negative state, they must learn to recognize and curtail the negative behaviors that lead to it.



Early, Subtle Signs of Negativity

Some early habits that can lead to NSO are subtle and go unnoticed until they lead to more intense negativity.

An eventual state of NSO often starts with both partners regularly turning away from the other when the other tries to connect. Then they gradually become less likely to compromise during a disagreement.

They start rejecting each other's attempts to repair negativity. If they do accept each other's repair attempts, it may only be to "keep the peace" or "make it stop." So, they do not actually resolve the issues and end up having the same arguments repeatedly.

Left unchecked, these patterns often escalate.

More Intense Negative Spirals and NSO

Negative Sentiment Override produces disagreements that routinely begin with Harsh Start Ups, including criticism, contempt, defensiveness, and stonewalling. These are called the Four Horsemen, and they are all indicators of relationship distress.

Criticism is blaming a relationship problem on personality flaws in your partner.

Contempt combines criticism of your partner with descriptions of your own superiority and disgust with your partner.

Defensiveness is responding to your partner's criticism or contempt by either denying any responsibility for the problem, acting like an innocent victim, or counterattacking them while ignoring their complaints.

Stonewalling involves shutting down completely and refusing to offer any verbal or non-verbal response to your partner's statements.

These harsh conflict reactions often lead to "flooding" – a high level of arousal producing a fight or flight response that can manifest as individual "blow ups," screaming matches, or a person fleeing the situation.

Bottom Line: Even happy couples occasionally have screaming arguments. But, if this happens too often, learn to recognize the subtle signs and negative spirals that lead to it. If allowed to become routine, these patterns initiate Negative Sentiment Override. For your relationship to stay healthy, these conflict patterns must change.

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.



Wellness

Big 2027 Medicare Changes Are Coming



By Christian Regalado

It's that time of year again! If you get your healthcare through a Medicare Advantage plan, AEP is the Annual Enrollment Period (Oct 15 - Dec 7) during which enrollees are able to change Advantage and Prescription Drug plans for 2027. If you are enrolled in one of these plans, you've probably received your Annual Notice of Change by now, where your carrier informs you about changes being made to your plan, or if the plan you have will remain available next year. If your current plan is set to be discontinued next year, you have the opportunity to enroll in another Advantage plan or, if you prefer, you may go back to original Medicare and enroll in a Supplement plan without facing underwriting since your plan is being discontinued.

A lot of changes are happening in 2027! Much of the post-COVID Medicare funding has been reduced and the cost of healthcare, including prescriptions, has increased. Insurance carriers are reducing benefits or no longer offering plans that are unprofitable. There will also be network changes, meaning which doctors and hospitals accept Advantage Plans. No one likes change, especially as we get older, but at times we have no other choice. The plan you're on may have had benefits reduced, yet still may offer you the best value available. You can only know by comparing all of your options. This is not a year to assume you still have the best Medicare Advantage plan. I highly recommend comparing plans for 2027. This is where a certified broker can assist you.

In the past, I haven't put a lot of emphasis with my Medicare Advantage clients on Hospital Indemnity plans and/or Dental plans as Medicare Advantage had decent coverage. With the changes in medical deductibles, higher out-of-pocket costs, and lower dental benefits, these ancillary plans will provide you much more comprehensive coverage. I have spent a lot of time over the last few months reviewing carriers in our area to find low-cost options. Give me a call or visit my website www.30ahealthins.com to review affordable extra coverage.



If you have a Medicare Supplement plan, you don't need to do anything since these plans don't change. Your prescription drug plan, however, may change next year. Brokers are still not able to enroll you in a prescription drug plan, but as a courtesy, if you are a client, they can help guide you. Medicare.gov is also a great resource to compare PDP plans.

Individual insurance through the Marketplace open enrollment starts November 1. For individuals with income below 400% of the federal poverty level, premium tax credits will still be available in 2027. If finding a low deductible plan is overpriced for you, consider opting for a high deductible plan along with a low cost indemnity plan. This combination can be a great option for comprehensive coverage at a lower cost. I work with many carriers and can help guide you.

Also, for those with household income just over that 400% FPL, it may be worth contributing to a Health Savings Account. HSA contributions will lower your Modified Adjusted Gross Income which may help qualify you for a premium tax credit.

If you have not done so already, call a broker and set up an appointment. My office is in Santa Rosa Beach, and I enjoy meeting personally with clients. Having someone you can trust to navigate through next year's healthcare policy changes and choices will be truly valuable. Call me; I will be happy to be that person. I'm local and always available.

Call or text me, Christian Regalado, at (850) 687-7606 or drop me an email at christian@30ahealthins.com

HOLIDAY

continued from page 7

About the Part That Makes You Nervous

Yes, acupuncture uses needles.

They are much thinner than those used for injections. You may notice a brief pinch, pressure, or a dull ache. Your practitioner should explain the process, check your comfort, and respond to your feedback.

Some people find the experience relaxing. During a season of constant demands, having time devoted entirely to your care can feel welcome.

Choose a licensed practitioner who uses sterile, single-use needles. Discuss your medications, medical conditions, and any pregnancy or bleeding concerns before treatment. You can arrive curious, skeptical, or nervous. Bring your questions.

Stop Saving Yourself for January

There is always a reason to postpone care. After the guests leave. After the shopping is finished. After the year ends.

Meanwhile, your life keeps happening. The family walk happens. The grandchildren get on the floor to play. Someone starts telling a story that makes everyone laugh until they cry.

You deserve to experience those moments with as much comfort as possible.

This November, give yourself something more useful than another promise to take care of yourself later. Start a conversation about what hurts, what you miss, and whether acupuncture could help.

Everyone else is already on your list. Put yourself on it, too.

PSA: Area Food Distribution

Gulf Beach Baptist Church
10602 Hutchinson Blvd.,
PCB, FL, 32407
850-234-8892
Food bank: Tuesday and Thursday 9-11:30 a.m. Panama City Beach residents only.

Gulf Beach Presbyterian Church
271 Hwy. 79, PCB, FL
850-234-3161
Food bank: Monday/Wednesday/Friday 9 a.m.-12 p.m.
Picture ID required. Panama City Beach residents only.

Food 4 Kidz
16610 Front Beach Road,
PCB, FL 32413
850-249-5439
Assistance by appointment only

We Care
216 Alf Coleman Rd, PCB, FL 32407
850-234-3196 Ext. 313
Food bank: Tuesday 1-3 p.m. and Wednesday/Thursday 9-11:30 a.m.
One bag per family. Must provide ID for each family member (Driver's license/student ID/SS card, etc). Must provide proof of residence on the beach.



Wellness

The Effectiveness of GLP-1 Medications:
A Healthier Approach to the Holiday Season



By Dr. Richard Chern

As Thanksgiving approaches, many people look forward to gathering with family, enjoying traditional holiday meals, and celebrating the season. However, for individuals working toward weight-loss goals, the holidays can also bring challenges. With larger portions, tempting desserts, and busy schedules, maintaining healthy habits may seem difficult. Fortunately, GLP-1 medications have emerged as an effective tool for weight management and improved metabolic health, helping many people make meaningful progress toward their health goals.

What Are GLP-1 Medications?

GLP-1 stands for glucagon-like peptide-1, a hormone that helps regulate blood sugar, appetite, and digestion. GLP-1 receptor agonist medications, including semaglutide, mimic the effects of this naturally occurring hormone. Tirzepatide, another widely used medication, acts on both GIP and GLP-1 receptors.

These medications help people feel full sooner, stay satisfied longer, and experience fewer food cravings. They also help regulate blood sugar levels, making certain medications useful for managing type 2 diabetes. By reducing hunger and supporting better portion control, GLP-1-based treatments can make it easier for eligible individuals to achieve and maintain weight loss.



How Effective Are GLP-1 Medications?

Clinical research has demonstrated that GLP-1-based medications can produce significant weight loss when combined with healthy lifestyle changes. In major clinical trials, adults without diabetes taking semaglutide 2.4 mg lost approximately 15% of their initial body weight on average over 68 weeks. In a separate trial, tirzepatide produced average weight reductions of approximately 15% to 21%, depending on the dose, over 72 weeks.

People with diabetes may experience different average weight-loss outcomes. Medication choice, dosage, nutrition, physical activity, and ongoing medical supervision all influence success.

Beyond weight loss, some patients experience improvements in blood sugar control, blood pressure, cholesterol levels, and other measures of metabolic health. For eligible patients, certain medications may also provide additional cardiovascular benefits.

Enjoying Thanksgiving While Protecting Your Progress

Thanksgiving does not have to mean abandoning your health goals. Whether you take a GLP-1 medication or are pursuing weight management through lifestyle changes, a balanced approach can help you enjoy the holiday without unnecessary pressure.

Consider these simple strategies:

• Prioritize protein and vegetables. Include turkey, other lean proteins, and vegetables to help support fullness and balanced nutrition.

• Practice mindful portions. Enjoy your favorite holiday foods in reasonable portions rather than feeling obligated to try everything.

• Eat slowly. GLP-1 medications can increase feelings of fullness, so pay attention to your body's signals and stop when comfortably satisfied.

• Stay hydrated. Drinking enough water supports overall health and may help reduce constipation, a common side effect of these medications.

• Keep moving. A family walk after Thanksgiving dinner can be an enjoyable way to stay active.

• Skip the guilt. One holiday meal does not define your long-term progress. Consistency over time matters most.

A Sustainable Path Toward Better Health

GLP-1 medications can be powerful tools for appropriate patients, but they are not a quick fix. These medications require medical guidance, and they are not suitable for everyone. At The Hormone Restoration Center we can help determine which treatment is appropriate and establish a safe, individualized plan. Call (850)837-1721 to schedule a consultation.

As Thanksgiving approaches, remember that health is about more than the number on the scale. It is about building sustainable habits, improving well-being, and enjoying meaningful moments with loved ones. With the right medical support and realistic expectations, GLP-1 treatment may help eligible individuals move toward a healthier future—during the holidays and throughout the year.



VISIT
MYPCBLIFE.COM

Wellness

What is Growing on Me?
Common Growths Seen in Dermatology

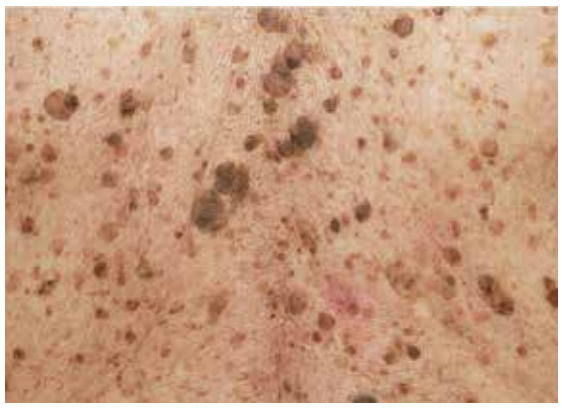


By Bridget Sullivan, PA-C, Coastal Skin Surgery and Dermatology PCB

There are many growths on our skin with varied sizes, shapes, and colors. My hope for this article is to enlighten you on some of the common growths that many patients ask about in the clinic. I have included pictures of these growths along with a brief description and explanation as to why they appear on the skin. All lesions discussed below are benign, meaning they are non-cancerous. It is important to note that this article is not a substitute for getting a skin cancer screening. Many cancerous lesions can look like these lesions, and it is important to get a dermatology provider to examine your skin for skin cancer prevention and early detection.

Seborrheic Keratosis

These benign growths are often described as velvety or waxy "stuck on" growths that can appear on almost any part of the body. They come in varied sizes and shapes. They can appear black, brown, and skin colored. It is not completely understood why they appear, but aging and genetics are considered to be contributing factors.



Seborrheic Keratosis



Milia

Milia

These are small, firm white bumps underneath the skin that are filled with dead skin cells (keratin). You can think of milia as a tiny cyst. Some causes of milia include occlusive skin care, skin type, lack of exfoliation, and sun damage. They can appear anywhere on the body but are commonly seen on the face.



Solar Lentigo



Skin Tags

Solar Lentigo

A solar lentigo, or lentigines are flat, well-defined brown pigmented spots on the skin caused by an increased number of pigment-producing cells (melanocytes) and/or increased melanin production. These are also known as sunspots caused by cumulative UV exposure. These lesions are common on the face, hands, chest, and arms.



Cherry Angiomas

Skin Tags

Skin tags are small, soft flesh-colored growths. They are commonly seen in sites of friction, including the neck, armpits, groin, and skin folds. Some factors that can contribute to the development of skin tags include friction, genetics, obesity, and hormonal changes. Please do not try to remove these at home.

Cherry Angiomas

These are small, bright red or purple growths that are filled with many small blood vessels. They are quite common and can appear anywhere on the body. The causes of these red bumps include genetics, aging, and hormonal changes.

Many common skin growths do not require treatment. However, if you notice any bump or growth that is changing, itching, bleeding, painful, and not healing, it is important to get these lesions evaluated, as these could be signs of skin cancer. It is important to get a skin cancer screening at least once a year for prevention and early detection of skin cancer.

I hope this article gave clarity and insight into common growths seen growing on the skin. Avoid self-diagnosing any growth or lesions you may have on your skin.

As always, please reach out to your dermatology provider with any questions or concerns regarding your skin health.





Wellness

Why I Go to Yoga



By Michael McManus, LCSW, Psychotherapist

For ten years, my wife invited me to yoga. For ten years, I had a reason not to go. I was too busy, too stiff, too set in my ways. About two years ago I finally said yes. These days I rarely miss.

As a psychotherapist, I've spent decades helping people slow down and pay attention to what is happening inside them. It took me a while to realize I could also benefit from this slowing down and getting more centered and grounded. The first thing yoga gave me was a better morning. I walk in with whatever I'm carrying: a restless night, a full calendar, a worry I can't put down. An hour later I walk out lighter, centered, and grounded with a clarity that lasts almost all day. My schedule is the same, but I'm not. Yoga doesn't just fill an hour. It sets the course of my whole day. Then there is the stretching. At my advanced age, my body has opinions, and yoga has taught me to listen to them instead of arguing. Muscles that were tight for years have loosened up. I move more easily getting out of the car, working in the yard and picking up my granddaughter.

The research backs up what I feel. Regular yoga improves flexibility, balance and strength. The breathing may be the most



valuable part. We take something like 20,000 breaths a day and notice almost none of them. In yoga, every breath is on purpose. Slow, deep breathing calms the nervous system, eases stress and quiets the mind's constant chatter. I teach breathing techniques to my clients, and practicing them in a room full of people has given me even more respect for how simple and powerful they are.

What surprised me most was the community. I expected to feel like the awkward new guy in the back row. Instead, I found people of every age and ability who were welcoming, encouraging and quick to offer a kind word or a laugh. Nobody is competing. Everyone is just showing up for themselves, and somehow that makes it easier to show up for each other.

Carl Jung believed body and soul were never really separate. Yoga is where I've felt that most plainly. When the body relaxes, the mind follows, and something deeper gets room to breathe.

So why do I go? Because I leave feeling better than when I arrived, every single time. I finally listened to my wife Angela. She was right all along, and I'm happy to admit it in print. If you've been putting it off, take it from a reformed skeptic. Unroll a mat. You may be glad you did.

Michael McManus LCSW is a psychotherapist in private practice in Santa Rosa Beach, Florida where he lives with his wife of 42 years, Angela. He can be reached by text or phone at (850) 837-0123 to discuss setting up an appointment or through his website psychotherapy30A.com.

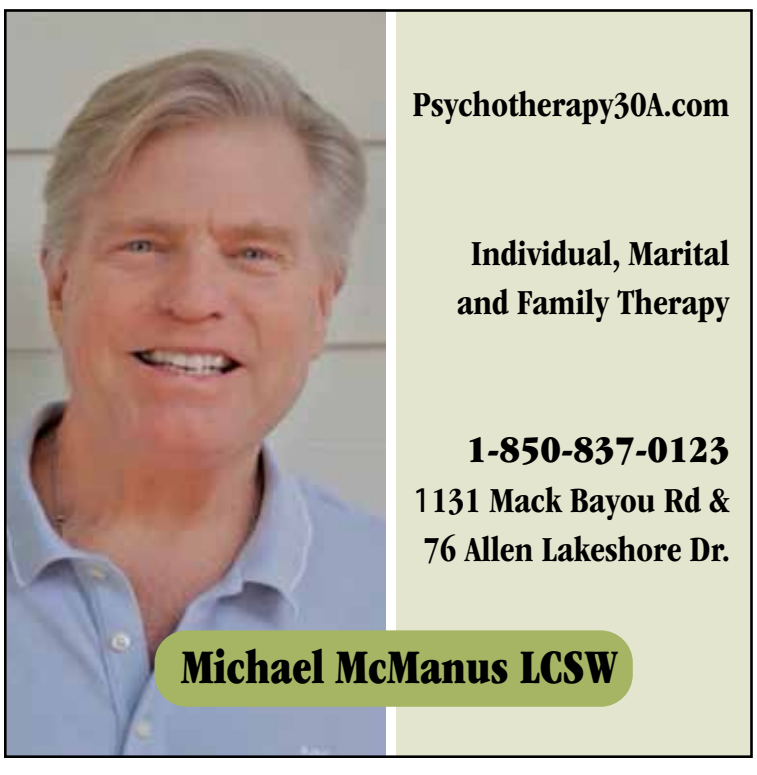
This Lung Cancer Awareness Month:

Why a 5-Minute Scan May Save Your Life

Low-dose CT screenings available at Ascension Sacred Heart Bay

November is Lung Cancer Awareness Month, making it the perfect time to prioritize your lung health. Lung cancer is the leading cause of cancer in the United States, with more than 225,000 new cases diagnosed each year. Because lung cancer often develops without early symptoms, it is frequently diagnosed in advanced stages when it is harder to treat.

However, new screening technologies are changing that narrative. For high-risk individuals, a simple low-dose CT screening may result in a 20% increase in lung cancer survival rates by catching the disease early.



The Local Impact

Tobacco smoking is the most important risk factor for the disease, causing about 9 out of 10 cases of lung cancer in men and 8 out of 10 cases in women. With nearly 25% of adults in our area identifying as current smokers1 and nearly 27% as former smokers2, proactive screening is our most powerful tool for early intervention.

Despite these risks, less than a quarter of adults in Florida have utilized a CT lung cancer screening3. Here in Bay County, rates of lung cancer diagnosis are more than 13 points higher than the state average4, and concerningly, nearly 69% of local cases are diagnosed in advanced stages5, a rate that is marked as being statistically significantly different from the statewide rate.

What to Expect: Fast, Painless, and Non-Invasive

During a low-dose CT scan, an X-ray generating device rotates around your body to create detailed images of your lungs. The scan is completely non-invasive, takes only a few minutes to complete, and aims to help find cancer early when it is most treatable. By the time physical symptoms appear, the cancer may have already begun to spread beyond the lungs.



Who Should Be Screened?

Low-dose CT scans are recommended for adults who are at a higher risk of developing lung cancer because of their smoking history and age. Current guidelines recommend yearly lung cancer screening, when clinically appropriate, for people who meet all of the following criteria:

- Are between 50 and 80 years old.
- Smoke now or have quit within the past 15 years.
- Have a 20 "pack-year" or more smoking history.

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Musing

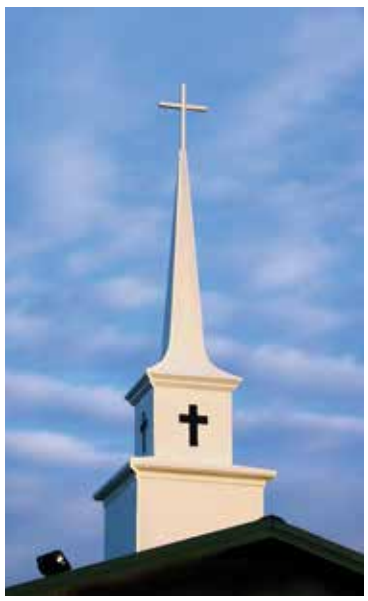
How Should The Church Look Today?



By Kerry Knight, Minister, Emerald Beach Church of Christ

Husbands, love your wives, just as Christ also loved the Church and gave Himself for her, that He might sanctify and cleanse her with the washing of water by the word, that He might present her to Himself a glorious church, not having spot or wrinkle or any such thing, but that she should be holy and without blemish. (Ephesians 5:25-27)

We all realize that the church of our Lord was established 2000 years ago by Christ Himself. After Peter acknowledged that Jesus was the Son of God, the Lord announced that



"upon this rock I will build MY church." (Matthew 16:18)

The first-century church was made up of people just like us, but with a special mission. The name identified them as being God's children, having exercised faith and obedience to His will. "For you are all sons of God through faith in Christ Jesus. For

As many of you as were baptized into Christ have put on Christ." (Gal. 3:26-27)

The church of the first century "continued steadfastly in the apostles' doctrine (teaching), and fellowship, in the breaking of bread (communion), and in prayers." (Acts 2:42)

They lifted up their voices in song, praising God and edifying one another. (Eph.5:19)

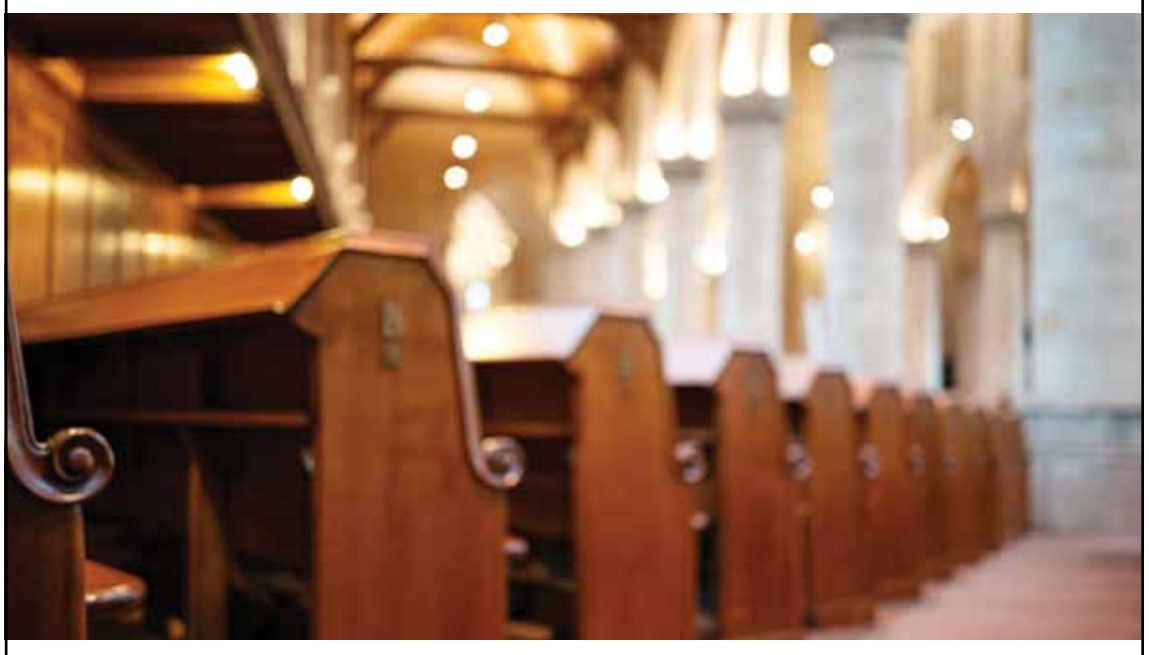
The early Christians knew that God had designed His followers to be servants as Christ Himself was. (Luke 19:10)

We are to love one another (in the church) as Christ loved us. (John 13:34-35).

And, we are to lead others to Christ (Luke 19:10).

Christ has given us a pattern by which we can identify the church, which Christ established. We can be Christians only today by abiding in His will. Are you a disciple of His? "If you continue in my word then are you my disciple indeed." John 8:31

Why I Believe



Join Us for November Sermons

Theme: What Must The Church Do To Be Saved?

Nov 1: The Loveless Church - Rev. 2:1-7
Nov. 8: The Compromising Church - Rev. 2: 12-17
Nov. 15: The Corrupt Church - Rev. 2:18-29
Nov. 22: The Dead Church - Rev. 3:1-6
Nov. 29: The Lukewarm Church - Rev.3:14-22

Please be our honored guests.
The presentations will be at 10 a.m. for each worship service.

Emerald Beach
CHURCH OF CHRIST

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

SUNDAY AM: Bible Class 9 am, Worship 10 am
SUNDAY PM: Lesson 1 pm
WEDNESDAY: Bible Study 7 pm

LUNG CANCER

continued from previous page

What is a Pack-Year?

A pack-year is the number of packs of cigarettes smoked per day times the number of years smoking. Example: Someone who smoked one pack per day for 20 years or two packs a day for 10 years has a 20-pack-year smoking history.

Take the Next Step This November

Don't wait for symptoms to appear. Lung cancer screening is available locally at Sacred Heart Bay Diagnostic Imaging, facilitating access to care so people living in the area don't have to drive far to get the screening they need.

To learn if you qualify or to schedule your lung cancer screening, call 850-416-LUNG. Our team can help you navigate the scheduling process and connect you with a clinician for the required screening order. To find out more, visit Ascension.org/SacredHeartLung.

1. Florida Behavioral Risk Factor Surveillance System telephone survey conducted by the Centers for Disease Control and Prevention (CDC) and Florida Department of Health Division of Community Health Promotion. 2022 county-level data pulled from FLHealthCharts.gov.

2. Florida Behavioral Risk Factor Surveillance System telephone survey conducted by the Centers for Disease Control and Prevention (CDC) and Florida Department of Health Division of Community Health Promotion. 2022 county-level data pulled from FLHealthCharts.gov.

3. Florida Behavioral Risk Factor Surveillance System telephone survey conducted by the Centers for Disease Control and Prevention (CDC) and Florida Department of Health Division of Community Health Promotion. 2024 state-level data pulled from FLHealthCharts.gov.

4. University of Miami (FL) Medical School, Florida Cancer Data System. 3-Year Discrete county-level data (2021-2023) pulled from FLHealthCharts.gov.

5. University of Miami (FL) Medical School, Florida Cancer Data System. 3-Year Discrete county-level data (2021-2023) pulled from FLHealthCharts.gov.

Musing

Sean of the South: **The Chalkboard**



By Sean Dietrich

We have this place in our kitchen. It's a wall. It used to be a door, some 102 years ago, when the house was built.

There used to be stairs outside this kitchen door, leading to the backyard. But the doorway has been sealed off. Now it's just a big blank space in our kitchen.

The wall is painted with black chalkboard paint. So it's basically a big blackboard, just like the kind you once used for working out algebra problems in front of your whole class.

We write things on this board. My wife and I. The writings always change.

Usually you walk into the kitchen, and you'll just happen to notice that someone has erased the old writing, and added something new.

My wife writes messages like, "Welcome home, you've been on the road for two weeks, we missed you!"

"The dogs say 'We 'ruff' you, Daddy.'"

"Happy birthday, Sean. I cannot imagine my life without you."

Little messages. Little words. Small words. But words carry power. Words are not lightweight.

In the mornings, as I make the coffee, standing in the kitchen with a bad case of bedhead, I stare at this chalkboard. And sometimes, in my half-waking state, I get lost in the chalkboard text. Gazing into the black-and-whiteness of it all.

During the Thanksgiving season, my wife writes messages to—well—to God, I guess. She writes things she is thankful for.

And as the coffee percolates, I shuffle over to the chalkboard for deeper inspection. Then, I and add my contribution to the lot.

The dogs see me squatting, writing with a small piece of chalk. Squatting, of course, puts me closer to their eye level. So, because I am hunching low, my dogs naturally assume I must have ham.

And they attack me.

Soon, I have lost my balance. I am now on the floor. Flat on my butt. With three dogs



swarming, trying to muzzle their way past the other, as if to say, "He's mine!" "No, no! He's mine!" "Get out of the way, everyone knows he's mine!"

Tails wagging. Butts wagging. Lots of panting. Lots of licking.

All three of them are pressing their surgically cold noses on my bare skin. Each dog, wholly unashamed, devoid of ego. Fully vulnerable. Unconditionally honest with themselves, and with each other, in all regards. They are expressive, effusive, and rhapsodic with their demonstration of love. They love others like they've never been hurt.

And when I am thoroughly covered in dog saliva, which contains 98 percent water, a variation of proteins, enzymes, and other compounds, such as lysozyme and immunoglobulins, which aid digestion and have potent antimicrobial properties, I start to laugh privately.

I'm still looking at the chalkboard. I'm still holding the piece of chalk in my hands. And I'm thinking about my life. About my people. About my little family.

I'm looking at the white hairs on the snouts of my dogs, and remembering when they were mere puppies, cradled in my ams.

I'm thinking of how many generations this 102-year-old house has seen—how many Thanksgivings, Christmases, birthdays, and how many funerals.

I'm thinking about how friends become our truest family. About how nothing in this world lasts forever except memories. About how thankful I am. About how my life has been guided by an unseen hand, steering me from self-destruction, guiding me toward real love.

But mostly, I'm thinking about how it all went by so fast.

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.

Path of Grace
Recovery through Faith

Panama City has a new thrift store and a great reason to shop!



Donate a lamp, light up a life.

Path of Grace helps women achieve sobriety by redirecting their lives in recovery. With the help of the thrift store sales, the program works to liberate women's lives and restore families.

Donations make the Path of Grace program possible. Drop off or pick up available.

Thrift Store Now Open at 509 E 23rd St., Panama City | (850) 215-2018
Learn More at www.pathofgrace.net

Know Your Neighbor: **Cathy Coots McClellan**

By Michele Hardman

Often, positive things end up happening when someone decides to turn their pain and tragedy into a way to help others. This is exactly what Cathy Coots McClellan did when her son lost his life to fentanyl poisoning. With the help and encouragement of Senator Greg Evers, who was a good family friend, Cathy founded a non-profit faith-based organization in memory of her son called The Evers House. It's a recovery house—actually two houses—one for women and the other for men, offering 22 total beds. This 12-month program is designed to address mental health, case management, legal aspects, and health care. During their stay there, participants get their lives cleaned up, get jobs, and their own place to live. Fifteen years ago, Bay County had hardly any options for this type of resource. Thankfully, now we have The Evers House. Cathy and her team are occasionally called upon to do interventions for people when friends and family don't know what else to do. In addition, they've also become Narcan distributors here in Bay County. You might have seen the blue kiosks around town that get refilled once a month. After four years, the need for Narcan continues to rise. The demand is up considerably, even from last year. So far in 2026, they've given out 7,500 boxes, and there are still a couple of months to go. The Evers House continues to work with and train our local law enforcement and troops at Tyndall Air Force Base on understanding and administering Narcan properly. Cathy's organization is partially funded through grants and a few of the area's agencies, but she always appreciates any donations from businesses and individuals who are willing. "Helping people is just what we do… what we enjoy," says Cathy. Be watching for next year's Walk For Life annual fundraiser and get involved. Find out more at www.evershouse.com.



As if running a non-profit doesn't keep her busy enough, she's also been in real estate for 25 years, and she and her husband each have their own construction-related companies. Even after 20-plus years of being a successful builder, Cathy says she still regularly deals with the challenges of being a woman in what is typically a man's industry. Her biggest frustration is that nearly every decision she makes gets second-guessed. She's not alone. A large majority of the other women she knows who work in construction say they face the same issues. Cathy loves what she does, though, so she's not letting any of this stop her. Her own home got severely damaged in Hurricane Michael. It's taken a long time to get things taken care of and she and her family have been temporarily living in another location ever since. They're hoping to finally be able to start rebuilding their house very soon and get their lives back in order. This will also enable them to get back to spending more time fishing, hunting, and enjoying nature; they're eager to have a little more time to relax and help keep the daily stressors in life more manageable. She has five kids and 10 grandkids who all live nearby. They have a close relationship and spend quite a bit of time together, supporting each other's activities and just hanging out. Cathy says she also loves to eat, and really enjoys getting out and about and trying new restaurants. The smaller, locally owned mom-and-pop type places are her first choices. And she agrees that many of the best places tend to be the little hole-in-the-wall joints that don't look like much on the outside, but have some of the best food around. A perfect example of that age-old saying: "Looks can be deceiving." What's her favorite type of food? All the fresh local seafood that we're so blessed to have here on the Gulf Coast. Mine too.





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Lifestyle

After the Storm

By Kim Brazell, Marketing Director

As we watched Hurricane Isaias roll in, everyone in the Panhandle prepared and prayed for safety. Those prayers included pleas for no damage, or only minimal damage, to our property. Luckily, for most of our area, the damage was minor. As our local communities and homeowners begin cleaning up their land and homes, it's important to assess any damage to your home and property thoroughly and extensively. Whether you have shingles off, limbs broken in your yard, or water got into your home, here are some helpful tips from our flooring professionals to help you determine whether your floors survived unscathed or if you might need to consider repair or replacement.



After a Hurricane like Isaias, the greatest concern for your flooring is water. Did water creep into your house? Was it blown in for whatever reason through a damaged roof or windows? If the answer is yes, you could benefit from taking a good and thorough look at your flooring to ensure that there is no damage or need to bring in a professional to check it.

"The most important and first thing to do is to check your flooring for any damage," says Barry McEntire, president and owner of Flooring Depot of Panama City. "You will want to look for any swelling, buckling, or any raised edges in your wood, laminate, or LVP floors. If you find that, it might mean that your flooring has absorbed water and it needs to be further investigated. Some of this type of damage can be repaired, but other kinds might need to be totally replaced."

McEntire also says that while you are verifying any damage to your floors, you should look for any dark spots, stains, or discoloration. If a stain or dark spot looks new or you see discoloration near your doors, windows, or walls, you might have some water intrusion in the underlayment or subfloor. In addition, it's important to check your flooring for any soft spots, damp carpet, or any unusual, damp, or musty odors. If it took a good soaking, then your carpet padding, underlayment, or subfloor might still be wet. Odors can also indicate moisture or mold.

Last, but not least, look for any loose flooring or flooring that has gaps between boards or tiles, or if there is any cracking grout where water could have been absorbed below the prod-

Continued on page 31



Lifestyle

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

It has been an exciting year in Quartz countertops and there are many new colors to choose from! Silestone, Cambria and MSI have released some lovely new designs we'd like to share with you. Also, some styles are getting resurrected. The look of recycled glass is making its way back into our coastal homes. There are multiple options available out there for interior and exterior countertops when it comes to this style. If you are interested in countertops with recycled glass, I would highly suggest visiting your fabricator as pricing can vary greatly and they can assist you in finding a selection that works for your budget. Granite Plus is one of the oldest fabricators in Bay County and can assist you with your project, whether it's new construction, a remodel or commercial. If you would like to see samples of any of these projects or you would like a sample shipped to you, give us a call. We are family-owned and operated and have a wonderful team of project managers to assist you. Our showroom is located at 17801 Ashley Drive and we hope to see you soon!



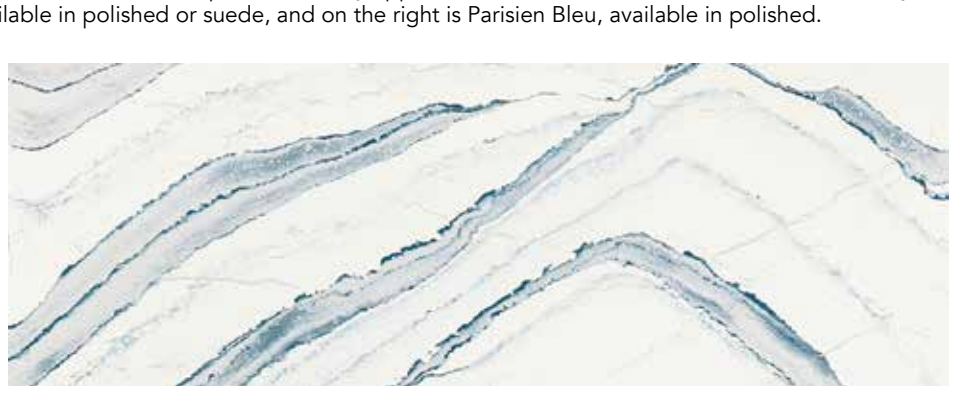




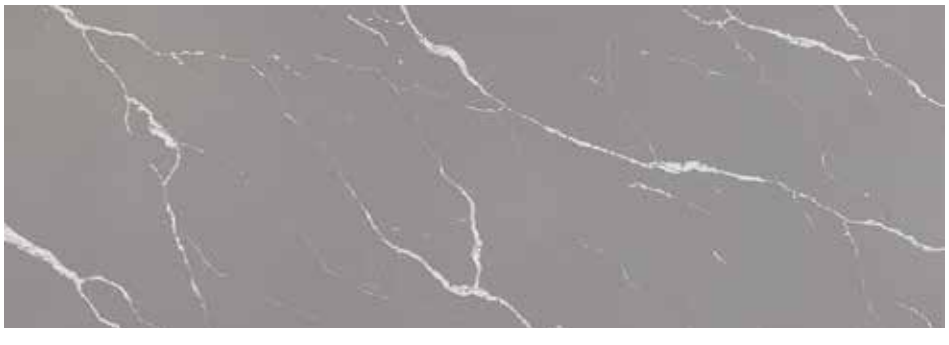


Silestone has just released their "Le Chic" collection Inspired by Natural Stones, with subtle veins and a little bit of sparkle. To really appreciate and view the aesthetics of this collection you can visit www.cosentino.com/usa/silestone/le-chic/. On the left is Eclectic Pearl, available in polished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





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





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

Business

Building Your Team





By Natalie Kessler

Selling a business is a team sport. If you're thinking about selling your business in 2027, the best time to build your team is this fall, before you need them.

Start with your accountant and your bookkeeper. Whoever buys your business will want to see three years of numbers, and 2026 will be one of them. Buyers and their lenders treat your tax return as proof, so what you say the business makes has to match what the return says. When the two don't line up, buyers get nervous and deals slow down. Your bookkeeper is the first line of defense here. Are your books up to date every month, or only at tax time? Are personal expenses kept separate? Are payroll and sales tax payments current? Then tell your accountant before year end that you are considering selling. It changes the conversation.

Next, bring in an attorney who knows business sales. Contracts, leases, and the purchase agreement all land on their desk eventually, and it's much better to have them looking things over early than scrambling at the closing table. If you lease your space, pull out your lease and make sure you have a fully executed copy on hand. Does it have any provisions that would prevent you from selling the business and assigning the lease to the new owner? How many years do you have left on it? A short lease or a tricky assignment clause can sink a deal, so it's best to know where you stand before a buyer asks. In many cases, it also makes sense to consult with your estate planning attorney, since a sale can change how your assets are held and what your plans need to look like afterward.

A financial planner or wealth advisor is the one people skip, and often wish they hadn't. Selling is a big life change, and a good advisor helps you think through what comes next, whether that's retirement, a new venture, or something else entirely. Knowing your goals before you list helps you make better decisions along the way.

Don't forget the people closest to you. Your spouse and family are part of this decision, and everyone should be on the same page early.

Then there's your business broker, who ties the whole team together. A good broker is like a quarterback, keeping everyone moving in the same direction. The best place to start is a preliminary market price analysis. It's a look at your business through a buyer's eyes, based on your financials and what similar businesses have actually sold for. It gives you a realistic price range, shows you what's helping and hurting your value, and tells you what to fix before you go to market.

That analysis also gives the rest of your team something to work with. Your accountant can see which numbers need attention. Your attorney knows what issues may come up. Your financial planner can see whether the likely price fits your goals. And you can decide, with real information, whether this is the right time to sell.

If you are considering selling your business next year, the groundwork happens now. A few good conversations this fall can make a big difference when the offers start coming in.

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@fcbb.com

Curious what your business is worth?



Natalie Kessler
Broker

Tiphanie "Tipp" Spradlin
Business Sales Advisor

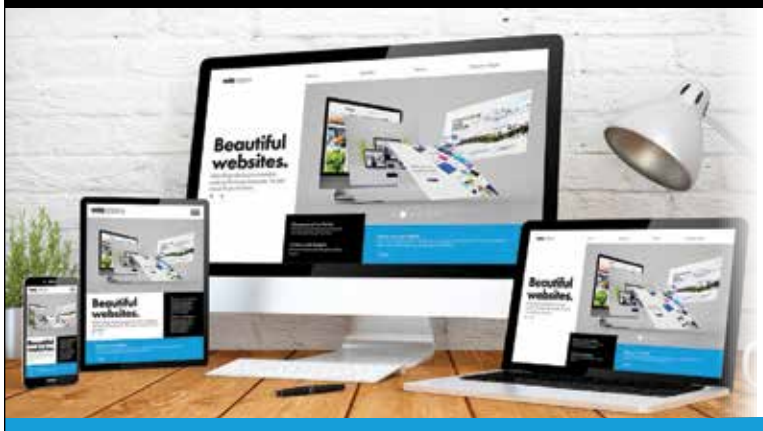
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Business

Is Your Community Budget Connected?
Planning Today for Tomorrow's Technology Needs





By Don Carter, Secure Vision

For many condominium and HOA boards along the Emerald Coast, November means budgets, meetings and planning for the year ahead. Landscaping, insurance, maintenance, reserves and property projects are all competing for attention—and often for the same dollars.

Internet infrastructure may not always be at the top of that list, but it deserves a seat at the table.

Residents increasingly view dependable internet as an expected community service rather than an added amenity. They use it for work, entertainment, communication, security systems and everyday tasks. Owners who rent their units also know that connectivity can influence a guest's experience just as much as other property amenities.

Budget season provides a perfect opportunity to ask a few important questions: What does our community have today? How well is it performing? And what will we need in the future?

Start by reviewing the past year. Were there repeated complaints about speed or coverage? Did the network struggle during spring break or summer when occupancy increased? Is older equipment approaching replacement? Have new common areas, security systems or smart devices been added since the network was originally designed?

Sometimes a community doesn't need an entirely new system. Strategic upgrades may address specific weaknesses and extend the useful life of existing infrastructure. The important thing is understanding what you have before deciding what you need.

Boards should also review contracts and recurring technology costs. It is easy to continue paying for services simply because "that's what we've always had." Understanding exactly what your community is receiving can uncover opportunities for better service or smarter spending.

Planning ahead gives boards choices. When connectivity becomes an emergency, decisions are often made quickly. When it is part of the annual planning process, there is time to evaluate options, ask questions and determine what makes sense for that particular property.

At Secure Vision, we work with condominium and HOA communities throughout Northwest Florida to help boards evaluate current infrastructure and plan for future connectivity needs.

As you prepare next year's budget, remember: your community's digital infrastructure is infrastructure too. A little planning today can help prevent expensive surprises tomorrow.

AFTER THE STORM

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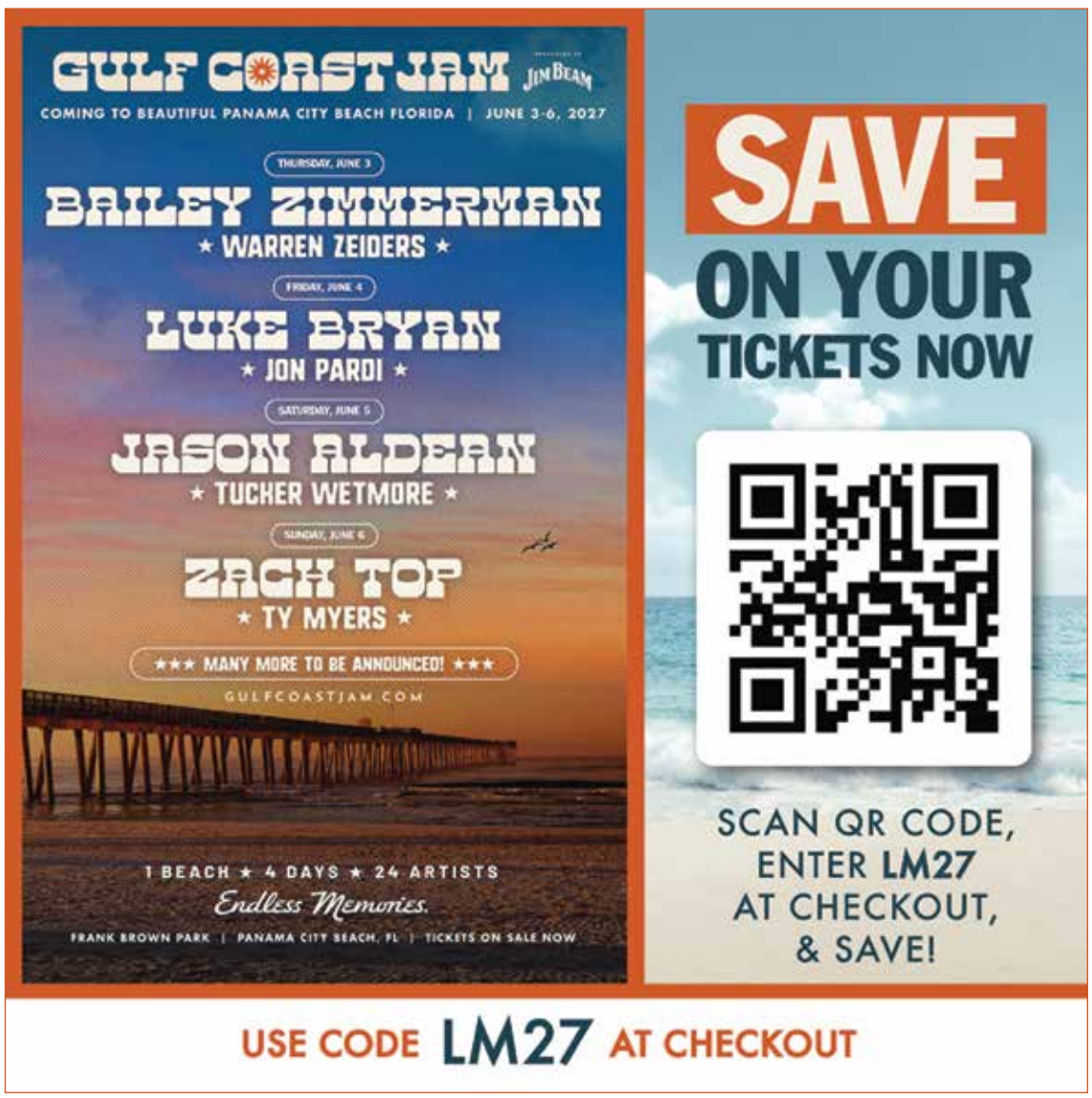
"Water in this situation will be your biggest enemy," says McEntire. "Not only can it be detrimental to your flooring by causing buckling or discoloration, but it can destroy your sub-floors and lead to mold, which is not good for your family's health and definitely not something you want to ignore."

If you see any of these issues, contact a flooring professional so they can inspect your floors and advise you on the best options moving forward. "Just because there may be a small patch of flooring that's an issue, you may not need to replace the entire floor," says McEntire. "A flooring professional can advise if a repair could be made to just that area or if it involves a larger area and it would need replacement."

If you find out that you have water underneath your underlayment or padding in your floors and your subfloor is wet, you will want to make sure that is taken care of first. Allow it to dry out and watch it carefully. Once it is determined that mold is not going to be an issue, then you can decide what the best next steps should be.

A lot of times, homeowners will want to rip all the damage up and replace it. That's certainly a possibility and can be done. "There are some instances where replacement is the best option," says McEntire. "To repair sections, you will need to have extra product on hand or be able to purchase the same product from a retailer. If that is an issue, then it might be best to replace and refresh the entire space, and ultimately, you need to make the best decision for your home's value and your family."

"Storms are traumatic. Any time you have damage to your favorite space, it's stressful," says McEntire. "But we are here to help you find the best solutions for your situation and to help you make any repairs or replacements with confidence."




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