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PCB Life

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14th Annual Bethlehem Christmas Village Dec. 9-12

By Pam Anderson



Join us for the 14th Annual Bethlehem Christmas Village, December 9-12, from 5:30-8:30 p.m., here at Capt. Anderson's Marina. It's always exciting for the crew and local churches to participate in this annual event! The event is always free and very family-friendly.

Bethlehem Christmas Village is our way of celebrating and sharing with our community the Biblical story of that very first Christmas over 2000 years ago, when Jesus was born of a virgin, Mary, and her betrothed, Joseph.

Each evening at the Village, we will enjoy many of our local school choirs and bands sharing their Christmas programs. This year, we will hear from Patronis Elementary and Arnold High School Concert Band to start off our Wednesday night program. Other evenings, North Bay Haven, Surfside Middle School Chorus, Bay Haven Elementary, Bay High School Chorus and more! Come support your favorite schools and students and listen to some great Christmas music each evening. These groups perform at 6 p.m. and 7:30 p.m.

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

Stories of that very first Christmas in Bethlehem experienced from the viewpoints of Isaiah, Mary, Elizabeth, Joseph, the Innkeeper, Shepherds, Angels, and Wise Men will be shared as you walk through the Village and meet the storytellers. They

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Panama City Symphony Brings Beethoven, Tchaikovsky and Sinatra

On January 30, 2027, join Panama City Symphony for a musical journey that bridges the heroic human spirit and the ethereal beauty of the natural world. Beethoven's Symphony No. 3, "Eroica" is a revolutionary masterwork that forever changed the landscape of classical music with its themes of struggle, triumph, and grandeur. Complementing this work is Einojuhani Rautavaara's Cantus Arcticus, a uniquely haunting "Concerto for Birds and Orchestra" that incorporates recorded songs of birds from the Arctic Circle, creating a lush, atmospheric dialogue between symphony and wilderness. Within the superb acoustics of St. Andrew Baptist Church (3010 W. 15th Street, Panama City), this concert promises an immersive experience. Showtime is at 7 p.m.; come early and enjoy

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Community

BETHLEHEM

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will each give you a page for your Bethlehem Book to take with you. Free gifts are available at the Gospel Bracelet table and the Book Table, where they will help you assemble your book.

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

Experience the bustling little village of Bethlehem as people have come to register for the Census and pay their taxes. Our tax collectors will be collecting unwrapped toys, non-perishable food and monetary donations for different local charities each night. All gifts, large or small, will help make a difference to our neighbors in need. This year's 'Tax Collectors' will be Rescue Mission, Gulf Coast Children's Advocacy Center, Center of Hope, and Scottish Rite Temple, supporting physically challenged children.

Our Candy Cane Grandma will share the story behind the candy cane that we all love at Christmas.





The children love the stable that houses the small animals they can pet and love on, from rabbits to a donkey. Back by popular demand, pony rides will be offered for a donation of $2 per child.

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

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

In addition, the Bay County Artificial Reef Association is hard at work getting artificial reefs deployed this winter. And many of our Charter and Dive boats are available during the winter months. Call during office hours, 9 a.m. - 4 p.m. Monday through Friday, for more information.



The Event Center at Capt. Anderson's Marina still has availability for your special winter event and Capt. Max's is open year-round.

Christmas Blessings from our families to yours…

Capt. Anderson's Marina… Where the fish are always biting, and the kids are always smiling. Visit www.CaptAndersonsMarina.com. It's not just your average marina!

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Community

PCB Area Foliage Will Recover from 'Wind Burn'

By Ed Offley





Nearly two months after Hurricane Isaiah struck the Panhandle near Destin, most trees and vegetation around Panama City Beach and other coastal areas remain marked by the "wind burn" and salt spray that turned much of the landscape brown.

Although Panama City Beach largely escaped major storm damage from the Category 2 storm, whose eye made landfall more than 60 miles to the west, the sustained winds of 50 to 70 miles per hour in this area – with gusts ranging from 72 to 83 miles per hour – did inflict considerable damage to trees, natural vegetation and residential landscapes.

However, four botanists and horticultural experts who spoke with PCB Life agreed that for the most part, the damage will not be permanent.

Mark Cardinez, a certified arborist and owner of Modern Scapes Tree & Crane, said the brown discoloring of trees and other vegetation constitutes "a lower grade" of storm damage compared with that suffered in coastal areas west of Destin.

Tannyr Lamica Bush, the biologist in charge of the 2,900-acre PCB Conservation Park, agreed: "Most natural coastal plants will eventually recover."

"What happened is a combination of wind burn and salt spray," Lamica Bush explained. "The winds stripped the moisture from the leaves, causing them to turn brown and fly off." The storm effect was heightened by the fact that the area was suffering from drought conditions earlier this year, leaving trees and plants with less internal moisture to start with.

Different tree and plant species reacted to the storm effects differently, said Bay County Extension Agent Melanie Taylor. "If there was saltwater inundation, it really just depends on a lot of factors including plant species, how long the salt water was in contact with the root system, did it rain or did irrigation run after the saltwater flood to leach out the salt, [and] were the plants stressed before being subjected to the storm."

Evan Anderson, Taylor's counterpart in Walton County, urged homeowners not to overreact if they have trees and plants that are still discolored or leafless at this time. "Leaves that are splotchy or fully browned can make it appear that plants have fully died, but please be patient before deciding whether or not to remove trees and shrubs."

"When high concentrations of salt contact leaves, it causes water to move out of the plants' tissues," Anderson cautioned in a blog post on the University of Florida's Institute of Food and Agricultural Sciences website last month. "Plants that take up salty water through their roots may be further damaged. The effects of this are plain to see. Leaves that face the direction of the wind will be brown, and those that absorb salt water will later begin to show browning around the tips or edges of their leaves."

Cardinez echoed the caution for people not to jump to conclusions. "There's a good potential of it healing," he said of most vegetation. "You should just leave it alone."

The advent of the cold-weather season will further delay the healing process, he said. "We'll have a better gauge [on a tree or plant's health] when the weather gets warmer. Unless that tree was blown away, just monitor it for now."

"Typically, most plants will be fine given time," Taylor agreed.

Boots on the Beach

Boots on the Beach is bringing a fresh take on Western style to Panama City Beach, combining the laid-back coastal lifestyle with the timeless charm of Western Fashion. Owned by Jo Cochran and Kim Bidwell, this locally owned Western store was created from a shared passion for fashion, business, and bringing something a little different to our community.

The idea behind Boots on the Beach was simple: create a shopping destination where Western tradition meets coastal living. Whether you are a longtime Western wear enthusiast, a country music fan, or simply someone who loves a great pair of boots, there is something special waiting for you.

As business owners, we believe a great store is about more than just the merchandise. It is about creating an experience. We want everyone who walks through our doors to feel welcomed, enjoy browsing, discover something new, and leave with a smile. Customer service and building relationships are at the heart of what we do.







We are especially excited to be part of the growing Panama City Beach business community. Our area welcomes millions of visitors each year, and we love having the opportunity to introduce locals and tourists alike to our unique Coastal Western store. We believe in shopping local, supporting our fellow small businesses, and being active members of the community that supports us.

Opening Boots on the Beach has been an exciting journey, filled with hard work, new friendships, and plenty of learning along the way. We are grateful for the support we have received from our customers, neighboring businesses, friends, family, and the Panama City Beach Community.

Our vision is to continue growing, bringing in exciting new merchandise, expanding our brand selection, and making Boots on the Beach a must-visit shopping destination along the coast.

Whether you are looking for your next favorite pair of boots, a new hat, the perfect outfit, or just want to stop in and say hello, we invite you to come see us.

Two owners, one vision, and a whole lot of Western spirit with a coastal twist!

We look forward to seeing you at Boots on the Beach, located at 8730 Thomas Dr. Ste 1109 in Panama City Beach.



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Sweet Brewnette
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Travel with Ruth

Sweet Brewnette: A New Home on the Beach

Hi neighbors! I'm the new girl in town, Vicki Ferrari, owner of Sweet Brewnette, a woman-owned coffee and wine bar at 200 Navy Blvd, PCB.

I was raised around farmers, and I learned early that what we put in our bodies matters. I've worn a few hats over the years, from nearly two decades in law enforcement to American Gladiators contender, TV traffic anchor in Denver, and now coffee and wine bar owner. After retiring from law enforcement, I launched Sweet Brewnette as a food truck in 2013, and two years later we opened our brick-and-mortar shop in Madeira Beach. For almost ten years, that shop was my heart. Our regulars became family, and we were honored to be named #1 Coffeehouse in the St. Pete/Clearwater area. I'll always love that community.

In fall 2024, Hurricanes Helene and Milton took it all. But I've never been one to quit. Instead of closing the book, I started a new chapter, and Panama City Beach is where it begins.

My goal was to create a space unlike anything else in the area. Sweet Brewnette is chic, but never stuffy. I want it to feel like an extension of your home, just without the dishes. Bring your laptop, catch up with friends, hold a meeting, or simply enjoy a quiet moment. However you spend your time with us, you belong here.

Great service is at the center of everything we do. We want to know your name, your story, and your usual order, so by the time you walk in, we're already making your favorite cup. Quality matters. Our coffee is USDA Certified Organic and Fair Trade, and I curate our blends, which are roasted in Gainesville, FL, under our own Sweet Brewnette label, including our signature espresso roast.

Our pastries are made from scratch every day, with original recipes, quality ingredients, and a whole lot of love, so the flavors are truly our own. From morning treats to charcuterie, flatbreads, and tapas bites in the evening, there's always something new to try. Day or night, head up to our mezzanine wine bar for a glass with friends.

Being part of a community means more than opening our doors. It means showing up. I want Sweet Brewnette to roll up its sleeves alongside our neighbors, whether that's supporting local causes, partnering with local businesses, or lending a hand at community events. Madeira Beach taught me that the best neighborhoods are built by people who look out for each other, and I'm looking forward to doing my part here every chance I get.

Most of all, I'm grateful for a second chance and the warm welcome I've already felt here. I can't wait to meet you, learn your name, and make your coffee just the way you like it. Come see us. We're open, and the coffee's always on.

With love, Vicki & the Sweet Brew Crew









PCB Chamber Events

Annual Christmas Party | After Party

December 10, 4:30-6:30 p.m. @ McGuire's Irish Pub

Join us to celebrate the holidays and end of another great year at McGuire's Irish Pub. Don't forget to bring a new unwrapped toy to donate for an extra drink ticket. All toys collected will be donated to the local toy drives for the PCB Police and the Bay County Sheriff's Office. Proudly sponsored by Florida Power & Light and Metro-Power.

Be sure to join us at our after-party sponsored by Whiskey's Saloon with Sons of Saints & drink specials!

This event is exclusive to PCB Chamber members

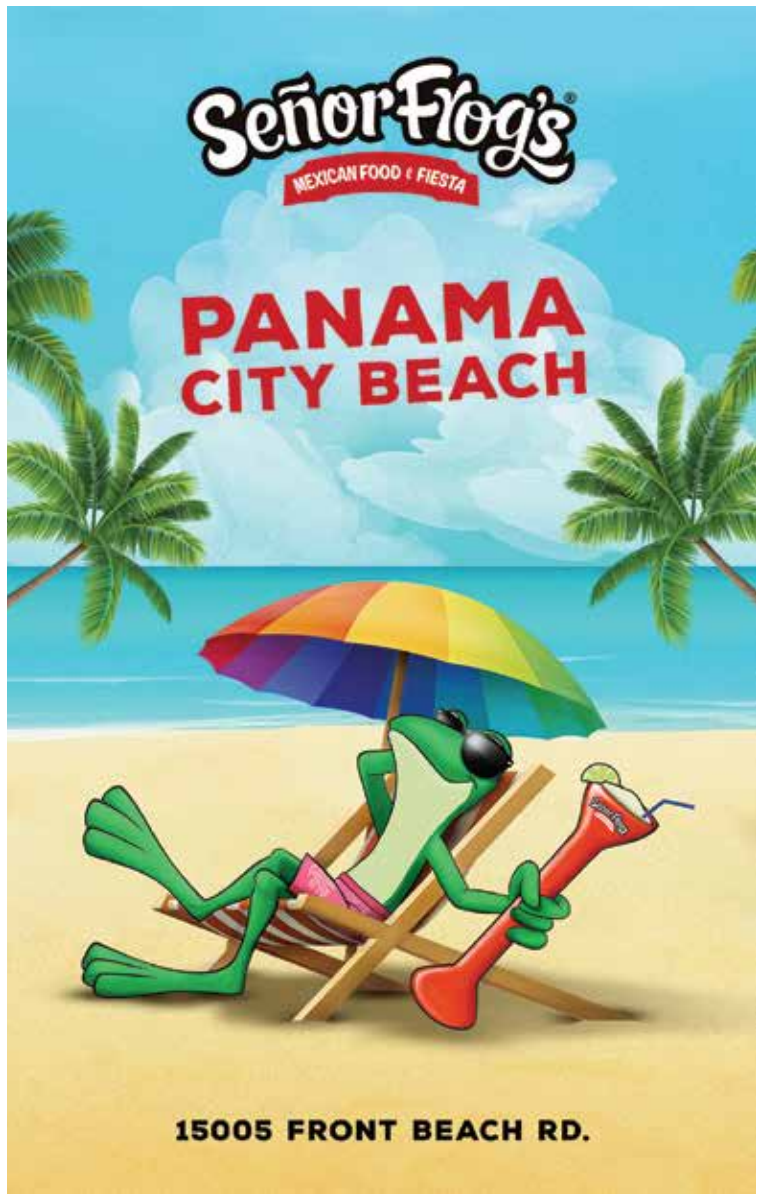
Registration: https://lp.constantcontactpages.com/ev/reg/2ya8pjf.

Friday at the Beach

January 15, 2027, 7:30-9 a.m. @ Captain Anderson's Event Center

Enjoy morning networking with the local business community with breakfast provided by Chick-fila and coffee provided by Starbucks. 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.





Community

SSP America Wins Master Concessions Contract at ECP

SSP America, a division of SSP Group, a leading operator of food and beverage brands in travel locations worldwide, has been awarded the master concessions contract at Northwest Florida Beaches International Airport (ECP), marking its entry into a new market. The program will bring six food and beverage concepts to the airport, along with an expanded vending offer.

Parker W. McClellan Jr., A.A.E., Executive Director of Northwest Florida Beaches International Airport, stated: "The concession redevelopment is part of ECP's ongoing efforts to continue to enhance the passenger experience, while we prepare the Airport to accommodate the continued increase in passenger traffic as the region's tourism and business economy grows."

From the beachfront hospitality of Panama City Beach to the craft brewing traditions and neighborhood favorites of Northwest Florida, the collection will give travelers a taste of the communities beyond the terminal. Local restaurants and regional products will sit alongside Guy Fieri's Flavortown Kitchen & Bar and Dunkin'®, offering everything from a relaxed meal and a local beer to morning coffee and fresh food for the flight.

"A destination's hospitality should stay with travelers all the way to the gate," said Scott Welding, Senior Vice President, Business Development, SSP America. "In Northwest Florida, that hospitality has deep roots in family restaurants, local gathering places, and communities that welcome visitors back year after year. As food travel experts, our responsibility is to bring those connections into the airport with the care and consistency they deserve. We're proud to join the ECP community and grateful for the trust placed in us. Working alongside the airport and our brand partners, we'll earn that trust every day through the people, food, and welcome that make us the best part of the journey."

The food and beverage collection is expected to include:





Guy Fieri's Flavortown Kitchen & Bar: The chef and television personality's signature energy will come to ECP through a full-service restaurant and bar featuring bold comfort food, burgers, sandwiches, shareables, and breakfast favorites. Gulf Coast-inspired dishes, Florida craft beer, and cocktails will connect the Flavortown experience to its Northwest Florida setting.

Props Craft Brewery: Founded by U.S. Air Force veterans, this Emerald Coast brewery will bring its aviation heritage and spirit of camaraderie to a pre-security restaurant and lounge. Craft beer and approachable pub fare will create a gathering place for departing travelers, arriving families, airport employees, and the wider community.

Sharky's Beachfront Restaurant: A Panama City Beach favorite since 1986, Sharky's will carry its seafood, tropical drinks, and easygoing beachfront personality into the terminal. The restaurant will offer travelers a taste of the coastal dining traditions that have made it part of generations of family vacations.

Runaway Island Bar & Market: Inspired by its Gulf-front home on Front Beach Road, Runaway Island will pair the warmth of a beach bar with the convenience of a market. Breakfast, sandwiches, salads, snacks, local craft beer, and cocktails will give travelers a quick, welcoming stop with a distinctly Panama City Beach character.

Coastal Provisions Featuring Cahall's Deli: This kitchen and market concept will bring together local and regional favorites anchored by Cahall's Deli, a longstanding Panama City institution. Fresh deli sandwiches, coffee, baked goods, sweets, and grab-and-go selections will create an inviting place to discover local flavors and pick up something for the journey.

Dunkin': A dedicated kiosk will serve the brand's signature hot and iced coffees, espresso beverages, cold brew, donuts, and bakery favorites. The convenient format will provide an easy and quick stop for early departures, afternoon refreshments and everyday airport routines.

The broader program will also expand access to food, beverages, and travel necessities through vending. Plans include Canteen snacks and beverages, specialty coffee and hot-food options from Evolve Café and White Castle, extending convenience beyond staffed service hours.

The extended program will serve travelers before and after security, giving ECP a connected collection of places to eat, shop, and experience Northwest Florida hospitality.



Upcoming Events

Powerade Panama City Beach Marathon Dec. 5

Pier Park

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 https://pcbmarathon.com for details and registration.

New Year's Eve Beach Ball Drop Dec. 31

Pier Park

Celebrate New Year's Eve on the beach from 5 p.m. to 12 a.m.! A family-friendly countdown at p.m. culminates with fireworks, live music and 10,000 beach balls being dropped over the crowd. As the seconds tick down to midnight, thousands watch the Celebration Tower as a glowing beach ball descends to signify the start of a New Year and kicks off a second round of fireworks!



For details and complete scheduke of events, visit www.visitpanamacitybeach.com/events/holiday-events/new-years-eve.

Community

Whole-Person Care, Close to Home



By Dr. Karen DeVore

A few minutes online can give you half a dozen explanations for the same symptom. Some are worth bringing to an appointment. Others sound persuasive until you ask what evidence supports them. The harder question is which, if any, applies to you.



At Tortoise Clinic, we make time for that conversation. Our Santa Rosa Beach practice is rooted in holistic medicine, which means looking at a concern in the context of your health history, daily life, and priorities. Under one roof, we offer extended conventional primary care, in-depth holistic consultations, traditional and advanced neuro-acupuncture, Chinese herbal medicine, medical massage, and an in-office lab. You might come for one service or draw on several as your needs change.

Conventional Primary Care with More Time

We offer annual physicals, preventive care, medication management, and follow-up for chronic conditions. Longer appointments are especially useful when several conditions overlap. There's time to review medications, talk through recommendations from different specialists, and decide together what needs attention first. We also offer telemedicine and, when appropriate, acute visits for established patients.

Our medical services include hormone therapy for perimenopause and menopause, evaluation and treatment for low testosterone, and individualized guidance on peptide therapies and GLP-1 medications for weight management. Vitamin injections and IV nutrient therapy are also available.

Holistic Care Grounded in Science

An in-depth consultation gives us time to look at how nutrition, sleep, stress, and daily habits fit into your health history. If a symptom has persisted, we'll ask when it began, what else changed around that time, and what your previous evaluations have shown. We explain the evidence behind our recommendations and where it's limited, whether we're discussing a supplement, a change in diet, or a plan for healthy aging. Fertility support can draw on primary care, holistic consultations, Chinese herbal medicine, and acupuncture.

Advanced Neuro-Acupuncture

Neuro-acupuncture uses scalp needling informed by neurological anatomy. Our clinic offers Level III expertise for complex cases. We begin with a detailed history and identify what to track over a series of visits, such as changes in pain or movement.

People seek this care for chronic pain, sciatica, trigeminal neuralgia, and symptoms associated with long COVID. We also welcome people exploring complementary care during stroke recovery or while living with Bell's palsy, Parkinson's disease, multiple sclerosis, lupus, PTSD, anxiety, or ADHD. We discuss how neuro-acupuncture might fit alongside their existing medical care or rehabilitation.

Traditional Acupuncture, Herbal Medicine, and Massage

We offer traditional and advanced facial acupuncture, cupping, and gua sha. Our master herbalist practices both traditional and neuro-acupuncture and develops individualized Chinese herbal formulas. Medical and therapeutic massage sessions are tailored to what you want to address, whether that's persistent muscle tension, restricted movement, or recovery after exercise or injury.

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Community

The Blue Sky Carts Owner's Guide

Don't Wait Until Spring to Service Your Golf Cart

While the busy season may be winding down, winter is an ideal time to give your golf cart some attention. Months of neighborhood rides, errands and coastal driving can take a toll, and small changes in performance are easy to overlook during everyday use. A seasonal checkup can help identify wear early and keep your cart ready for the next busy season.

The off-season is the perfect time to get ahead and keep your cart running smoothly.









Your Winter Maintenance Checklist

Battery & Charging: If your cart takes longer to charge, loses range or struggles to start, don't ignore the signs. Check connections for visible corrosion and follow the manufacturer's recommendations for charging and battery care. Flooded lead-acid batteries also require proper water-level checks.

Tires, Steering & Brakes: Tires naturally lose pressure, while everyday driving can contribute to uneven wear. Check tire pressure and look for visible damage, unusual tread wear or changes in steering and braking. Schedule an alignment if needed.

Lights & Electrical Systems: Shorter days make working headlights, brake lights and turn signals especially important. Check that your lights operate properly and pay attention to any new warning indicators or intermittent electrical issues.

Don't Forget Your eBike: Golf carts aren't the only rides that need seasonal care. Before your next trip, inspect your eBike's tires, brakes and chain, and store and charge its battery according to the manufacturer's guidelines.

The Bottom Line:

A little attention during the quieter months can help prevent inconvenient surprises when spring arrives. If your cart or e-bike isn't performing as it should, having it checked now may save you time and frustration later.

Visit www.blueskycarts.com.



Community

Preparing Your Landscape for Winter Weather





By Lauren Goldsby

As temperatures begin to dip across the Florida Panhandle, many gardeners start wondering which plants need protection and which can fend for themselves. The answer often depends on a few factors: how cold it gets, how long those temperatures last, and what kind of plant it is. A plant exposed to 30°F for an hour may come through unscathed, while the same plant exposed to 30°F for six or eight hours could experience noticeable damage.

Many established landscape plants commonly used in Northwest Florida are well adapted to winter weather and can tolerate typical cold snaps. However, tropical and cold-sensitive species may require additional protection when freezes are forecast.

One of the easiest ways to protect sensitive plants is to move them if possible. Container-grown tropical plants are generally much happier inside during the winter months. Bringing these plants inside eliminates the risk of cold damage. Just make sure to check them for any hitchhikers that may have taken up residence inside the pot before you bring them inside! For larger containers, consider relocating them close to the house to create a warmer 'microclimate'. For plants that cannot be moved, covering them with sheets or frost cloth can help trap heat rising from the soil. An important step that can often go missed is to make sure the ground is adequately moist before freezing temperatures set in. Moist soil holds more heat than dry soil and slowly releases that heat, which helps to moderate the temperatures around plant roots.

Winter weather can be unpredictable, but a little preparation goes a long way. Focus your efforts on protecting cold-sensitive plants, cover what you can, and keep soil moist before freezes. Perhaps the most important thing to remember is that you do not have to protect every plant in the landscape. To ease your winter stress, consider choosing plants for your landscape that are adapted to local conditions. You can check a plant's label for the recommended USDA Hardiness Zone. Bay County falls within USDA Hardiness Zones 9a and 9b, with coastal areas generally warmer than inland locations. Check out the Florida-Friendly Landscaping Plant Guide website or app for help selecting plants that not only look great, but are also adapted to our local climate and require less protection during winter snaps.

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Community

Small Café Bar, Big Hearts
A Christmas Challenge for Bay County

By Ron Orason

I'm the owner of Stingrays & The Sneaky Tiki, a small café bar located inside the Dunes of Panama in Panama City Beach. I'd like to share a Christmas story that started with a simple conversation last year and has turned into something pretty special for the children of Bay County. This is Stingrays at The Dunes of Panama's fifth annual Toys For Kids drive, but this year we decided to do something a little different.



Last Christmas, when the Toys For Kids Foundation came to collect our donations, the foundation's founder, Chris Moates, came along. He had noticed how many toys our little establishment had been collecting over the years and wanted to see it for himself and thank us.

They brought a hauling truck to pick up everything we'd collected. While looking through the donations, Chris noticed two larger bicycles and got excited. He explained that most of the toys donated each year are for younger children, generally ages seven and under, while older children often receive fewer donations. I looked around and realized he was right. Almost everything we'd collected was for younger children, except those two larger bicycles. That's when I looked at Chris and said: "GAME ON!" I told him that the following Christmas, Stingrays was going to make a special effort to help older children, and I promised we'd try to collect 15 bicycles while still collecting toys for all ages.

Fast-forward to last month, when we kicked off our fifth annual Toys For Kids drive around our Halloween celebration. As we started promoting the drive, I decided 15 bicycles just didn't seem like a big enough goal. So we raised the bar to 20! And thanks to the incredible generosity of our Dunes of Panama owners, guests, and all of Stingrays' Great Friends, we've already collected 16 bicycles, two electric bicycles, and two electric scooters — 20 rides for kids! GOAL ACCOMPLISHED!

But we're not stopping there! With our annual Christmas celebration coming up on December 16, we've decided to raise the bar again. OUR NEW GOAL IS 30! GAME ON!

Will we make it? I don't know. But we've still got time, and we're certainly going to give it everything we've got. Every additional bicycle or scooter means another child has something special to look forward to this Christmas. And let's not forget, we're still collecting new, unwrapped toys for children of all ages. We want to make Christmas special for children of all ages.

On December 16, we'll celebrate our annual Ugly Christmas Sweater Party with our

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Community

Gifting Beyond the Holidays



By Jon Carroll

This time of year is synonymous with gifts. Whether presents under the tree, white elephant exchanges with friends, or charitable donations, gifts are a way we show appreciation for those we care about.

In the estate planning context, we often think about gifting after we have passed. But we do not have to wait to transfer assets to our loved ones. One of the benefits of giving during our lifetime is the ability to witness the recipient enjoy the gift. For example, a gift toward a child's first home, assistance with college expenses, or a contribution to a grandchild's future can make a meaningful difference when the recipient needs it most. Lifetime gifts allow you to see how the gift is used and share in the experience.

Federal tax law provides an opportunity to give money or property to loved ones each year without using any of your lifetime gift and estate tax exemption. This is known as the annual gift tax exclusion. For 2026, an individual may give up to $19,000 to any one person without triggering a gift tax return filing requirement, provided the gift qualifies as a present interest. This limit applies separately to each recipient, not to the total amount you give during the year.

This means that a parent could give $19,000 to each of three children and $19,000 to each of four grandchildren in 2026. That is $133,000 in gifts without using any of the parent's lifetime gift and estate tax exemption. A married couple may generally double those amounts, subject to applicable gift-splitting rules. Gifts exceeding the annual exclusion do not necessarily result in gift taxes, but the donor will need to file a federal gift tax return (IRS Form 709). The excess may count against the donor's lifetime exemption.



One significant consideration when considering a lifetime gift of appreciated assets, such as vacant land, real estate, or stocks, is the basis. When you give appreciated property during your lifetime, the recipient generally inherits your original tax basis. If the recipient later sells the property, they may owe capital gains taxes on appreciation that occurred during your ownership. By contrast, property inherited at death typically receives a new tax basis equal to its fair market value at the time of death, the step-up basis. For families with substantially appreciated property, this difference can have significant tax consequences.

Not all gifts involve transfers of cash, real estate or stocks. Gifts more often include sentimental personal belongings. A will or trust can specify who receives these particular items. A practical way to do this through a will or trust is to use a tool called a personal property memorandum.

Under Florida law, a will may refer to a separate written document identifying who should receive particular items of tangible personal property. This allows you to leave general instructions in your will while maintaining a separate list that can be updated as your wishes change. The memorandum must be signed and must describe both the property and the intended recipient with reasonable certainty. For those with trust-based estate plans, similar personal property instructions can be coordinated with the trust documents and their distribution provisions.

Whatever the size, timing, or type, gifts are not just for the holidays, but can be an important part of your estate planning as well.

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



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Education

A New Chapter, a Standout Performance for Arnold Theatre

Two Critic's Choice honors. Three perfect scores. Seven Superior ratings. Arnold High School's theatre students delivered an outstanding showing at this year's district festival, marking a proud new chapter for a program finding its footing under Sarah Guillot Register's leadership.

For these students, the results represent more than a successful competition. Arnold's 13 seniors have experienced six theatre teachers during their high school years, while its seven juniors are working with their fourth. After navigating years of change, the students are building something together with Register, and their talent, hard work and perseverance are earning recognition.





Earlier in November, the 34 Marlins traveled to Tallahassee for the International Thespian Society District 1 competition and festival, joining students from 16 schools. Across 13 individual events, Arnold earned seven Superior and six Excellent ratings. The troupe also earned two Critic's Choice honors, making Arnold the only Bay County school to receive that distinction at the festival.

Veda Murphree earned Critic's Choice in Solo Musical, standing out among 58 performers from across the Panhandle. She also teamed up with Lani Owens to earn Critic's Choice in Duet Musical, rising to the top of 31 competing teams. Both performances received perfect scores of 60 out of 60.

Ari Malai earned Arnold's third perfect score for Prop Construction and a nearly perfect 59 out of 60 for Solo Musical. In the troupe's one-act production, The Mystery of the Missing Letter, Malai's portrayal of Detective Jack McCracken earned All Star Cast recognition, while costume and makeup designer Ave Hill received All Star Crew honors. The production earned an overall Excellent rating, with two judges awarding Superior ratings and one awarding an Excellent.

Success extended across the stage and behind the scenes. Sophie Hendricks earned a Superior in Costume Construction. Two Group Acting ensembles also received Superior ratings: Colton Wood, Ezra Unruh, Mia Dountz and Tatem Schleisman; and Alexander Withey-Williams, Jaydon Green, Lelan Woodliff and Onora Swanson. Students earning Superior ratings have the opportunity to compete at the state festival in Tampa in March.

Six members of the troupe are freshmen who had never participated in these performances and competitions before. Their accomplishments, alongside those of their more experienced classmates, made the weekend especially meaningful for Register.

"These kids have gone through a lot … and persevered," Register shared. "I couldn't be prouder of all they have accomplished."

For Arnold Theatre, the district honors offer an encouraging glimpse of what lies ahead. With Register's guidance and a dedicated group of students, this new chapter is already giving the Marlin community plenty to applaud.



Education

The Greatest Gifts

By Mark McQueen, Superintendent, Bay District Schools

As the holiday season approaches, we're surrounded by reminders of the spirit of giving. But some of the greatest gifts we can offer don't come wrapped in paper or tied with a bow. They're the gifts of time, kindness, or simply showing up for someone else.

One of my favorite things about serving as Superintendent of Bay District Schools is witnessing the generosity of our community throughout the year. And here on the beach, we have some remarkable examples.

Organizations like Backpack Blessings on the Beach work tirelessly to ensure students have food to take home over the weekends. It's a simple but powerful mission, reminding our children that someone cares about them, even when they're not sitting in a classroom.

At Surfside Middle School, Student Government students recently collected 100 bags of food for the Panama City Beach Police Department's annual holiday basket program. For more than 30 years, Surfside students have helped support this tradition, which brings food and a little extra holiday cheer to local seniors and neighbors in need. I love seeing our students learn that giving back is just as important as receiving.



Then there are the residents of Latitude Margaritaville, who have embraced West Bay Elementary with an incredible spirit of generosity. Their continued involvement is a wonderful example of what happens when neighbors take a genuine interest in the success of their local school.

And sometimes, the most meaningful gift is simply being present. At Walsingham Academy, parents volunteer their time during fifth-grade fishing days, making sure every child has the opportunity to catch a fish. Think about that for a moment. These parents aren't just helping with a school activity. They're creating memories, building confidence, and giving children an experience they'll remember long after they've left elementary school.

What strikes me about each of these examples is that they look very different, yet they all come from the same place: a genuine desire to make life a little better for someone else.

That's the beauty of public education. Our schools bring together people from all walks of life, and when a community embraces its schools, the impact reaches far beyond the classroom.

As we celebrate this holiday season, I hope we'll all remember that generosity doesn't have to be grand to be meaningful. Sometimes it's a bag of groceries, a few hours of your time, or the patience to help a child reel in their very first fish.

To everyone who gives so freely of themselves to support our students, families, and schools: thank you. You remind us that the greatest gift we can give is often a little piece of ourselves.

Have a wonderful holiday season.

CHALLENGE

continued from page 10

Dunes of Panama owners, resort guests, and all of Stingrays Great Friends. It's a special festive evening with Great Friends spreading Christmas Joy. However, I want to make one thing clear. I'm not reaching out to promote our Christmas party or invite additional people to attend. Our celebration is for our established resort community and great friends, and we expect a full house.

The real reason I'm reaching out is to challenge other bars, restaurants, and businesses throughout Panama City Beach and Bay County to get more involved in helping local children.

Don't just put a donation box by the front door and hope somebody fills it. Talk about it! Promote it! Encourage your customers! Get your regulars involved! Make collecting toys something everyone looks forward to and takes pride in! "DON'T JUST PUT A BOX OUT. PUT YOUR HEART INTO IT!"

If one of the smallest café bars in Panama City Beach, along with its wonderful great friends, can accomplish this much, imagine what we could do if more businesses throughout our community got involved. This isn't about competing with other businesses or seeing who can collect the most. It's about encouraging everyone to do a little more, give a little more, and help make Christmas brighter for as many children as possible. We would welcome the opportunity to spread this challenge throughout Bay County while there's still time to make a difference this Christmas. This isn't about recognition for myself or Stingrays. The recognition belongs to the wonderful people who opened their hearts and made this possible.

And if sharing our story inspires even one more business to step up, one more person to donate, or one more child to receive a Christmas gift, then it will have been worth it. At the end of the day, it doesn't matter which business collects the most toys or bicycles. What matters is how many children wake up on Christmas morning with a smile on their faces.

Anyone wishing to donate a new bicycle or new, unwrapped toy is welcome to contact Stingrays at the Dunes of Panama in Panama City Beach through our Stingrays Facebook page or stop by to arrange a donation before our December 16 Christmas party.

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Education

GCSC Digital Media Students Score Wins in Competition

Digital Media students from Gulf Coast State College (GCSC) have earned first and third place honors in the 2026 Annual Broadcast Education Association (BEA) Film-48 Competition, outperforming student production teams from institutions across the country. This double win builds on the program's growing national momentum, following GCSC's third-place finish in the 2025 competition.



The BEA Film-48 Competition gives student teams 48 hours to write, shoot, edit, and submit an original short film. Teams must complete all creative work during the competition window while incorporating required elements such as a prop, line of dialogue, theme, or genre. Final films are judged on storytelling, creativity, technical execution, originality, and how well they use the required elements.

Competing on a national stage, GCSC's first- and second-year Digital Media students went head-to-head against top programs from major four-year universities, technical colleges, and state colleges nationwide.

"This achievement is a tremendous testament to the talent and dedication of our students and faculty," said Melanie Boyd, Chair of the Business and Technology Division at Gulf Coast State College. "It is important to recognize that this wasn't just a competition among state colleges—it was a rigorous national competition that included major universities, technical colleges, and state colleges from across the country. Building on our third-place finish in 2025 to take both first and third place this year against that level of competition speaks volumes about the real-world readiness our students gain here."

The winning productions were the result of close, cross-departmental collaboration at the college. Alongside guidance from the Digital Media faculty and staff, GCSC's Broadcast staff stepped in to advise the first- and second-year students throughout the intense 48-hour production window, offering hands-on mentorship in technical execution, pacing, and post-production workflows.

For more information about the Digital Media program at Gulf Coast State College, visit www.gulfcoast.edu/digitalmedia.

Gulf Coast State College Foundation Receives $785,579 Gift to Support Generations of Local Students



The Gulf Coast State College Foundation is honored to announce a generous gift of $785,579.40 from the Mary Laverne Pledger Revocable Living Trust, establishing the Gerald and Laverne Pledger Endowed Scholarship and providing support for the Foundation's Gulf Coast Guarantee program.

For the Pledger family, Gulf Coast State College is more than a place of higher education. It is part of their family's story. With deep roots in Bay County and generations of family members who have called the area home, their connection to Gulf Coast reflects the community that has shaped their lives. Now, through an extraordinary act of generosity, that connection will become part of the stories of countless students who have yet to walk through the College's doors.

"There is something especially meaningful about a family whose own loved ones have experienced a Gulf Coast education choosing to make that same opportunity possible for others," Said Ashlin Glatthar, Executive Director of the Gulf Coast State College Foundation. "For students who may be the first in their families to attend college, who are balancing work and school, or who are uncertain whether higher education is within reach, support like this can make all the difference."

The Gerald and Laverne Pledger Endowed Scholarship will provide financial assistance to Gulf Coast State College students for years to come. Through the enduring nature of an endowed fund, the scholarship will continue to carry the Pledger name while helping students take meaningful steps toward their educational goals.

The gift will also support the Foundation's Gulf Coast Guarantee program, which helps remove financial barriers for eligible high school graduates in Bay, Gulf, and Franklin counties. With a $20 million fundraising goal, the initiative is working to ensure that more students in our community have the opportunity to pursue a college education, regardless of their financial circumstances.

While Gerald and Laverne Pledger's names will be remembered through the scholarship established in their honor, the true measure of their generosity will be found in the lives it touches. In the student who earns a degree, the family celebrating a graduation, and the opportunities that follow, their legacy will continue to grow with each new generation of Gulf Coast graduates.

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Sports

The End Of LIV: Where Do We Go From Here?

By Alan M. Watson,
President, GOLF+ PCB



Yes, after much guessing, hoping, and general speculation by yours truly, LIV Golf has officially folded up their tent and gone home! While this comes as no surprise to me, I'm sure others thought they would find a way to save this sinking ship. And the biggest talking point now is: where do top players like Bryson DeChambeau, Jon Rahm, and Cam Smith go to play golf in the near and distant future?

The PGA Tour has been less than welcoming to these and other players who have even dared to breathe a word about returning to their former tour, while players like Brooks Koepka and "Captain America" Patrick Reed have paid their fines and returned to the tour already.

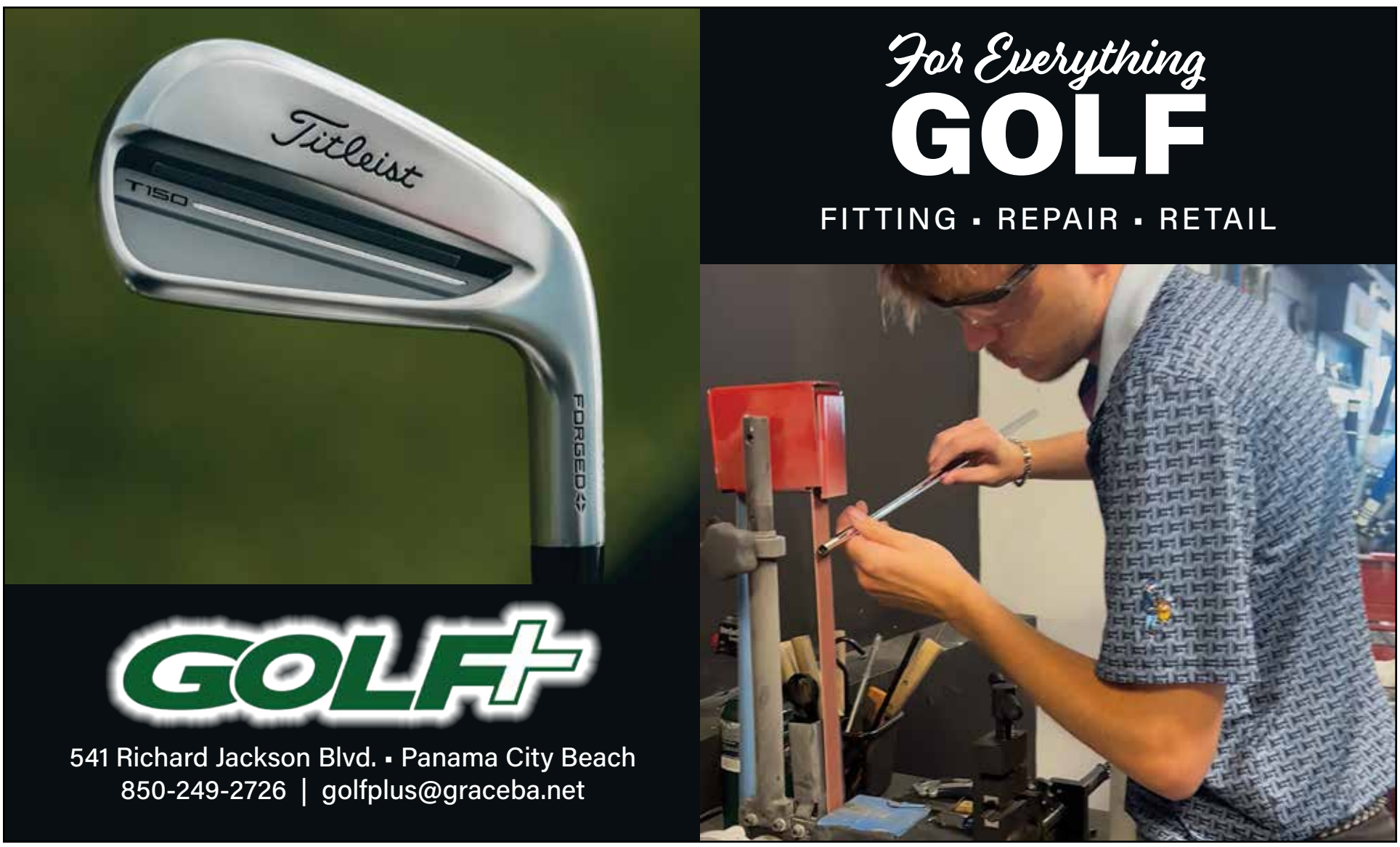
So what does the future of professional golf on tour look like with the splintered ranks of men without a tour looking for places to play? I think most golf fans would agree that professional golf tournaments are better when the best players in the world are all together on one stage. The problem is that other golfers have been playing on the PGA Tour and the DP World Tour, and they don't feel like their spots should be given back to players who abandoned the tour for a paycheck. One could argue that if they never left, top players like Rahm would still occupy their spots, and the room would never have been made for some of these other lesser-known players. Fair enough. However, once you have made the big time, you don't want to give it up, and furthermore, some feel that by leaving the PGA, a golfer has given up any right to come back. True or not remains to be seen.

One thing that always interested me about the whole LIV Golf situation is the complaint that these golfers just left for the money. Well yeah! They play a game for a living. They get paid to play. Why wouldn't they take a higher paycheck if it was offered? Many professional athletes in other sports have left teams for bigger paychecks. This is nothing new. However, the Saudi connection was more of a sticking point for some, and I get that, but I think the golfers just saw dollars, and I can't really blame them.

The really great thing about this is that players like Rory McIlroy and Jordan Speith won't have to be asked about it ad nauseam, thus keeping us, the golf fans, from being subjected to the back-and-forth with the media. The pros and the rest of us can just focus on being good golf on TV from now on, and in one place, I might add.

Will the majors and other big tournaments feature all or most of the best players in the world? One can only hope. Will we all forget this ever happened? Let's hope so. Now we just have to figure out if YouTube golf will continue to be bigger than professional golf and what influence that will have on professional golf worldwide.

Fairways and Greens



Arts & Music

Coastal Creatives: **David Hansel**











By Lee Ann Leonard

If you've visited Pier Park, Splash Beach Resort or, most recently, Trigo, you've probably admired David Hansel's work. But the Panama City artist creates more than just murals. He's used windowpanes, surfboards, serving trays, wall hangers, Christmas ornaments (he has four in the White House), and more as canvases. That variety helps the maker avoid creative burnout while also attracting a diverse customer base. "Variety! Variety! Variety! It can be as simple as changing what canvas you use," Hansel shares. "I use canvas, wood, fiberglass, glass and walls of different makeups for murals."

The creator's favorite medium is acrylic because it has so many applications.

The longtime artist, who started creating at age five, sees benefits to being self-taught. "Not being classically educated allowed me to explore in a much wider vein," Hansel explains. "I didn't feel confined to one style or medium." Still, he's always excited to learn more and to share what he's learned with others. "I've taught for years and really enjoy the interactions and love seeing students discover their talents and joy," Hansel elaborates. "I'll be teaching at The Joe in Port St. Joe in January. I also teach private group classes upon request."

When the former beach resident seeks artistic inspiration, he doesn't have to look far. "Inspiration comes from life," Hansel says. "My relationship with God makes me constantly look at his masterpiece with curiosity. I look at others' work at times but find most inspiration in nature. The beach calls to me often."

If Hansel's vibrant and dynamic work calls to you, visit his home studio by appointment or set up a group class by calling (850) 691-2843. You can also find his creations at area markets and shows announced on Facebook.com/djhansel60 or Instagram.com/davidjhansel.





Arts & Music

The Guitar:
The Unquestionable Champion of Christmas Gifts
Why Santa Wishes He Could Leave a Taylor Under Every Tree (Especially at $100 Off!)



By Michael Austin

Move Over Socks—It's Guitar Time!

Let's face it: Christmas gifts come in all shapes and sizes, but only one reigns supreme. This year, as you scroll through endless lists of "Top 10 Holiday Gifts" or consult your trusty crystal ball (aka your aunt's Facebook posts), consider this universal truth: Nothing, and I mean nothing, beats unwrapping a brand-new guitar on Christmas morning.

The Gift That Keeps on Giving (And Playing)

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

Think about it: You can't play "Jingle Bells" on a waffle iron, and nobody's ever started a rock band with a bathrobe. But a guitar? Legendary. Iconic. The stuff of holiday dreams. Give someone a guitar, and you're basically granting them access to a world of musical possibility. It's like giving a kid their first bike, but with more power chords and fewer scraped knees.

The Taylor Advantage (and the Austin Music Co Miracle)

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

But wait—before you start calculating how many cookies you'll need to bake to afford one, here's the best part: Austin Music Co (yes, that magical place where Santa shops for his own band) is offering $100 off Taylor guitars until the end of 2026. That's right—while supplies last, you can snag a Taylor, keep your wallet happy, and still have enough left over for extra marshmallows in your cocoa.

Why Guitars Are Better Than Literally Everything Else

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

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

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

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

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

The Ghosts of Christmas Past (And Future)

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



In Conclusion: Don't Get Left Behind!

This holiday season, ditch the mundane and embrace the magnificent. With $100 off all Taylor guitars at Austin Music Co until the end of 2026, you have every reason to make someone's Christmas legendary. Don't settle for ordinary when you can give the extraordinary. Your future self—and your bandmates—will thank you.

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





Wellness

Panama City Beach Celebrates More Than 2,500 IRONMAN Athletes

Panama City Beach is celebrating another record-setting edition of Visit Panama City Beach IRONMAN Florida following the successful completion of the 2026 race on Saturday, Nov. 7. More than 2,500 athletes traveled to the destination to take on one of the world's most challenging endurance competitions, highlighted by a historic performance that made international sports headlines.

Denmark's Magnus Ditlev delivered a remarkable performance, completing the 140.6-mile race in 7 hours, 19 minutes, 17 seconds, establishing the fastest time ever recorded in an IRONMAN-branded full-distance race. Ditlev's performance surpassed the previous IRONMAN benchmark of 7:21:12, set by Kristian Blummenfelt at IRONMAN Cozumel in 2021.

Ditlev's historic finish included a 47:52 swim, a 3:51:16 bike split and a 2:33:31 marathon. His performance also established a new IRONMAN bike split record.

Switzerland's Alanis Siffert captured the women's professional title with a time of 8:07:37, also establishing a new women's course record.

The event welcomed athletes representing 52 countries and all 50 states, further demonstrating the international reach and economic value of Visit Panama City Beach IRONMAN Florida and its importance to Panama City Beach's sports tourism industry.







"IRONMAN Florida continues to be one of the most important sporting events we host in Panama City Beach, and this year's race was truly special," said Chris O'Brien, Vice President of Sports Marketing for Visit Panama City Beach. "To welcome more than 2,500 athletes from around the world and witness a performance like Magnus Ditlev's is something our entire community can celebrate. These athletes bring their families, supporters and friends, spend multiple nights in our accommodations, dine at our restaurants, visit our attractions and experience everything Panama City Beach has to offer. That's the real value of sports tourism."

A Major Economic Driver for Panama City Beach

Beyond the world-class athletic performances, IRONMAN Florida delivers a significant economic benefit to the local community. Athletes and their traveling parties arrive days before the competition, often staying several nights before and after the race.

In 2025, Visit Panama City Beach IRONMAN Florida generated an estimated $11.6 million in total economic impact and 14,850 room nights. That event welcomed 1,942 athletes and more than 8,500 visitors from 44 countries and 46 states, with visitors averaging approximately six nights in the destination.

With participation increasing to more than 2,500 athletes and over 10,000 visitors in 2026, the event's total economic impact is expected to increase, further demonstrating its ability to attract overnight visitors, support local businesses and generate tourism activity beyond the traditional summer season. The final economic impact figures for the 2026 race will be determined following the completion of post-event analysis.

"Events like IRONMAN are exactly why sports tourism is such an important part of our destination's tourism strategy," O'Brien added. "This past weekend, we hosted soccer, baseball and gymnastics events that bring visitors to Panama City Beach from across the country and around the world during a time of year when we want to continue growing visitation. The exposure from world-record performances gives our destination tremendous international visibility and reinforces that Panama City Beach is a premier destination for sporting events."

A Tradition of World-Class Competition

First held in Panama City Beach in 1999, IRONMAN Florida is the longest consecutively running full-distance IRONMAN event in North America. The 140.6-mile competition challenges athletes with a 2.4-mile swim in the Gulf of Mexico, a 112-mile bicycle course and a 26.2-mile run.

The race showcases some of Panama City Beach's most recognizable locations, including Russell-Fields Pier, the Gulf of Mexico and Front Beach Road, where spectators gather to cheer on athletes throughout the competition.

The continued success of Visit Panama City Beach IRONMAN Florida reflects the strong partnership among Visit Panama City Beach, IRONMAN, the city of Panama City Beach, Bay and Washington counties, and local businesses. Thousands of dedicated volunteers also play a vital role in bringing the internationally recognized event to life, contributing to its success and the economic benefits it delivers to the destination.

As Panama City Beach continues to expand its sports tourism portfolio, Visit Panama City Beach IRONMAN Florida remains a signature event that combines world-class athletic competition, a beautiful location and meaningful economic benefits for the community.



Wellness

Goodwill Toward Your Spouse Creates Peace at Home



By Jamie C. Williamson, PhD

The classic holiday phrase "peace on Earth, goodwill toward men" offers a blueprint for a healthy marriage because peace at home is the direct result of choosing to show goodwill toward your spouse.

In the short term, by choosing to lead with kindness, acceptance, forgiveness, and generosity, you naturally create a calm, safe environment inside your own walls.

Practiced over time, accumulated mutual goodwill becomes the essential emotional cushion that protects a marriage from destructive conflict and predicts long-term stability. The positive culture grows from and continually nurtures marital fondness, friendship, and mutual admiration – what I call a state of amity at home.

Goodwill Creates Amity

Amity and goodwill are closely related, with goodwill acting as the inner attitude of kindness and amity representing the resulting state of peaceful, friendly harmony. While goodwill is what you feel toward your spouse, amity is the warm cooperative relationship that grows when you both share that spirit.

Goodwill is the Cause: Goodwill is a personal choice to wish someone well, give them the benefit of the doubt, and act with generosity. It can exist even if the other person does not return it right away.

Amity is the Result: Amity comes from the Latin word for friendship (amicitia) and describes a mutual atmosphere of peace, trust, and warmth. When two people consistently practice goodwill toward each other, amity is the bond that forms between them.

Shared Purpose in Marriage: In a marriage, goodwill is the daily effort of easy forgiveness, patience, and small acts of service. Amity is the deeper sense of being true friends, teammates, and allies who genuinely enjoy being together.

Daily Habits of Goodwill

Assume Positive Intent: Give your spouse the benefit of the doubt when they make a mistake or seem distracted. Remind yourself that they are likely tired or stressed rather than trying to hurt you.

Use Good Manners: Treat your spouse with the same graciousness and respect you treat company.

Express Gratitude Daily: Notice and thank your partner for the small, everyday chores and favors they do. Saying thank you keeps you both focused on what is going right instead of what is going wrong.

Offer Small Acts of Service: Do a quick favor without being asked, like making their morning coffee or filling up their gas tank. Small gestures show you care about making their day easier.

Give Undivided Attention: Put away your phone and make eye contact when your spouse talks about their day. Showing genuine interest in their thoughts builds deep emotional trust.

Forgive Easily: Forgiveness is goodwill in action. When everything is going smoothly, it is easy to be kind and generous with your partner. Forgiveness is the hardest and truest form of goodwill because it involves being compassionate toward your spouse even after they have made a mistake that hurt or disappointed you.

In marriage, a culture of mutual forgiveness involves a daily habit of letting go of small offenses before they pile up. Holding onto resentment acts like a wall between partners and destroys peace at home. Forgiveness clears the air so the relationship can reset, and you can move forward together.

A Perfect Time to Choose Goodwill

The holiday-inspired spirit of goodwill is meant to last throughout the year. And the peace it creates is not just the absence of fighting. It is a state of closeness and harmony that comes from extending unearned kindness to others. You can



choose to practice goodwill toward your partner in the same way. When you approach your spouse with goodwill, you treat them like a teammate instead of an opponent. This posture disarms tensions early, naturally lowers defensiveness, and keeps small annoyances from turning into household battles, while also promoting trust, warmth, and amity.

Bottom line: When you show goodwill to your spouse, you create a peaceful home, even during the hectic holiday season. A home filled with daily acts of goodwill becomes a safe harbor from the stress of the outside world. Both partners know they will be met with grace rather than judgment when they walk through the door. Over time, this leads to amity at home and a long-lasting, successful marriage.

Let me know if I can help.

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

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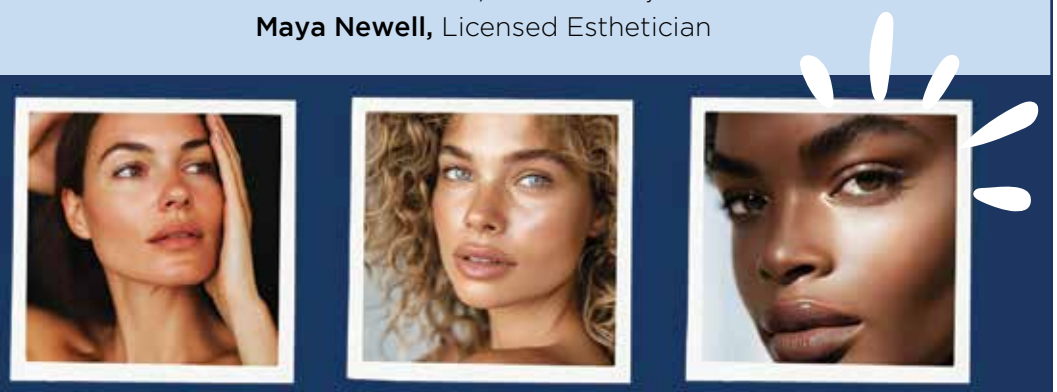
Maya Newell, Licensed Esthetician



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Wellness

Perimenopause: You're Not Going Crazy—Your Hormones May Be Changing



By Dr. Richard Chern

Have you been feeling exhausted even after a full night's sleep? Are you struggling to stay patient, experiencing mood swings, losing interest in intimacy, or wondering why you just don't feel like yourself anymore? If so, you are not alone, and you are certainly not going crazy. These changes may be signs of perimenopause, a natural stage of hormonal transition that many women experience but often don't recognize.

Perimenopause is the transitional period leading up to menopause. During this time, hormone levels begin to fluctuate and decline. These hormonal changes can affect nearly every aspect of a woman's physical, emotional, and mental well-being.

The Symptoms Are Real

One of the most frustrating symptoms of perimenopause is disrupted sleep. Fluctuating hormones can contribute to night sweats, hot flashes, anxiety, and difficulty falling or staying asleep. Even when you get eight hours of sleep, you may wake up feeling exhausted.

Fatigue often goes hand in hand with poor sleep and hormonal changes. You may find yourself struggling to get through the day, lacking motivation, or feeling like your normal energy levels have disappeared.

Low libido is another common concern. Changes in estrogen, progesterone, and testosterone can contribute to decreased sexual desire, vaginal dryness, and discomfort with intimacy. Many women feel frustrated or disconnected from a part of themselves they once enjoyed.

And then there is patience—or the lack of it! If you find yourself becoming irritated more easily, experiencing mood swings, feeling overwhelmed by small things, or simply not having the emotional energy you once had, hormonal fluctuations may be contributing. These symptoms are not a character flaw, and they are not something women should simply be expected to tolerate.

Can BHRT Pellets Help?

Bioidentical Hormone Replacement Therapy (BHRT) is a treatment option women may consider when experiencing bothersome symptoms associated with hormonal changes. Bioidentical hormones are designed to have the same molecular structure as hormones naturally produced by the body.

For most women, hormone therapy helps improve certain symptoms, including hot flashes, night sweats, and sleep disturbances. Estrogen therapy may also help with vaginal and urinary symptoms, while testosterone may improve sexual desire in some women.

BHRT pellets are small hormone implants placed beneath the skin by our qualified healthcare providers at The Hormone Restoration Center in Miramar Beach. They are designed to release hormones over time, lasting 12-18 weeks for most women. We can review your symptoms, laboratory results, medical history, and individual goals to determine whether hormone therapy is appropriate. Schedule a consultation by calling (850) 837-1271.

You Deserve to Feel Like Yourself Again

Perimenopause is a natural stage of life, but that doesn't mean you have to ignore the symptoms or accept feeling miserable. The first step is recognizing what may be happening and having an open conversation with a healthcare professional about your symptoms, hormone levels, medical history, and treatment options.

You are not going crazy. You are experiencing real changes, and they deserve answers, support, and individualized care.

Do not settle for feeling exhausted, irritable, disconnected, or unlike yourself. Understanding your hormones may be the first step toward better sleep, renewed energy, improved intimacy, and feeling your best during this next chapter of life.

From a Walker to Walking for the First Time in Nine Years

As we wrap up the year in holiday lights, reflection naturally turns to health, hope, and new beginnings. For Port St. Joe resident Randall C., this holiday season carries a particularly profound significance — and a long-awaited miracle.

Five days before Christmas in 2017, a catastrophic head-on car crash instantly altered his life. Instead of celebrating the holidays with family, he began a grueling nine-year journey defined by complex surgeries, a persistent deep-seated bone infection, and reliance on crutches and a walker to navigate his own home.



Dr. Roger Gregush

Determined to return to the salt air, local waters, and active coastal lifestyle that define life along Northwest Florida, Randall refused to give up. A turning point came when he was connected to orthopedic care right here close to home with Dr. Roger Gregush, a fellowship-trained orthopedic surgeon at Ascension Sacred Heart Orthopedic - Bay who specializes in complex joint reconstruction and advanced limb salvage.

Randall said he couldn't have asked for better care. "Every time I go into the office, he's right there to see me in person. He takes the time to talk to you and explain everything clearly until you understand."

Dr. Gregush developed a specialized, clinically appropriate, two-stage reconstruction plan. First, he removed damaged hardware from previous operations and inserted a temporary antibiotic spacer to clear the infection at its source. Once the tissue healed, Dr. Gregush performed a limb salvage procedure designed to replace the compromised femur and restore structural stability.

Continued on next page

Dr. Chern, MD,
Sue Griffin, ARNP
Presley Pulse, APRN



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BEST IN DESTIN

Wellness

Happy Birthday Jimmy Buffett

Remembering His Life and Legacy



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

Jimmy Buffett brought smiles to many people's faces with his music and celebration of a carefree lifestyle. This article will explore his life, music, legacy, and skin cancer diagnosis. May his memory be a reminder this holiday season to live a life of meaning, exploration, and slowing down to enjoy the good times.

Birth and Childhood

James "Jimmy" William Buffett was born on Christmas Day, December 25, 1946, in Pascagoula, Mississippi. He and his two siblings (sisters) spent much of their childhood in Mobile, Alabama.

His father, James Delaney Buffett Jr., worked in the marine transportation business, and his mother Mary Lorraine Peets Buffett, worked for a shipbuilding company. One of the biggest influences on Jimmy's childhood was his grandfather, Captain James Delaney Buffett, a steamship and schooner captain who traveled extensively. His grandfather shared stories about exotic ports, adventures at sea, and life in faraway places. Those stories sparked Jimmy's imagination and his fascination with sailing and exploration.



Music Career

While attending Auburn University, Buffett took an interest in music and learned to play the guitar. After graduating from college, Buffett moved to Nashville to pursue a career in music.

He eventually moved to Key West, Florida, in the early 1970s. This move would change everything. Surrounded by beaches, musicians, fishermen, sailors, and colorful characters, Buffett began developing his signature musical style: a mixture of country, folk, rock, Caribbean influences, and storytelling. He also formed the Coral Reefer Band, the group of musicians who would become closely associated with his performances.

Skin Cancer Diagnosis and Death

Buffett's joyful and creative life ended due to cancer. He was diagnosed with Merkel Cell Carcinoma and passed away on September 1, 2023, at the age of seventy-six. He quietly battled the disease for four years prior to his death, continuing to write, record and perform live shows during his treatment.

Merkel Cell Carcinoma is a rare and aggressive type of skin cancer. It presents as a rapidly growing pink, red, or purple bump, most often on sun-exposed skin in people over fifty, especially fair-skinned or immunosuppressed patients. Merkel cell carcinoma typically requires surgery, radiation, and immunotherapy. Luckily, this cancer is quite rare, thirty-four times less common than melanoma.

Living Legacy

Buffett had a successful career in music, but he was also a successful businessman. As a businessman, he turned his style of music into a style of business. Through his Margaritaville brand, he opened hotels, restaurants, retirement communities, and bars, amongst many other ventures. His music is a lifestyle, especially here in Florida.

Jimmy Buffett left behind a musical and business legacy that celebrated life, adventure, and the freedom of coastal living. His death was a tremendous loss, but his music continues to bring people together. His songs remind us to slow down, appreciate the beach and water, spend time with the people we love, and never take life too seriously. According to sources, his last words to his sister Lulu were "have fun."

While we celebrate all the wonderful things coastal life has to offer us, remember to seek treatment for any bumps, growths, moles, and other skin conditions no matter how minor they may seem.

I hope you enjoy this holiday season with all your friends, family, and loved ones and don't forget to "have fun."

WALKING

continued from previous page

Reflecting on his experience with the care teams at Ascension Sacred Heart Bay, Randall summed up his experience simply: "I'm doing 100% better than I was. I'd recommend Dr. Gregush to anybody."

Nine years after his accident, Randall is celebrating the holidays pain-free and mobile. He traded his walker and crutches for a cane outdoors, while taking steps completely on his own inside his home for the first time in nearly a decade.

With physical therapy continuing to rebuild his strength and balance, Randall looks forward to 2027, eager to get back to what he loves most— from hunting and fishing to sitting by a campfire along local rivers.

To learn more about orthopedic care close to home, call Dr. Gregush's office at (850) 804-3850 or visit Ascension.org/BayFL.

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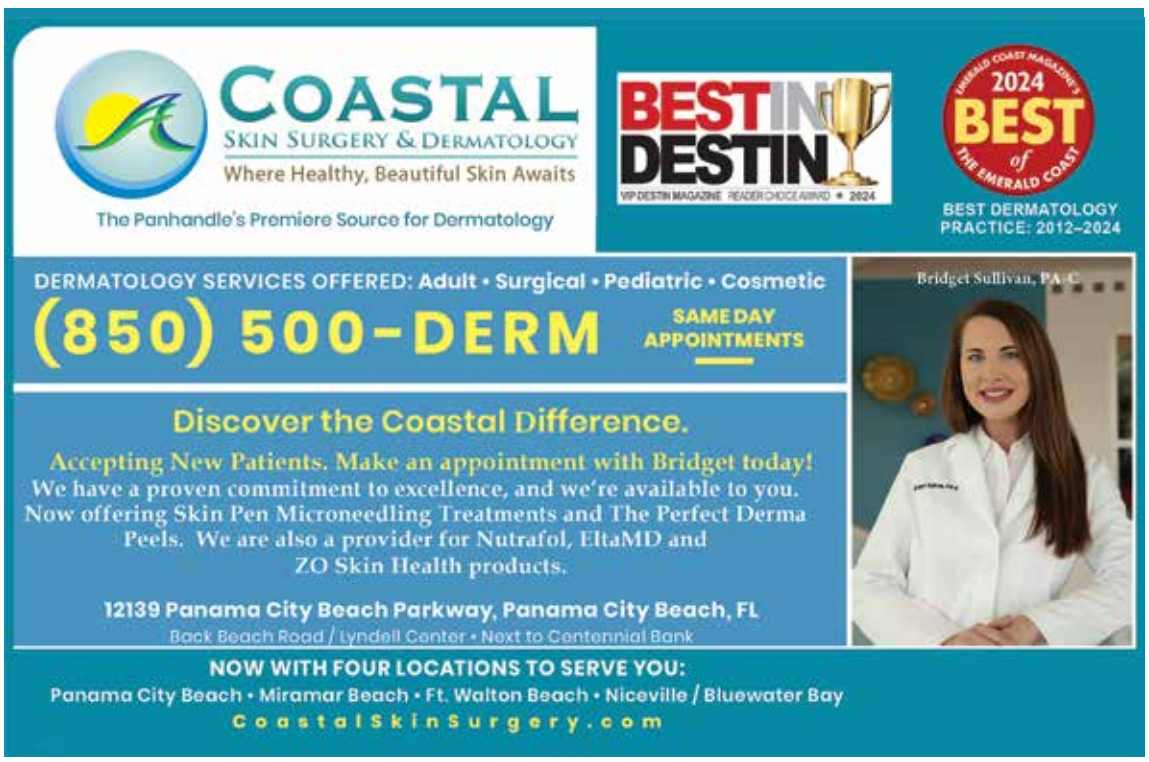




Wellness

The Sweetest Chapter: Becoming Papa



By Michael McManus, LCSW, Psychotherapist

This past summer, my daughter Sarah gave birth to a beautiful baby girl named Lola Jane. I am almost 70 years old, and I can tell you honestly that I did not know my heart had this much room left in it. It turns out it did. It turns out there was a whole wing of the house I had never walked into.

People told me becoming a grandparent would be wonderful. They were right, but the word wonderful does not quite cover it.

There is a special joy in watching your own child become a parent. I remember Sarah as a little girl, curious, amazingly funny and determined, with a laugh and smile that filled the room. Now I watch her rock her daughter to sleep, humming softly, reading every small sound and expression with a love and tenderness that takes my breath away. She is a natural. She is patient and loving and strong. I could not be prouder of the mother she has become, and I find myself thanking her in my heart every time I see the two of them together.

Gratitude is the word I keep coming back to. I am grateful for Lola's health, for her tiny fingers that wrap around mine, for the way she studies my face as if she is trying to figure out who this gray-haired fellow is. One day soon, she will call me Papa, and I can hardly wait to hear it. I am grateful to my wife Angela, who has been by my side through every season of our family's life and who lights up in a whole new way when she holds our granddaughter. I am grateful for the simple fact that I am here to see this.

Grandparenting comes with a freedom that parenting does not. When my children were young, I was busy working, providing, keeping my head above water, worrying about schedules and bills and whether I was getting it right. Now I get to simply be present. I can sit for an hour and watch Lola discover her own hands. I can sing silly songs badly and nobody minds. I can enjoy every small moment without rushing on to the next thing. It is love without the hurry.



In my work, I have spent many years listening to people talk about what gives life meaning. Again and again, the answer comes back to connection. We are made to belong to one another.

A new grandchild is connection in its purest form. She ties the generations together. In Lola, I can see a little of Sarah, a little of her father, a little of my wife and me, and a great deal that is entirely her own. That is the beauty of it. She carries all of us forward, and she is still completely herself. I find myself dreaming for her already. I hope she grows up feeling safe and deeply loved. I hope she is curious about the world, that she laughs often, and that she is kind to others and to herself. I hope she finds work she loves and people who cherish her. And I hope that someday she knows how much joy she brought into her Papa's life simply by arriving.

There is something hopeful about a baby at any age, but especially at mine. A newborn reminds you that life keeps going, that new beginnings are always possible, and that the best chapters are not necessarily behind us. I feel more energized than I have in years. I want to stay healthy and active so I can teach her to ride a bike, walk with her along the shore, and be there for school plays and birthday parties and dance at her wedding and all the ordinary days in between.

If you are a grandparent, you already know what I am talking about. If you are about to become one, get ready. Your heart is about to grow in ways you cannot imagine. Slow down, soak it in, and say thank you often.

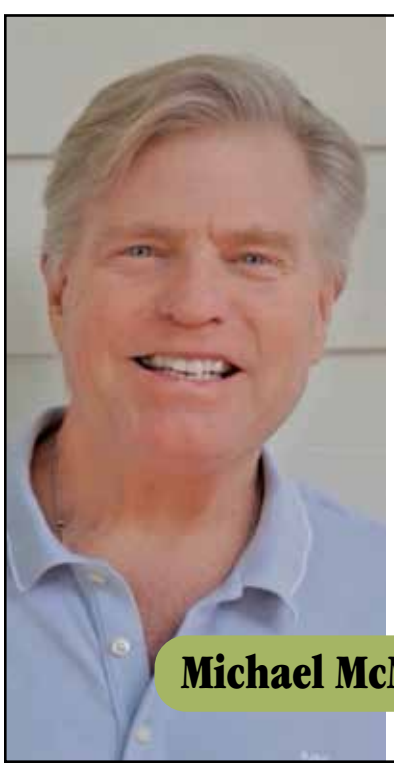
To Sarah: thank you for this gift. Watching you become a mother has been one of the great joys and privileges of my life. And to Lola Jane: welcome to the world, sweet girl! Your Papa loves you more than words can say.

Michael McManus, LCSW, is a psychotherapist practicing in Santa Rosa Beach, Florida. Michael can be reached by text or phone at 1-850-837-0123 for an appointment, or at his website, psychotherapy30A.com.

WHOLE-PERSON

continued from page 7

Lab Testing and a Dispensary Open to the Community



Our in-office, cash-pay lab offers conventional bloodwork even if you receive your care elsewhere. Testing ranges from cardiovascular and metabolic markers to hormone and nutrient levels, digestive health, and the gut microbiome. Specialty options include food sensitivity, methylation, genetic risk, parasite, mycotoxin, and heavy metal testing. Hereditary cancer risk assessment and multi-cancer early detection testing are available when appropriate, alongside recommended screenings. In a lab review, we explain what the results can tell you and what warrants follow-up.

Our supplement and herbal dispensary is also open to the public. We look at how products are made, which forms of ingredients they contain, and at what doses. When recommending a product, we consider your medications, health history, and goals.

A Local Team You Can Reach

For more than 30 years, we've cared for neighbors across 30A and Walton County. Our team answers the phone, returns calls, and helps you choose where to begin. We're open Monday through Saturday and offer complimentary exploration calls, pay-as-you-go visits, and packages.

Call or book online, and follow Tortoise Clinic on social media to meet the team and hear about new services, monthly lab specials, seasonal packages, and occasional flash sales.

It's an honor to care for this community. We're committed to bringing you the best of what whole-person medicine can offer, and we look forward to welcoming you through our doors.

The deadline for ads and editorial is the **18th of each month** for the following issue.

Musing

Gifts



By Rick Moore

After opening the big gifts we had received from our parents on Christmas morning, my brothers and I sat around the tree to open the presents we had bought for each other. These were normally funny, insignificant gifts, but this particular year my brothers carried their antics to an extreme. Yes, I bought both of them gag gifts, but it was clear they had conspired to take their shenanigans to a whole new level. One of my brothers knew my parents were going to get him a new all-in-one workout machine and that he would need a set of wrenches to put it together. The present he bought for me that year was none other than a nice, shiny set of wrenches. How convenient. My other brother was getting a new portable sound system (known then as a boom box) that needed eight D batteries to work. Can you guess what he bought for me? It was a package of eight D batteries. It seemed my brothers had outfoxed me this time.



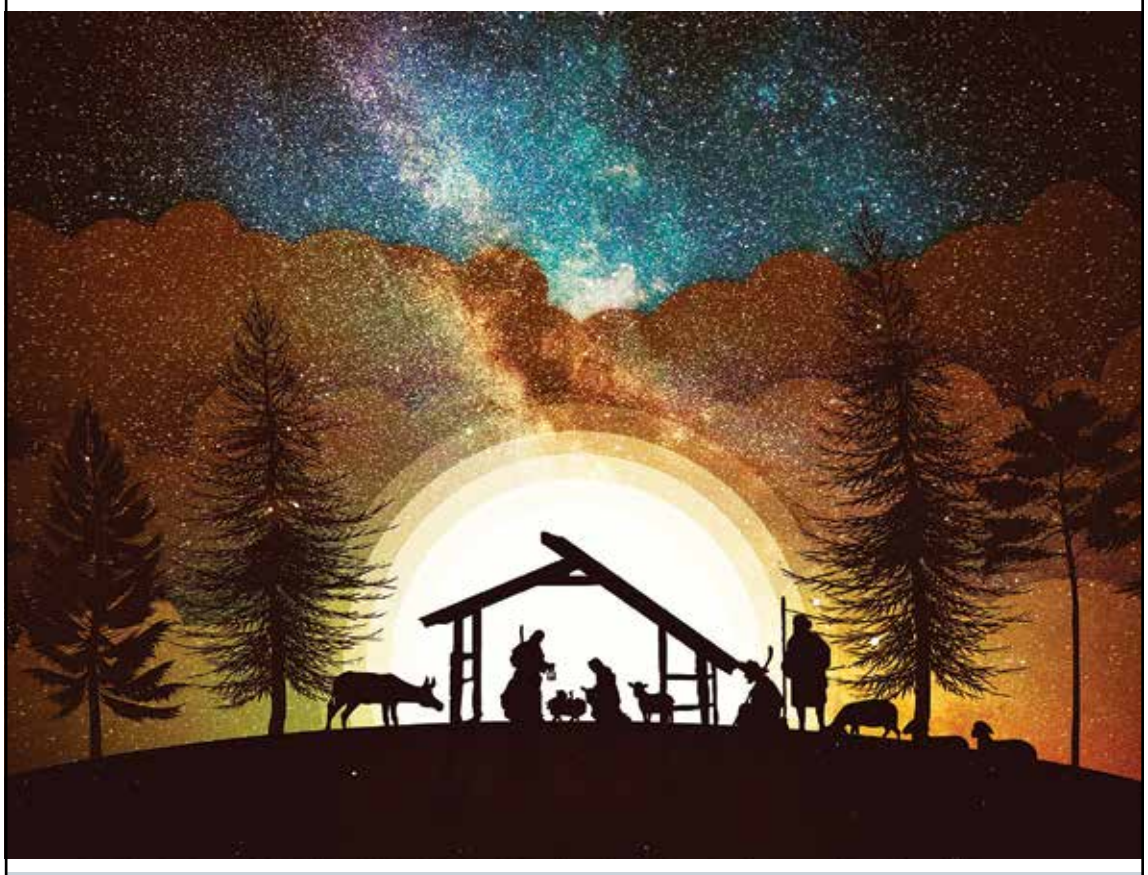
Just a few months after Christmas, my brother with the all-in-one workout machine decided he didn't want it in his bedroom and asked Mom if he could put it in the garage "so everyone who wanted to work out could use it." Then my brother who got the boom box said he wanted a real stereo system in his bedroom for his birthday because the boom box didn't have the right connections for a record player. He asked if he could put the boom box in the garage for "everyone else to enjoy." A few weeks later, my brothers walked into the garage and found me exercising on the all-in-one workout machine and listening to the boom box. They said something was wrong with this picture. That's when I said, "Thanks for the batteries and wrench set … two of the best presents I've ever received."

While this strange bit of gift-giving worked out great for me, there's a story called "The Gift of the Magi" in which the gift-giving turns out horribly wrong. Or did it? In the story, Della has long, beautiful hair. She sells it to a local hair merchant for $20 so she can buy a platinum chain for Jim's treasured gold pocket watch. Meanwhile, Jim sells his watch, a family heirloom, to buy a set of expensive combs Della has long admired. When they exchange gifts on Christmas Eve, both realize they can't use their presents. Della has no long hair for the combs, and Jim has no watch for the chain. Each loves the other enough to part with their most treasured possession. Their willingness to make that sacrifice for each other makes them the wisest of all gift-givers.

Often, when people open a gift and say, "It's the thought that counts," they're being sarcastic. What they really mean is that the person who gave the gift should have given it more thought. But the person receiving the gift can be more thoughtful and gracious, too. Giving a gift can be stressful. Who should you buy for, and what will you give them? Should you include a gift receipt in case they don't like it? Should you spend more or less than you did last year? Perhaps we should all take a deep breath and remember it really is the thought that counts. That goes for the person who receives the gift as much as it does for the person who gives it.

Rick Moore is communication pastor at Destiny Worship Center.

WHY I BELIEVE



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Musing

Sean of the South: **Christmas Movies**



It's hard to choose my favorite Christmas movie. Each time I try to pick one, I'm afraid I'll shoot my eye out.

There are, of course, obligatory holiday movies which bring to mind one's parents and grandparents. A period in postwar national history which featured Buicks Roadmasters, Hula Hoops, and pineapple upside down cakes made almost completely of mayonnaise. This era features movies such as "Miracle on 34th Street" (1947); "A Christmas Carol" (1951); and "White Christmas" (1954).

Those are all great movies. But what about the spiritually inspired cinematic manifesto of the Great American Dysfunctional Family, "National Lampoon's Christmas Vacation" (1989)? A film which, over the years, has brought me more joy than nearly anything including most major religions.

Somewhere at the top of my movie list sits "A Christmas Story" (1983). Perhaps because, not unlike the movie's protagonist, Ralphie, I too grew up among folks who believed no Christmas gift better embodied the True Meaning of Christ's Birth than an American-made firearm.

There are also many popular holiday movies which, in my opinion, suck. Such as "Home Alone" (1990). If that kid had been in my house, my mother would've wore his butt out. And "Edward Scissorhands" (1990), directed by Tim Burton, the man who ruined "Dumbo" (2019). Or "Gremlins" (1984), a Christmas movie about a horde of malicious demons invading a small town and murdering the townspeople.

Do what?

No holiday movie discussion, however, is complete without mentioning the dozens of stop-motion animated TV movies by Rankin and Bass. These movies are pure childhood. "Rudolph the Red Nosed Reindeer" (1964); "Rudolph's Shiny New Year" (1976); "Rudolph and Frosty's Christmas" (1979);



"Rudolph Develops a Nasal Polyp", etc.

I'm also a big fan of the multiple retellings of Dickens' Ebenezer Scrooge. For my money, George C. Scott delivers a prize-winning performance in 1984's "A Christmas Carol."

Still, it is the Dickensian musical "Scrooge" (1970), starring Albert Finney, that takes the cake. The movie's flagship song, "Thank You Very Much" is a musical ear worm which will burrow into your frontal lobe and live there until your death.

And as you lie dying, should anyone in your medical care facility mention this musical, everyone in your hospital room will start singing "Thank you very much, that's the nicest thing that anyone's ever done for me…" This will set off a chain reaction of singing that will cause nurses and medical staffers to gaily hum as they stab you with various surgical instruments. At the funeral your pallbearers will sing "Thank You Very Much."

I'm skipping over a lot of great Christmas movies here, such as "Holiday Inn" (1942), "It's a Wonderful Life" (1946), "Die Hard" (1988).

But if you forced me to choose the greatest Christmas movie of all time, I would have no choice but to choose "A Charlie Brown Christmas" (1965).

The whole 25-minute presentation is sublime. The piano score. The simplistic artwork. Lucy, offering five-cent psychiatric consults. The emaciated Christmas tree. Schroeder. And Good old Charlie Brown, delivering a commentary on the truly asinine American commercialization of Christmas.

But there is that one scene. A scene which still makes the hair on my neck stand upright. When Linus van Pelt takes centerstage and shares the meaning of Christmas on network television. A scene which, throughout the last 60 years, many television executives have tried to cut from the program, but somehow they always seem to leave it in.

Linus says:

"And there were in the same country shepherds abiding in the field, keeping watch over their flock by night.

"And, lo, the angel of the Lord came upon them, and the glory of the Lord shone round about them: and they were sore afraid.

"And the angel said unto them, Fear not: for, behold, I bring you good tidings of great joy, which shall be to all people.

"For unto you is born this day in the city of David a Saviour, which is Christ the Lord.

"And this shall be a sign unto you; Ye shall find the babe wrapped in swaddling clothes, lying in a manger.

"And suddenly there was with the angel a multitude of the heavenly host praising God, and saying, Glory to God in the highest, and on earth peace, good will toward men."

Don't shoot your eye out, Charlie Brown.

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.

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Know Your Neighbor: **Kelsi Hollis McLendon**

By Michele Hardman

"It feels like if I don't do it, I'll die." That's how Kelsi Hollis McLendon describes her need to create, and I can totally relate. Kelsi has always been an artsy-type person. I asked her which forms of art she likes best, and she said she pretty much loves all things creative.

She's recently picked up sewing again and would like to explore it more. Although she tends to read more nonfiction, she loves writing fiction along the lines of adventure or sci-fi. Developing a character and imagining how it would react and respond to various situations intrigues her. Illustration is yet another of Kelsi's passions, and she's recently been looking into game development as well. These pursuits fill a large part of her spare time. But there's more.





Kelsi has been an avid roller-skater since she was about 11 or 12 years old. She remembers going to The Skate Factory as a kid and thinking the real-wood floors were so awesome. She now has multiple pairs of skates, including one she made herself out of high-top Vans and another made from some cute cowgirl boots. Interestingly, nearly all of her current coworkers are also skating enthusiasts, and most of them keep a pair of skates under their desks for evenings when they want to burn off some steam after work. Isn't it cool that they have something in common to enjoy together outside of work?

There isn't anything in particular that Kelsi collects, at least not in the usual sense. One thing you'll never see her throw out, though, is photos. Another is cards, letters, or notes of any kind. She's kept every single card anyone has ever given her: birthday cards all the way back to first grade, postcards from her grandparents' travels around the country, notes she and her high school best friend passed back and forth, and cards from her in-laws from when she and her husband first started dating. They're all tucked away safely in a cedar chest, and at least once a year, when she's feeling nostalgic, Kelsi takes some of them out and reads them again. It warms her heart to look back on the people and times that have been such a huge part of her life.

Kelsi was born and raised in Panama City. Her grandparents moved here from Alabama, and all but one member of her immediate family still live here, along with her two Yorkies, Banjo and Ace. She's very family-oriented, absolutely loves being near them all, and has no plans to ever live anywhere else. She even lives in the same neighborhood she grew up in. She's only left once, for a few years in Destin after Hurricane Michael wiped out her job, and she moved back as soon as she got the chance. Why does she love Panama City so much? Because it feels small-town to her. It's a tight-knit community where people look out for each other and are always willing to help. It can't get any better than that.

Like many teens, Kelsi started her working life in retail. She then spent 10 years in residential property management before becoming Operations Manager at the Panama City Center for the Arts, where she was later promoted to Development Manager. In this role, she plays an important part in the Center's future sustainability by organizing fundraisers, working with the accounting side, and building valuable relationships in the community. Sounds like the perfect place for a creative person, don't you think?

Free Resilience & Safety Expo Brings Practical Wellness and Preparedness

A free community event on Saturday, December 12, will give Bay County residents an opportunity to learn practical approaches to personal safety, health, and emergency preparedness.

The inaugural Resilience & Safety Expo: Your Guide to Health, Wellness, and Personal Defense takes place from 10 a.m. to 2 p.m. Central at Oak & Grove, 2805 W 12th Street in Panama City. Admission is free, and the event is open to the public.

Organized by Carlton Belden, CEO of Firebird Munitions, LLC, the expo is designed to connect residents with local professionals, demonstrations, and educational resources that support everyday resilience. Its programming is built around three themes: personal defense, health and vitality, and emergency training.

For attendees interested in personal safety, Smash Bros Jiu-Jitsu is scheduled to present live Brazilian Jiu-Jitsu demonstrations. The event also plans to introduce practical situational-awareness concepts, emphasizing the importance of recognizing and responding to challenges before they become emergencies.

Health and wellness will have a prominent place, too. Planned offerings include functional movement and Pilates sessions, nutrition planning information, and access to mental-health and wellness resources. These activities are intended to introduce visitors to local options for caring for themselves and their families.

Emergency preparedness is the expo's third focus. Attendees can learn about registration for CPR certification, first-aid instruction, and active-threat-response training. These are opportunities to explore and sign up for training; the event is not advertising same-day certification. Opportunities to meet local first responders are also planned, subject to agency availability.

"Our goal is to give our neighbors the real-world knowledge and tools they need to stay safe, healthy, and resilient in every facet of daily life, especially during the holidays," Belden said in the event announcement.

The organizers hope to offer something useful to a broad audience, including families, veterans, caregivers, students, and anyone interested in building practical skills or discovering nearby resources. The free format is intended to make the educational opportunities accessible to the wider community.

Community sponsors include GEAR 1, Emerald Coast Health and Safety Training, and Firebird Munitions.

Residents are invited to attend the Resilience & Safety Expo on Saturday, December 12, from 10 a.m. until 2 p.m. Central at Oak & Grove, 2805 W 12th Street, Panama City, FL 32401. Admission is free.

For event details, contact Carlton Belden at 850-270-3621 or carlton.belden@firebirdmunitions.com. Additional information about the organizing business is available at www.firebirdmunitions.com.



Lifestyle

Happy Anniversary, Flooring Depot Home Outlet

By Kim Brazell, Marketing Director

Two years ago, a group of Chamber members and community leaders gathered to cut a ribbon and declare a business open. The time has flown by, and as we approach the second anniversary of Flooring Depot Home Outlet, located in Chipley, we are slowing down to reflect on what the last two years have brought. I sat down with David Holland, general manager of Flooring Depot Home Outlet, to talk about how the store has changed, evolved and grown in these two years.



Kim: What has the last two years brought since the store opened in late 2024?

David: The store has grown and expanded since we opened. We started with flooring, cabinets, backsplash, tile, and furniture. But we have continued to add more furniture and appliances to our mix. We are proud to offer a variety of manufacturers, including Ashley Furniture, Serta Simmons, General Electric, Electrolux, Speed Queen, Whirlpool, Frigidaire, and many more. We receive deliveries each week, so we are constantly ordering items if it's not something we keep in stock.

So, we have truly grown based on the needs and requests of our community and customers.

Kim: What is the most unique aspect of Flooring Depot Home Outlet?

David: I think that it is locally owned and operated. It's really a one-stop shop for your home. We sell almost everything a big box store would be we feel that we offer better customer service and do it a non-rushed environment. We aren't worried about volume as much as we are about building relationships with our customers.

Kim: How so?

David: We want people to know us and to know them. We want them to think of us each time that they need something. That is the local connection we are working on building. It's important to us. Our owner lives in neighboring Bonifay. He has a farm. He goes to church locally, he dines locally, and his family shops locally. For him, it's all about Flooring Depot Home Outlet being part of this community for the long haul. He wants to offer a diverse background of products for our customers, so they don't have to consider even going to a big box chain.

Kim: Why is local so important?

David: I think shopping locally is important for several reasons. First and foremost, it supports the local economy. Your dollars stay local and are reinvested into our business or other events and partnerships that we support. In small towns, local ownership means that the community thrives, and local individuals are investing in the local economy helping make it better, not just for us but other local businesses as well.

In addition, we love giving back to our local community. We have taken part in the Watermelon Festival, are doing the parade this year, supported local high school events and we are hosting a free Cookies with Santa event. We truly want to be an integral and vital part of Chipley. It's important to us.

Kim: Can you elaborate on the Cabinet Design that Home Outlet Offers?

David: We now have a kitchen and bath designer who goes between our Chipley and Marianna stores, who is dedicated to helping customers design their custom kitchens and bathrooms. They sit down with the customers and work together with them to build what works for how they live and how they want to live in their home. They also help customers choose materials. At the end of the process, the designer can give the customer a three-dimensional rendering of what their space will look like.

Kim: The economy has been tough with gas and grocery prices. Why should someone come in to shop right now?

David: I am glad you brought

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Lifestyle

Design and Culture: **Local Design**

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

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

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



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





Countertops by Granite Plus. Viatera Calacatta Sol Quart



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



Chandeliers designed and crafted by
Modern Gesture of Cape Town South



Business

Shopping Small Includes the Plumber



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

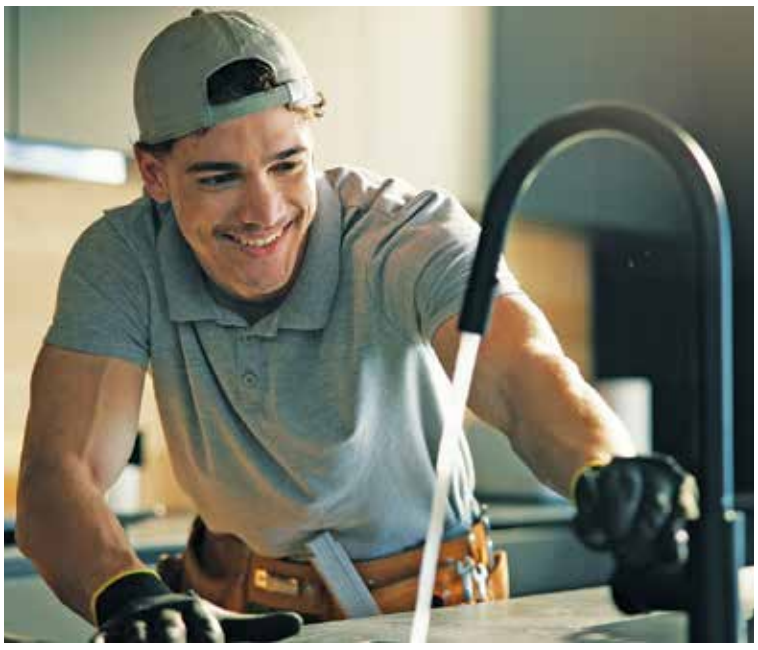
It's the week before Christmas. The cookies are cooling on the counter, your sister's family is two hours out, and the heat picks the coldest night of the year to quit. You grab your phone and call somebody.

Who you call matters more than most of us stop to think about.

This time of year, "shop small" is everywhere. You saw the Small Business Saturday signs in shop windows and all over Facebook, and I hope you'll carry that through the rest of your holiday list. When most of us hear "shop small," we picture a boutique, a candle shop, or a bookstore with a cat asleep in the window. Those shops deserve every dollar we can send their way.

But most of the local businesses that keep this community running don't sell gifts. They fix the air conditioning in August. They spray for bugs, clean the pool, mow the yard, do the taxes, tow the car, and put a new roof on after storm season. Shopping small includes them too, and it doesn't stop on December 26.

In my work, I sit down with a lot of local owners and go through their books line by line. What I see over and over is how much of their money stays right here. Their technicians live in Callaway and the west end of Panama City Beach. Their parts come from the supply house down the road, and their banker, CPA, and insurance agent are usually local too. They sponsor the Little League team and show up for the school fundraiser. When you hire one of them, a good share of what you pay goes back out into the same few zip codes you live in.



The Truck With The Brand Name Wrap

Here's the part that surprises people. That service truck with a big national brand on the side is very often owned by your neighbor.

A franchise owner is a local business owner. They put their own money on the line to buy the rights to the name and the system. They sign the lease, make payroll, and lie awake when a big job goes sideways, the same as any other small business owner. A percentage goes back to the franchise company as a royalty. The rest pays local wages, local rent, and local bills.

So when you're deciding who to call, don't rule someone out because you recognize the logo. Look for the words "independently owned and operated" on the website, or just ask, "Is this location locally owned?" Owners are proud of that answer, and most will tell you their name.

A Few Easy Ways to Shop Small All Year

Save the numbers before you need them. The worst time to pick a plumber is with water on the floor. Take ten minutes this week to put your local plumber, AC company, electrician, and pest control in your phone.

Ask your neighbors. A recommendation from someone down the street is still the best marketing a local service company can get, and it costs them nothing.

Leave a review when the job goes well. A few kind sentences online help a small company more than you might think, especially against bigger outfits with marketing budgets.

Pay on time. Small companies carry their payroll and parts costs while they wait on invoices, and a slow-paying customer can squeeze them hard.

And tell them thank you. Most of these owners started with one truck and a lot of nerve. They'd be glad to know you noticed.

So as you finish your holiday shopping, go ahead and buy the candle and the ornament and the gift card for the coffee shop. Then, as the new year starts, take a few minutes and find out who owns the companies that come to your house. You may find that a lot of your small business shopping was happening all year long.

Tiphanie "Tipp" Spradlin is a Business Sales Advisor with First Choice Business Brokers of NW Florida, helping local owners value, grow, and sell their businesses.



ANNIVERSARY

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that up. It is a hard time for families right now. But we do have financing options that we offer for our customers. Right now, we offer two years, no interest, but equal payments. In addition, we offer Snap financing and we are working on adding other options too. We know that budgets are tight so offering affordable, local financing is important. If a customer needs financing, talk to our sales staff and we can give you all the options that we have available.

Kim: What does the future look like for Flooring Depot Home Outlet?

David: I think everyone would say they want to see their business continue to grow. We are no exception. We want to continue working to offer the best customer service experience as well as great products at pricing that our customers appreciate.



Business

Holiday Guests, Holiday WiFi

Can Your Community Handle the Holiday Rush?



By Don Carter, Secure Vision

December along the Emerald Coast has its own special rhythm. Seasonal residents return, families arrive for the holidays, vacation rentals welcome winter guests, and grandchildren show up carrying phones, tablets, gaming systems and laptops.

All those extra people bring something else with them: more demand for internet connectivity.

Think about a typical holiday evening. One person may be streaming a movie while another joins a video call. Children are gaming online, someone is uploading vacation photos, smart TVs are running and phones are constantly connected to WiFi. Multiply that by dozens—or hundreds—of units, and demand on a community's network can change dramatically.

That makes the holidays an excellent real-world test of your internet infrastructure.

For HOA and condominium boards, the question isn't simply whether the internet works. It's whether it continues to work well when occupancy and demand increase.

Busy periods can reveal problems that are less noticeable during quieter months. Residents may experience slower speeds, dropped connections or weak WiFi coverage in certain areas. Rather than viewing those complaints as isolated frustrations, boards can use them as valuable information.

Look for patterns. Are problems concentrated in particular buildings? Do they happen primarily during peak evening hours? Are residents having issues inside individual units, in common areas or both? Those patterns can help determine whether the problem involves coverage, capacity, equipment or another part of the network.

December is also a reminder of how much expectations have changed. Guests may once have asked where the nearest grocery store or restaurant was. Today, one of their first questions is often, "What's the WiFi password?"

Reliable connectivity has become part of hospitality—and part of how residents and visitors experience a property.

At Secure Vision, we work with condominium and HOA communities throughout Northwest Florida to help boards evaluate network performance and prepare for changing demands throughout the year.

So while everyone is enjoying family, friends and a little holiday cheer, pay attention to how your network performs. Those busy December weeks may provide valuable information for planning improvements in the year ahead.

From all of us at Secure Vision, we wish our Northwest Florida neighbors a safe, connected and happy holiday season.

SYMPHONY

continued from page 1

refreshments in the foyer.

Finalist number three, Dr. Ryo Hasegawa, will take the baton and conduct this monumental piece. Dr. Hasegawa serves as Assistant Conductor of the Charleston Symphony—where he led the youth orchestra to its Carnegie Hall debut—and Music Director of the Bloomington Symphony Orchestra. Holding a Doctor of Musical Arts from Johns Hopkins University's Peabody Conservatory, this rising Japanese conductor has appeared with the Hamburg Symphony and Polish National Radio Symphony Orchestra.

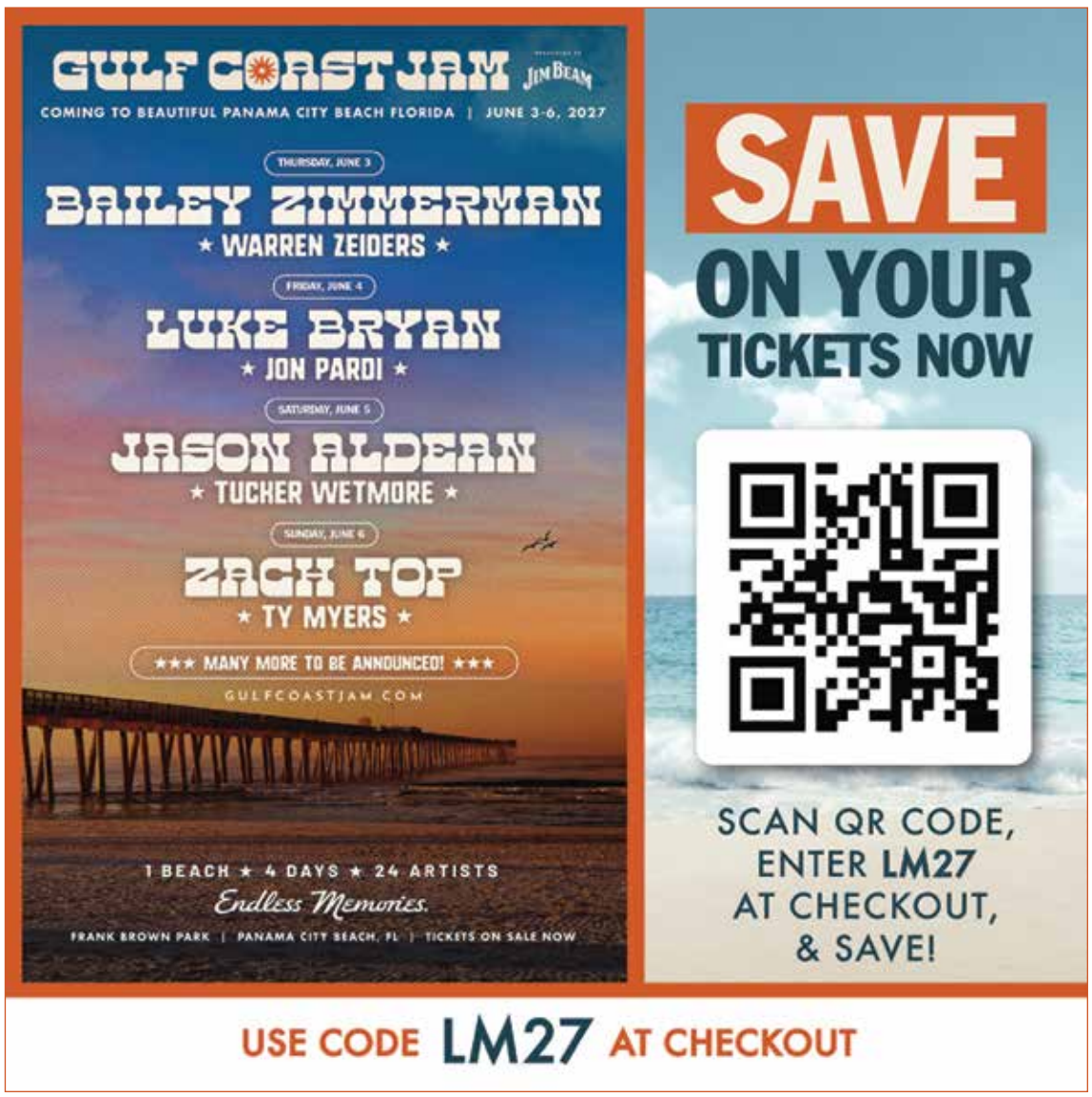
On February 3, 2027, Bella Notte – the Symphony's annual fundraising gala – will transport you to the golden age of the New York Supper Club. "Midnight in Manhattan" takes you to the heart of the Big Apple for an evening of timeless style, rhythmic sophistication and the smooth, nostalgic sounds of the Crooner Era. This year's gala is elevated by the incredible homecoming of DiDi Stone, the Symphony's 2024 Emerging Artists Competition High School Division winner. DiDi returns to the stage following an extraordinary year touring throughout China, where he has been captivating audiences with his rare dual talent, performing as both a featured vocalist and violinist. His advanced musical studies will continue this fall at the prestigious Johns Hopkins University's Peabody Institute.

Bella Notte begins at 6 p.m. and takes place at the FSU-PC Holley Center in Panama City. Attire is formal, with a classic vintage flair, as we celebrate the golden age of the American Crooner and embrace the allure of 1950s Manhattan. Tickets are available at PanamaCitySymphony.org.

This Valentine's Day, celebrate an evening of passion and artistry at With Love, Tchaikovsky: A Romantic Symphonic Valentine's Celebration. This performance is dedicated to the lush, sweeping melodies and emotional depth of Tchaikovsky's most iconic works. Experience the power of a full symphony orchestra as we bring to life the timeless, heartfelt harmonies of one of history's greatest composers for a truly unforgettable Valentine's experience. Showtime is 7 p.m. and takes place at the Helen Blackburn Auditorium (Arnold High School), 550 N. Alf Coleman Rd., Panama City Beach.

Maestro David Bernard will lead With Love, Tchaikovsky, closing out the Music Director and Conductor finalist series. Bernard is an award-winning conductor serving as Music Director of the Park Avenue Chamber Symphony, Massapequa Philharmonic, and Eglevsky Ballet. A Juilliard and Curtis alumnus who has performed at Carnegie Hall and Lincoln Center, Bernard was named Conductor of the Year at the 2025 European Classical Music Awards and holds a U.S. patent for the immersive Inside-Out Concert format.

Audience members and orchestral musicians provide direct feedback after each performance to help inform the Board of Directors' final choice. This search will culminate ahead of the Season Finale on April 10, 2027 (Beethoven's 9th Symphony, Ode to Joy), when the chosen new Music Director and Conductor takes the podium to lead the orchestra into its next chapter. Tickets are available for all performances at PanamaCitySymphony.org.



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