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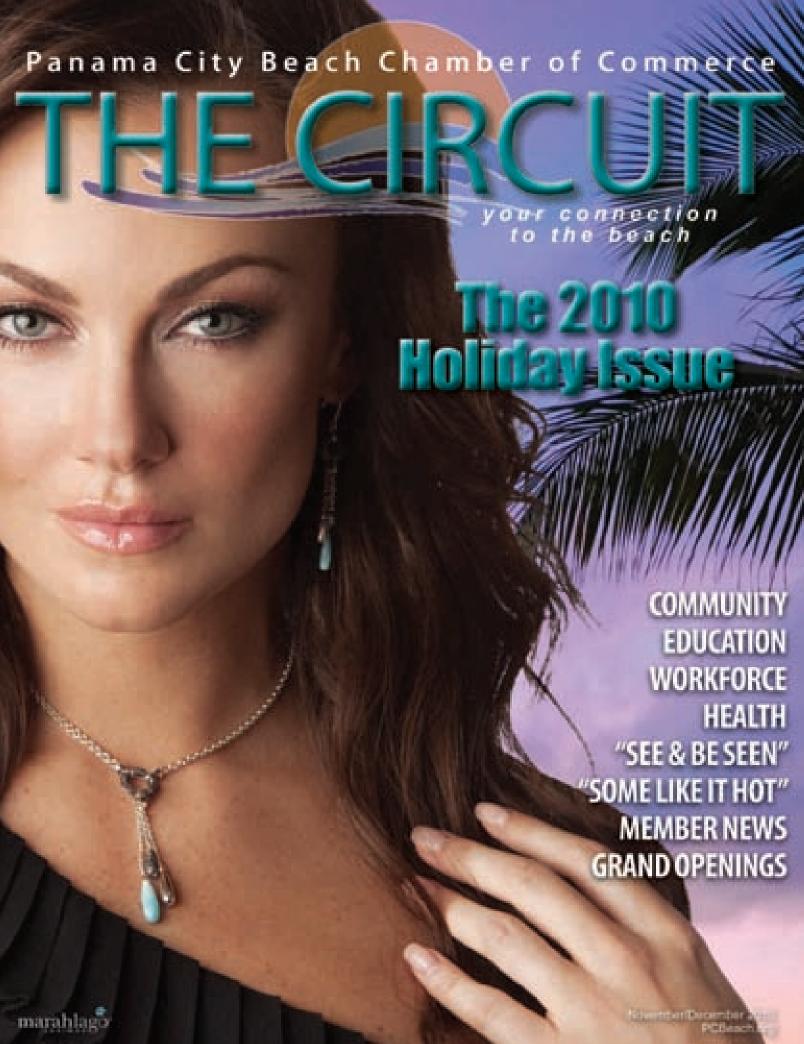
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Left untreated, abnormal veins can lead to serious health risks like blood clots, phlebitis (inflammation of the veins), cellulitis, and leg ulcers. Expert treatment of varicose veins dramatically improves painful symptoms and prevents complications. Dr. Moskowitz will perform a thorough ultrasound examination of the legs to accurately assess the severity and extent of vein disease. This diagnostic ultrasound is a necessary part of the initial consultation as it allows the physician to determine the most appropriate treatment plan.

"I am so truly grateful that my education, experience, and technology allow me to spend every day doing exactly what I love to do.

I place enormous emphasis on my relationships with my patients and do my best to help them look and feel young, natural, and healthy.

I want everyone to maximize the beauty they were born with."

Dr. Moskowitz has been performing and training other physicians to perform EVLT (Endovenous Laser Treatment) since its FDA approval in 2003. During this 45-minute, safe, outpatient procedure, an ultrasound is used to guide placement of a thin laser fiber into the abnormal Saphenous vein in the leg. Heat energy from the laser causes the abnormal vein to immediately collapse and redirect blood flow to the normal healthy channels in the leg. The body reabsorbs the abnormal vein, resulting in improved circulation and symptoms. Local anesthesia is used to completely numb the area around the



Kimberly Moskowitz, M.S., M.D.

vein so the procedure is virtually painless. EVLT has a 99% success rate and has eliminated the need for painful surgical procedures such as vein stripping.

Contrary to what many physicians are taught, spider veins can cause the same symptoms as much larger varicose veins. Also, because 25% of spider veins are associated with underlying larger vein abnormalities, it is often considered medically necessary to treat them. Sclerotherapy (tiny injections of a solution that closes the veins), is the most effective and least painful treatment for spider veins and blue veins under the skin surface called reticular veins. Skin lasers are very effective for treating small veins on the face and chest; however, for leg veins, they are less effective, more painful, and often lead to scarring and hyperpigmentation.

The Cosmetic Vein & Laser Center provides the most advanced nonsurgical treatments for skin, face, legs, and cellulite reduction. Dr. Moskowitz also specializes in Fraxel™ Skin Resurfacing, Botox™, Restylane™, Juvederm™, Laser Hair Removal and Medical & Cosmetic Dermatology.

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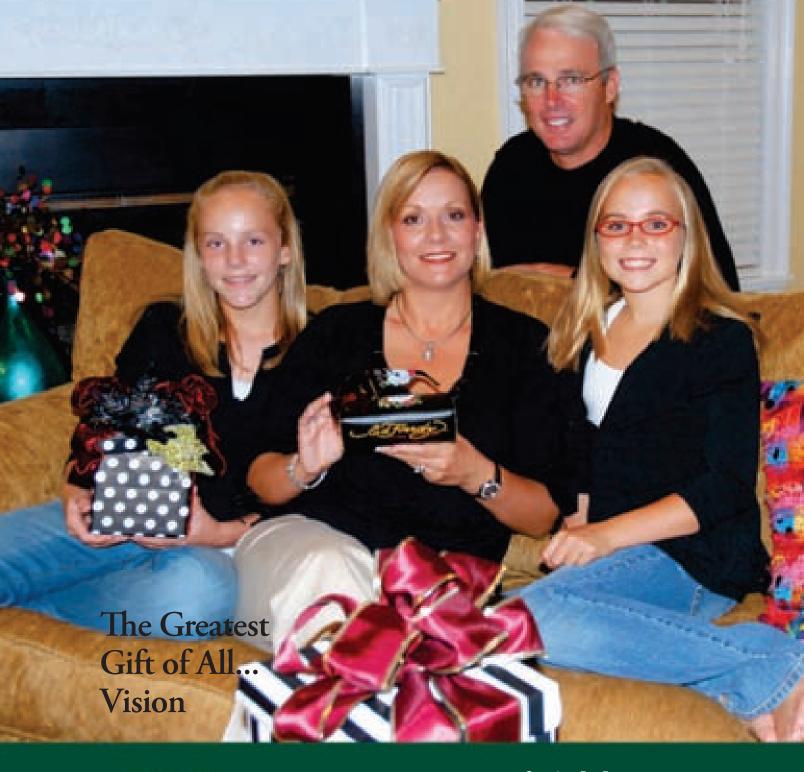
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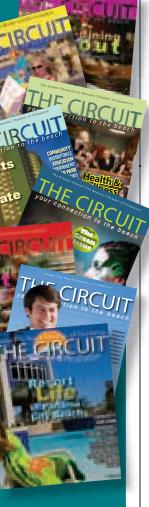
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Chairman's Message

That a year it has been for us in Bay County. Through all of the many highs and severe

lows we have endured this past year, I cannot express how proud I am to not only have served as the Beach Chamber's Chairman of the Board, but simply to live in and be a part of such a great community. This year proved to be a battle for all small business owners on Panama City Beach. However, through a down-turned economy and unforeseen disaster, we managed to band together and do the best we could to promote our beautiful region and keep businesses alive. Though it wasn't the

unprecedented year we anticipated, we did an outstanding job of making the best of this awful circumstance. I have never been more proud to call Panama City Beach my home.

In parting with my position as Chairman, I'm happy with all of the accomplishments the Beach Chamber has made in

> 2010. One achievement I'm particularly pleased with is the establishment of two endowed scholarships with FSU Panama City and Gulf Coast Community College. Higher education is an irreplaceable asset that far too many people cannot attain as a result of financial setbacks. The Beach Chamber wants to help diminish that problem. In the past year, we have also held some truly fantastic inaugural events that we hope to become annual occurrences. On top of our many regular Chamber events, we've also had

a poker tournament, golf classic, and women's symposium that proved to be encouraging for the future. Even with the detrimental effects of the oil spill to our region, our Continued on Page 11



President's Message

fter the trials and tribulations we experienced during what was supposed to be our greatest

summer to date, we are thrilled that the holiday season has finally arrived. Though many of our local businesses continue to suffer, we are hopeful that the holidays will boost morale and optimism in our community. We are confident that The 2010 Holiday *Issue* will provide exceptional gift ideas to help give our local economy a boost.

The Beach Chamber enters this holiday season with great anticipation after hosting some very successful events recently. The inaugural Beach Chamber Golf Classic went off

without a hitch: the weather could not have been more perfect. The first of its kind 2010 Women's Work-Life Symposium was a tremendous success. If participant feedback is any indication, both of these events will be held annually and will evolve progressively.

On November 5 the Beach Chamber partnered with the Walton Area Chamber, Tourist Development Council, Destin Charity Wine Auction and Pier Park to bring back the annual Taste of Bay Wine & Food Experience. Chairing this task force gave me the opportunity to work closely with these community and chamber partners, and the event was bigger and better than ever this year. The Beach Chamber continues to do everything possible to enhance your Chamber experience and keep this business the best that it can be. At the FACP's annual conference, we were elated to discover that the Beach Chamber swept

the 2010 Outstanding Communications awards, winning in the following categories: membership directory, tourism

> guide, newsletter and e-newsletter. We owe many thanks to our wonderful Chamber members for making all of our publications so successful.



As we approach the end of this rollercoaster ride of a year, I want to express my deepest gratitude for our Chairman, Griff Griffitts. Griff has accomplished so much at the Chamber in the past year, and I have come to consider him like family. I also want to thank Griff's wife, Laura, and their girls for their selflessness and understanding of Griff's heavy time-investment with

the Beach Chamber this past year.

I am so proud of my relationship with my Chamber staff family; I'm such a lucky lady to have seven incredible individuals to call my partners, supporters and friends. Though we certainly aren't perfect and operate a smidgen on the unorthodox side, we truly are a family and I couldn't hope for a better one. I also want to give my sincerest thanks to our committee volunteers who have devoted countless hours to better our Chamber and community: Karen Blackerby, Ramon Duvall, Terry Hook, John Robbins, Pam George and Lisa Adams.

I wish you all very happy holidays!

Beth Oltman, IOM



Panama City Beach Chamber of Commerce 309 Richard Jackson Blvd., Panama City Beach, FL 32407 Phone: (850) 235-1159 Fax: (850) 235-2301 PCBeach.org

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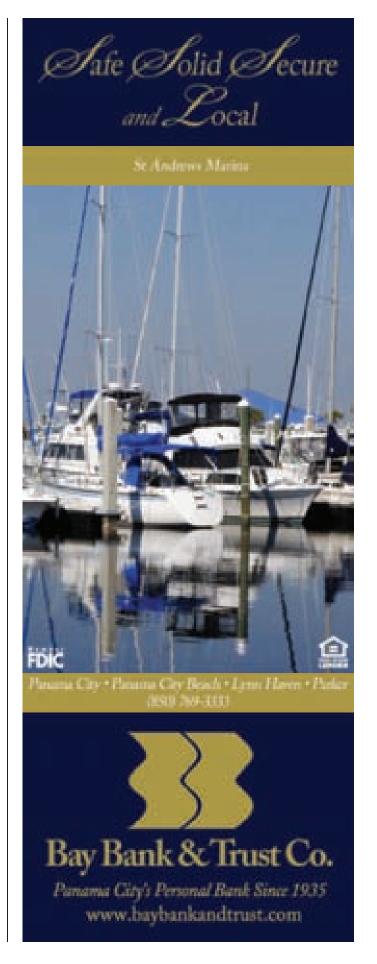
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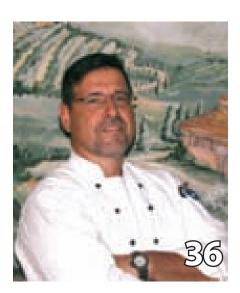
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FEATURES

- 10 Business Spotlights
 - Tommy Hamm Sr. Cancer Center Beach Chamber Wins Outstanding Communication Awards ● The Associates, LLC ● The Resort Collection of PCB Announces New President ● Bay Solutions Donation ● Dennis Lichorwic, DMD ● Grills Gone Wild III
- **14** Eye View: Voter Ignorance or Apathy? I don't know and I don't care.
- **17** Sterling Resorts Continues to Grow
- 29 Winning Weekend: Doctoring & Driving

COMMITTEES

- **38** Chamber Committee Updates
 - Navigator Education Partnership Connections No On 4

AROUND TOWN

- **42** Community
- **42** Bay County Commission
- **42** Bay District Schools
- 43 Workforce Board
- **44** FSU Panama City
- 44 Gulf Coast Community College
- **44** Troy University

MEMBERSHIP

- **46** Membership Update / Ambassador Update
- **47** Ribbon Cuttings
- **47** New & Renewing Members

IN EVERY ISSUE

- 6 Chairman's & President's Messages
- 19 See & Be Seen
- **26** A Few Minutes With Stephanie Nichols
- **31** A Few Minutes With Laurie Olshefski
- **34** Health Update
- **36** "Some Like It Hot" Chef Review

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BUSINESS Spotlights



Pictured from left: Craig Englund, M.D., John Nanfro, M.D., F.A.C.P., Hassan Ebrahim, M.D.

Tommy Hamm Sr. Cancer Center

Breathe. You heard your diagnosis...and you still have trouble saying the 'C' word. Cancer is not supposed to happen to you. Your schedule is already full; there are so many things to do, and now this! Questions are flying through your mind. Breathe. You have survived. You are already a survivor, even before any treatments.

According to the American Cancer Society, you are a cancer survivor from the moment you are diagnosed. If you survive that moment, you are considered to be a survivor. You are one of over 102,000 people in Florida who will be diagnosed with cancer this year. You are officially a statistic, but at the Tommy Hamm Sr. Cancer Center in Panama City, you will never be treated like one.

Here you will find compassion and innovative treatment in a state-of-the-art cancer care and chemotherapy facility. Medical Director John J. Nanfro, M.D., F.A.C.P. and physicians Hassan Ebrahim, M.D. and Craig Englund, M.D., strive to provide the highest quality care for patients with cancer and blood disorders who have entrusted them with their treatment. They are also dedicated to educate and improve quality of life by providing the best care in Northwest Florida.

Dr. Nanfro was recently awarded the prestigious Lane Adams Quality of Life Award by the local chapter of the American Cancer Society, representing the Bay Area for 2009-2010. This is the first time the Panama City Chapter has ever recognized someone for this award locally. The award promotes improved quality of life for all persons with cancer, and their families, through public recognition of exemplary individuals who practice compassionate, skilled cancer care and who extend the 'warm hand of service.' It highlights the critical role recipients play in the healing process, and seeks to acknowledge those individuals who go beyond the duties of their positions to make a difference in the daily struggles of cancer patients.

The Tommy Hamm Sr. Cancer Center was the vision of Dr. Nanfro. Not only did he want cutting-edge technology, he added the special touches that he would want if he were a patient. Right off the waiting room is a small reflection room with two small pews and a lighted, stained glass dove on the wall, where patients and family members have a place to pray or meditate. The spacious chemotherapy room holds 18 fully reclining chemo chairs and looks out onto a beautiful garden and water pond complete with a fountain. The in-house lab contains the best equipment available. All of the RN's have been certified by the Oncology Nursing Society. There are currently 22 employees including physicians, nurses, lab technicians and staff. Each one is ready with a friendly face for the person who walks through the doors. Smiles and laughter abound.

The Tommy Hamm Sr. Cancer Center is located at 301 W. 26th Street off Hwy. 77 in Lynn Haven. We hope you never need us, but it's good to know we are here for you if you ever do. For more information, call the Center at (850) 914-0700 or visit **nwfho.com**.



Beach Chamber Wins Outstanding Communication Awards

The Panama City Beach Chamber of Commerce was recognized for four 2010 Outstanding Communication Awards at the annual Florida Association of Chamber Professionals (FACP) conference in October, held in Orlando. The four categories awarded are in "Tourism Guide" for the 2010 Official Vacation Planner; "Membership Directory" for the 2010 Business at the Beach Relocation Guide; "Newsletter" for The Circuit magazine; and "E-Newsletter" for the Beach Buzz.

"We are thrilled to have won in so many categories!" said Chamber President and CEO, Beth Oltman. "It is a testament to the abilities of our highly creative staff, who work hard and extremely well together."

Each year the FACP recognizes Florida chambers of commerce for communications excellence in eight separate categories. The Beach Chamber has previously received an Outstanding Communication Award in 2005 for The Circuit magazine and the 2005 Official Vacation Planner, as well as the prestigious Chamber of The Year award in 2003.



The Associates. LLC

Florida's American Institute of Architects honored local architect, Victoria Williams, AIA, LEED AP, at its annual meeting on August 21 in Ponte Vedra, Florida with the Hillard T. Smith Community Service Award, Silver Medal. This prestigious award recognizes an architect whose leadership and service demonstrate qualities, outcomes in works of art, programs or civic influences that have been a direct benefit to the profession or community.

Continued on Page 12

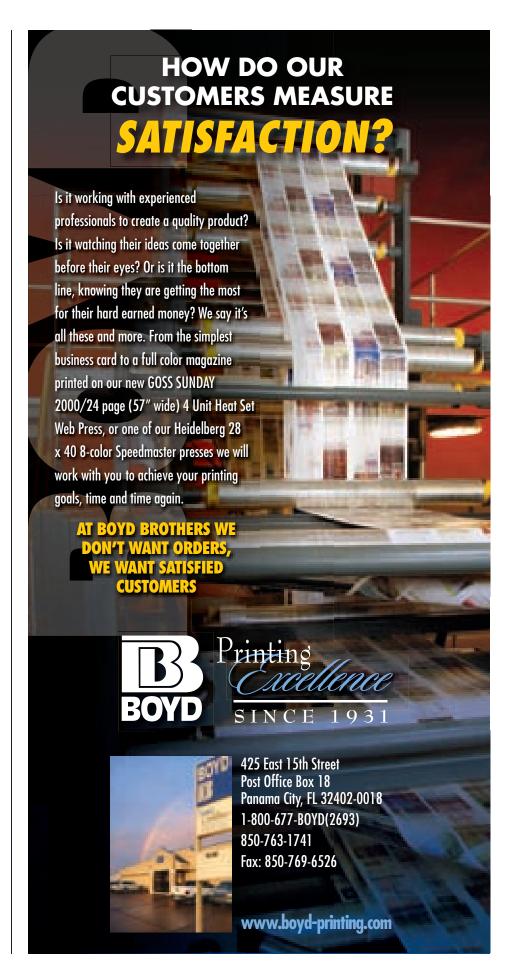
Chairman's Message

Continued from Page 6

brand new airport has exceeded expectations in just how successful it would be. As word continues to spread that our beaches are immaculate, we have no reason to not anticipate a prosperous year in 2011.

My year as Chairman for the Beach Chamber has been a very rewarding one. I cannot express thanks enough to my fellow board members, committee chairmen, volunteers, and Chamber staff. Knowing that you are the individuals behind this organization and our community reassures me that it would take way more than a massive oil spill to cause Panama City Beach to fail. I am blessed to know each and every one of you and look forward to continuing our efforts in making Panama City Beach achieve its fullest potential.

Philip Griffitts In.



BUSINESS Spotlights



Victoria Williams of The Associates, LLC receives award.

As a partner in The Associates, LLC Williams' diverse community involvement includes the Architectural Review Committee for the Panama City Downtown Improvement Board and Downtown North Community Redevelopment Agency (CRA) Design and Planning Advisory Board, as well as the Bay County Planning Commission. Williams also serves as a Director on the Board of the Bay County Chamber, is Chairman of the Small Business Institute and is a member and past Chair of the Ambassadors. In addition, Williams serves as the Vice President of the Panama City POPS Orchestra Board of Directors and is a member of the Emerald Coast Business Women. She is also a member of the Bay County Board of Advisors and Board of Directors for Junior Achievement for Northwest Florida, as well as the Board of the Panama City Rotary Club.

Mark Hawley, partner in The Associates, LLC, stated in his nomination letter, "It is amazing to me how she manages to serve so many varied community organizations and at the same time maintain her architectural obligations. She is a critical member of our firm's team as well as freely giving of herself to better our community in so many ways. It is both fitting and deserved that she is the recipient of this year's Hillard T. Smith Community Service Award."

The Resort Collection of Panama City Beach Announces New President

The Resort Collection of Panama City Beach announced last week the designation of Mike Stange as president of the organization. The

Resort Collection is a property management company representing six beachfront resorts, one championship golf-course, a shopping center and real estate organization.

Prior to joining The Resort Collection in 2009, Stange represented Intrawest, a Vancouverbased resort management company, as Sandestin Golf and Beach Resort's president and chief executive officer, and was part of the Intrawest executive management team.

Stange, a graduate of Florida State University's Dedman School of Hospitality, has gained 30 years experience holding executive level positions throughout his career. Stange began his hospitality career with Marco Beach Ocean Resort on Marco Island, Florida. He spent 11 years in leadership with Renaissance Hotels, which included management positions with Vinoy Renaissance St. Petersburg Resort & Golf Club and with Renaissance Atlanta Waverly Hotel.

Stange has hand-picked the members of his new management team, and it is as follows: Tom Sparks - vice president of association management, Heem Chee - vice president of food and beverage, John Ward - vice president of human resources, Keith Wilt chief financial officer, Paul Wohlford – vice president of sales and marketing, Stacey Aronson - vice president of lodging, Ric Holt - managing broker Edgewater Beach Realty, and Judy Johnson - director of human resources.

Dennis Lichorwic, DMD

Dennis Lichorwic, DMD of Destin Center for Cosmetic & Family Dentistry and

BAYSOLUTIONS



Panama City Beach Center for Cosmetic and Family Dentistry, has been elected President of the prestigious Florida Academy of Cosmetic Dentistry. The FACD is dedicated to advancing the art and science of cosmetic dentistry for their members and their patients in the state of Florida. "Caring for my patients is my passion, and the FACD is the premiere organization in Florida for giving dentists the tools for achieving success," stated Lichorwic.

The FACD is committed to being a comprehensive resource for dentists and technicians interested in cosmetic and restorative dentistry. It is dedicated to advancing the science and art of cosmetic dentistry for its members and their patients in the state of Florida.

Dr. Lichorwic has been a practicing cosmetic and family dentistry for the past eleven years. He was voted "Best Dentistry on the Emerald Coast" nine times by readers of Emerald Coast Magazine. Born in Cleveland, Ohio, Dr. Lichorwic earned a bachelor of science degree in biology from Syracuse University, and his doctor of dental medicine degree from the University of Florida. He utilizes the most advanced cosmetic dentistry techniques and materials currently available, and provides his clients with warm and friendly service in a comfortable atmosphere.

Bay Solutions Donation

The Panama City Beach Chamber of Commerce would like to thank John and Gail Robbins from Bay Solutions for donating \$500 to our Education Foundation. Their generous support in matching another



Dr. Lichorwic is elected President of the Florida Academy of Cosmetic Dentistry.

donation made earlier is greatly appreciated in helping raise money for the Panama City Beach Chamber of Commerce Education Foundation. In response to the first two donations made, another anonymous supporter has donated \$500, raising the total recent donations to \$1,500. We are very privileged to live in a community where caring people like John and Gail Robbins help make a difference for others.

* * *

Grills Gone Wild III

With a well established history of raising money for local causes and charities, Grills Gone Wild III, on November 19 and 20 at Arnold High School, is poised to be even bigger and better this year! Led and organized by the PCB Rotary Club Co-chairmen Alan Graham and Dave Johnson, with a lot of help and support from club members, this year's event will include more grills and more fun than ever.

The main event is the food, and includes plated meals or whole Smoked Boston Butts. The Arnold High School Interact Club (youth division of Rotary) will be conducting The Great American Bake Sale, and the Arnold Culinary Classes will be using the event as training for their studies as they prepare side dishes and desserts.

For more information, contact Alan Graham at (850) 896-2648, Jim Gardner at (850) 814-4445, or Dave Johnson at (850) 234-2311.

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Eye View

Voter Ignorance or Apathy? I don't know and I don't care.

That's amendment 4?"difference in Amendments 5

and 6? They say the exact same thing."-

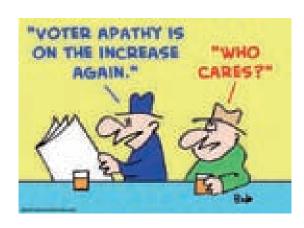
"I voted yes on all of the judges because I don't think it is right for us to decide if they have a job or not." -

"I didn't even read the amendments, I just voted 'no' on all of them."-

The things you hear while standing outside – or inside, for that matter – of a voting precinct on Election Day are astounding. On November 2, the Beach and Bay County Chambers of Commerce and our local "No on 4" coalition gave one last effort in getting the word out about Amendment 4 by standing outside of the top ten precincts in Bay County. We expected people to wave, give a thumbs up, and maybe even get the occasional other finger directed toward us.

What we didn't anticipate was having an eyewitness account of the surprising number of uninformed voters showing up to the polls.

I cannot fathom the idea of having to approach someone outside of my voting precinct to ask, "What is amendment 4?"



"How many amendments are we voting on?" "Why wasn't Barack Obama on my sample ballot?"

Okay, I made that last one up. But, in my opinion, that question would not be any more appalling than the ones I actually heard.

Take, for instance, the huge misconception about Amendment 8. Everywhere you turned, you would hear about it taking away the class-size amendment that was passed in 2002. This amendment was about a revision, not repeal. My cousin, a senior in high school, is currently attending GCCC two nights a week to receive credit for College Algebra; she was not admitted into the class offered at the high school because of the limits this amendment im-

poses. It infuriates me that this amendment was shot down as a result of voter ignorance.

So why is it that people take voting so lightly?

National news stations could partly be to blame. It seems as of late that the only so-called news you ever hear about is Lindsay Lohan's umpteenth stint in rehab. Who cares about mid-term elections when you can engorge vourself with the latest on Charlie Sheen and his many prostitutes?

It's bad enough when your news station's breaking story on Election Day is that the McRib has returned to McDonald's. Is this really the kind of news they deem significant when the economy is in the toilet, natural disasters abound, and the dyBy Catherine Collins

namic of our country is about to pull a one-eighty? Not to mention that whole war situation.

I digress.

Voter ignorance could also be blamed on political advertising. Being inundated with television and radio commercials. robo-calls and mail flyers could have several repercussions. They may motivate someone to research the accusations, discourage someone from being politically involved or, worse, result in the voter believing what they hear.

Unfortunately, none of these appear to be a sufficient reason why there are so many uninformed voters. What it all boils down to is this: you cannot educate anyone who does not want to learn. Voters should make an informed decision when they enter a precinct. It's a shame that many just don't care. And I think I have a solution for these folks.

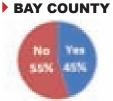
You need a license to drive, fish. hunt, carry a weapon, and so on; but all that is required of a person to vote is being a U.S. citizen, at least 18-years-old, and not a convicted felon or judged mentally incompetent? Hmm. I would certainly not object to the idea of having a license to vote;

Be Proud, Bay County...

If the rest of Florida was as informed as Bay County on Amendments 5 and 6, it sure would have saved the State a lot of lawsuits.**

** www.floridaindependent.com/ 13045/corrine-brown-mario-diaz-balartfile-suit-to-block-fair-districts-amendments

Amendment 5



FLORIDA



Amendment 6





FLORIDA



if you study, take the exam and pass...congratulations! You have earned your right to vote. A voting citizen of the United States of America should at least pass the U.S. Citizenship Test with 70%.*

Voting is a cherished right given to Americans. If you are not going to take that responsibility seriously then it should be revoked. It's unfortunate to know that there are people who aren't interested in who will be governing and representing the place they call home, or what laws are put in place there. Through all of the hard

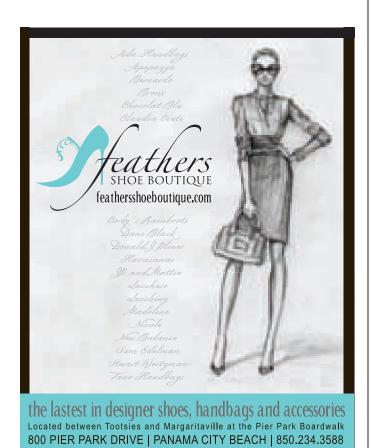
work those candidates for office, proponents and opponents of amendments put into their campaigns, it doesn't seem appropriate for a frivolous vote to be counted.

If you ask me, apathy in voting should qualify as mental incompetence.



*To take a sample Naturalization Self Test, visit **uscis.gov**.

Catherine Collins is the Executive Assistant to the President & CEO of the Beach Chamber. Eye View is her observations of political life in Bay County, Florida.



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MM#21158







slow down its desire to continue providing the best accommodations and vacation experience for visitors along the stunning Northwest Florida beaches. When Sterling announced the acquisition of Waterstone Resorts in Panama City Beach earlier this year, the company's rental operations span increased to include the addition of rentals within ten condominium properties along Panama City Beach.

One such resort is the very popular Calypso Resort & Towers, where Sterling Resorts is extremely proud to be the new onsite rental management company. This means a real added convenience of on-site check-in for the guests staying at this popular resort, where Sterling will service the majority of the vacation rentals. In addition, with their purchase of Waterstone Resorts, Sterling Resorts now also has several rental units available in each of the newly acquired condominiums of Emerald Beach, Emerald Isle, Majestic Beach Towers, Ocean Ritz, Ocean Villa, Sunrise Beach, Tidewater Beach, Tropic Beach and Twin Palms. According to Tracy Kundey, President of Sterling Resorts, they are continuing to look for opportunities to grow, in spite of the current state of the economy, and the purchase of these signature condominium rentals in Panama City Beach has allowed the company to fulfill part of that goal.

Perfectly situated on the Gulf of Mexico, Calypso Resort & Towers' location is not only highlighted with an expansive frontage of sugar-white sand beaches, but it is also

the closest gulf front resort adjacent to Pier Park, one of the best locations in Panama City Beach. Guests are able to very easily enjoy the area's best shopping, dining and entertainment and numerous special events.

Sterling Resorts is looking forward to working with the new homeowners of these recently acquired properties, and is eager

to help in providing the maximum exposure for their condominiums through marketing and public relations. They further provide a complete solution for condominium owners participating in their rental management programs including sales, property management and on-site check-in and check-out services for guests. As one of the Southeast leading vacation rental management companies, Sterling Resorts is everywhere you want to be, with property from east to west covering northwest Florida, Alabama and Mississippi.

As Sterling continues to grow, so does the exposure for the homeowner.

Over the past few years, the Destin and Panama City Beach markets have become increasingly competitive. The addition of new condominiums as well as rental homes under



the Sterling Resorts rental management umbrella will help keep Sterling Resorts ahead of its competitors by increasing the inventory and raising the level of service at the new properties already enjoyed by guests at existing

Continued on Page 33

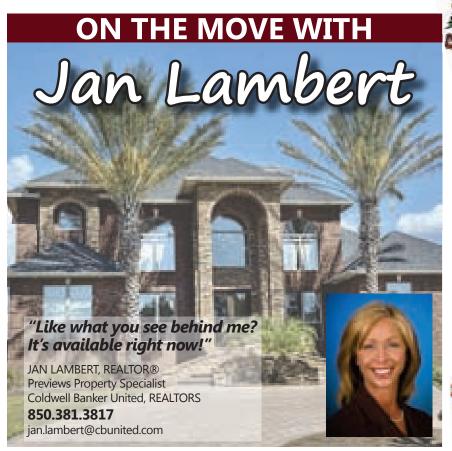


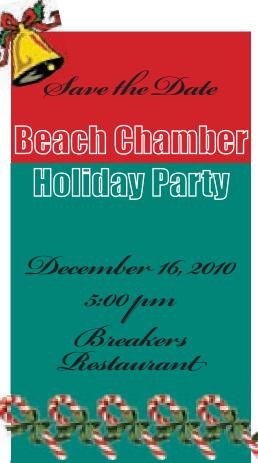
Welcome to a Warm and Wonderful Winter on the Waterfront!



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CELEBRATION OF INDUSTRY EXCELLENCE AWARD LUNCHEON







SEPTEMBER 23, 2010

1. The event was held at Bay Point Marriott. 2. Jennifer Jones sings America The Beautiful. 3. The Color Guard from Naval Support Activity PC. 4. 2010 Community Impact Award Winners (left to right): Tom Sparks, The Resort Collection of PCB; Robert Easter, Coast Products; Janet Watermeier, Bay County EDA; John Juchniewicz, Carr, Riggs & Ingram; Bill Demo, ARINC; Rep. Marti Coley; and Rep. Jimmy Patronis.

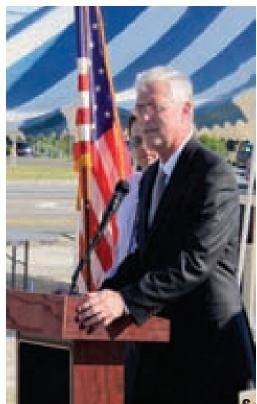
















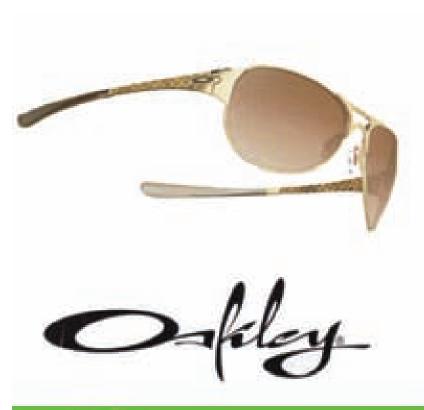
1. The Beach Chamber held its September Business After Hours at WonderWorks on September 16; guests had an opportunity to enjoy the games and attractions. 2. Mike Walsingham, Pam Walsingham, Beth Oltman, Gary Walsingham, Sherry Walsingham, Cumi Walsingham. 3. Mayor Gayle Oberst at *Friday at the Beach* on October 8.

4. Claire Sherman, Todd Neves and Karen Blackerby at the Steve Southerland/No on 4 Victory Party on November 2. 5. John and Shanda Shepard at the WonderWorks After Hours. 6. Allan Bense spoke at the Earl Durden Highway 79 dedication on September 29. 1. Friday at the Beach at Bay Point Marriott on October 8 was sponsored by L3 Communications. **8**. Business After Hours and Pairings Party at Carrabba's on October 14. **9**. The **No On 4** team works hard to defeat the Amendment on Election Day (*left to right*): Lindsay Dring, Crystal Schuller, Beau Blackerby, Beth Oltman.













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BEACH CHAMBER GOLF CLASSIC











OCTOBER 15, 2010

1. The Bonefish Grill station (*left to right*): Beth Oltman, Todd Neves, Ryan Neves, Lindsay Dring, Jason Parker, Pat Perno, Catherine Collins, Pat Quesnel, Jade Harris, Kenny Jett, Robert Carroll. 2. Jeff DiBenedictis and Jason Conner. 3. Cart Sponsor, Panama City Toyota: Jimmy Lagel, Phillip Blythe, David Harbin, Billy Cumisky. 4. Anthony DuBose, Terry DuBose and Heinz Falke. 5. Kevin Obos and Ryan Davis. 6. From ValleyCrest Landscape Maintenance, the Presenting Sponsor: Matt Herberman (*left*) and Steven Brackin (*right*), sitting with Terry Nanny (*center*). 7. The Resort Collection: Mike Stange, Wes Burnham, John Ward and Tim Rose. 8. Griff Griffitts, Ralph Powers, Tim Clark, Matt Griffitts.





THE 2010 WOMEN'S WORK-LIFE SYMPOSIUM















OCTOBER 22, 2010

Marti Coley gave the Lunch Keynote Session.
 Attendees enjoyed a day of mental pampering full of presentations, prizes, great food and networking.
 Vickie Gainer and Karen Blackerby.
 Debbie Siebers from Beachbody gave the Afternoon Keynote Session.
 Pre-Symposium Reception at Shores of Panama: Cyndi Ainsworth, Debbie Siebers, Myra Reed, Marta Rose, Beth Oltman.
 Marta Rose with Dana Williams from Southwest Airlines, who gave the Morning Keynote Session, and Susan Estler.
 Beth Oltman was Master of Ceremonies.
 Guests checking in.
 Members of the Symposium Task Force: Annie Holcombe, Joe Chavarria, Claire Sherman, Angie Phillips.
 Barbara Lay from the Jim Moran Institute gave a Breakout Workshop on mentoring. Photography by Diva Productions & Skip Alford







TASTE OF BAY/CLINT BLACK



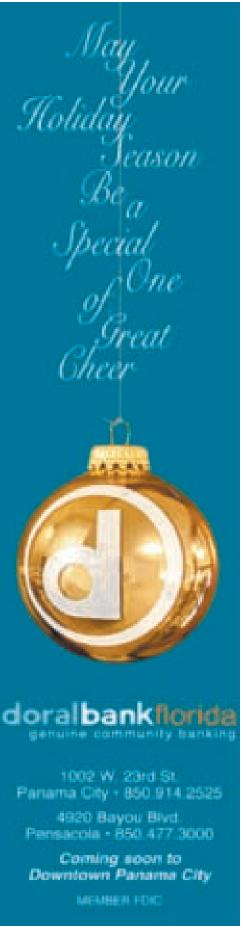






NOVEMBER 5, 20101. Clint Black and his band rocked Pier Park in an exhilirating outdoor show following the Taste of Bay Wine & Food Experience. 2. David Lee, Mayor Gayle Oberst, Martin Horak. 3. Robert and Sharon Carroll. 4. Ashlie Overman and Paul Wohlford. 5. Guests enjoyed the concert from the Florida Restaurant & Lodging Association tent. The FRLA, in conjunction with the Panama City Beach CVB and Hess Entertainment, presented the Clint Black concert.





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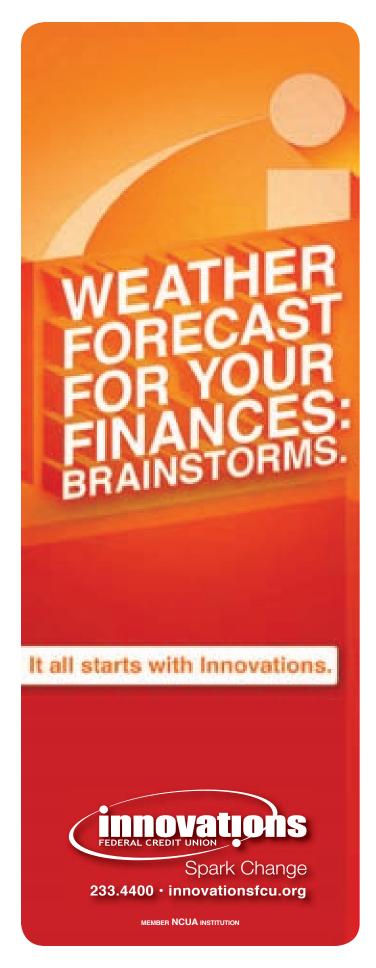


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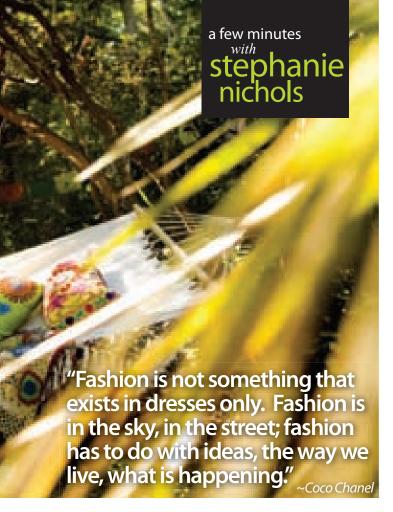


ith a mind that is always racing and a work ethic that is unrivaled, Stephanie Nichols has been imagining the perfect outfit since the first grade. But when nearly twenty years of experience and searching failed to meet her expectations, she poured a life's worth of talent, experience and passion into creating her own clothing line, Judith March, where she now relishes the opportunity to bring her imagination to life on a daily basis.

Born and raised in Brundidge, Alabama, Stephanie began tinkering with her outfits as early as kindergarten. Her mom encouraged her daughter's fierce creative side and fostered a childhood of painting, designing, modeling, music and dance. In the third grade, Stephanie began painting and selling ceramics at local arts and crafts shows and found the experience exhilirating.

She continued to chase that feeling, and when she was 21 years old she sold her mustang for \$4,000 and started her own clothing retail business called Deja Vu. "I want to give credit to Dr. Garrot at Troy University for inspiring me to market and proceed with my career," she says. "If it wasn't for him and the education I received at Troy, I wouldn't have proceeded with my idea of Deja Vu."

Brimming with ambition and determination, she hit the road and began selling young women's apparel at Alabama country clubs and sorority houses from Auburn to Tuscaloosa. With an uncanny eve for fashion and a devotion to customer satisfaction, Stephanie soon found hersself with a loyal following. Fast-forward to today and Stephanie oversees and owns two Florida boutiques in Panama City Beach and Seaside.



Despite being surrounded by the latest and greatest styles in young women's apparel, Stephanie often found herself wanting more for both her and her customers. Never one to sit on the sidelines, she invested all of her talent, experience and passion into launching her clothing line, Judith March, in 2009. She designs her one-of-a-kind prints and styles not for the runways, but for her beloved customers.

Whether it is a blanket hanging on a clothesline or the way a Jazz musician holds a note, Stephanie finds inspiration in everything. When a style or print doesn't exist, she just creates it. And when she's not stealing a walk along the beach with her husband, Justin, and 3-year-old son, Fox, Stephanie is busy designing styles she knows will make a girl's heart race.

What is inspiring you this season?

Coco Chanel once said, "Fashion is not something that exists in dresses only. Fashion is in the sky, in the street; fashion has to do with ideas, the way we live, what is happening." I couldn't have said it any better. I am constantly inspired to find a way to incorporate the essence of what moves me into my collections.

What three words describe your Fall/Winter 2010 collection? Bold. Confident. Feminine.

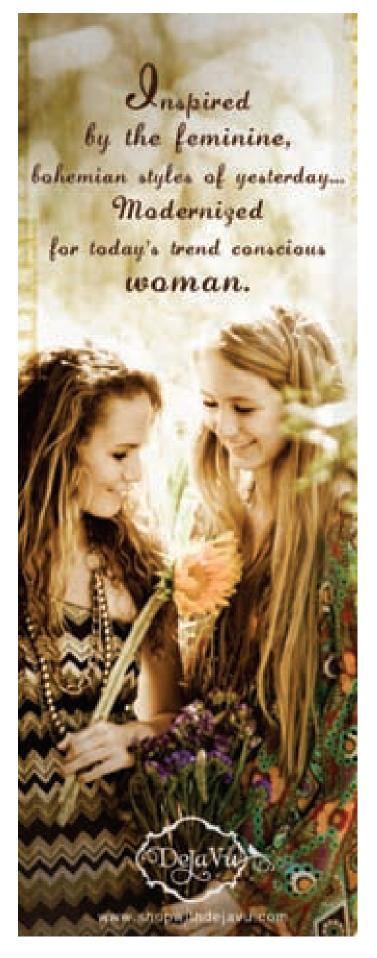
What direction do you see fashion moving in?

It will continue to be inspired by the classic styles of yesterday with a forward thinking edge that can keep up with today's women.

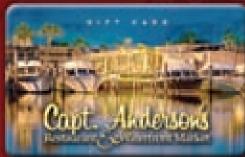
What are your words to live by?

Fashion comes and goes, but style is forever.















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Reopening January 27 2011 Dr. Sylvia Smith and Dr. Mike Smith of Waterside Chiropractic provided treatment for the IndyCar Championship winning Target/Ganassi team in Miami.



Dr. Sylvia and Dr. Mike with motorsport legend, Mario Andretti.



On October 2, 2010, Dario Franchitti, winner of this year's 2010 Indianapolis 500, also claimed the overall IndyCar Championship at Miami, Florida. Actress Ashley Judd and her husband Dario Franchitti, along with team owner Chip Ganassi (left), were presented a Million dollar check for their Championship win.

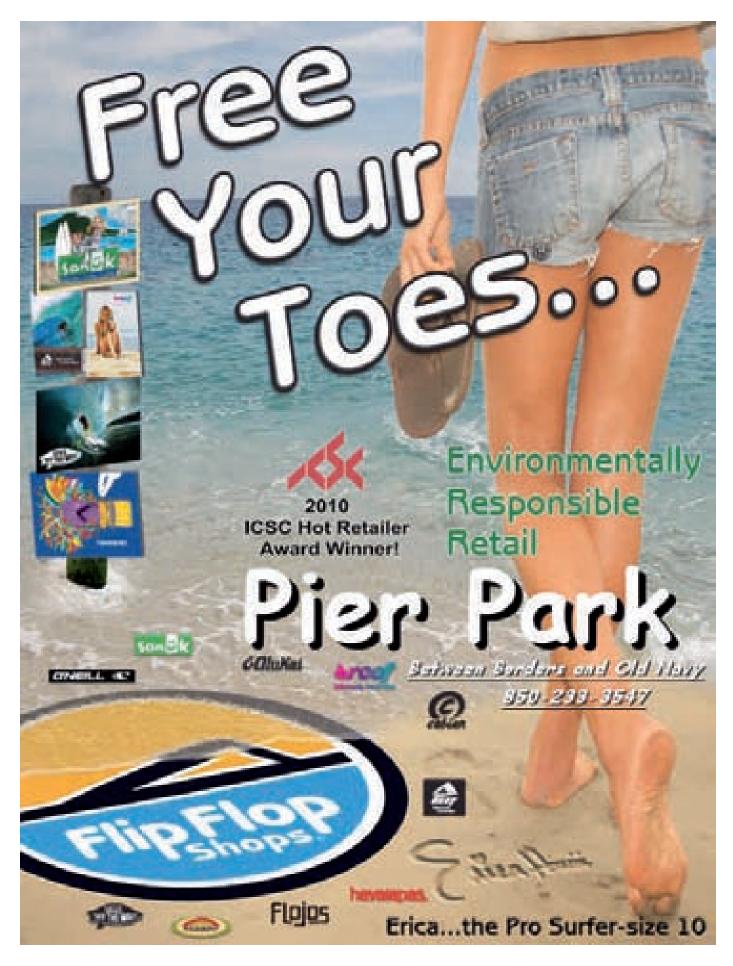
Winning





Above and Right: In addition to his doctoring duties for the drivers, team members and VIP's, Dr. Mike Smith also won first place in the Sports Car race in Miami that Saturday afternoon.





hen Laurie Olshefski was sixteen years old she knew she wanted to be a CEO of a corporation. She grew up in a small town called Kankakee, Illinois, located just south of Chicago. Laurie attended the Business School at Millikin University in Decatur, Illinois, studied for two years, then married her high school sweetheart, John Olshefski, and moved to Maryland.

Laurie worked in retail stores which helped to pay her way through college. In 1988, she graduated debt-free with an Economics-Business Degree from St. Mary's College of Maryland. A few months after graduating, she landed a job working for a government contractor at the Patuxent River Naval Air Test Center, where she was responsible for coordinating the Navy's first Video Teleconferencing Center (a high profile million dollar SKYPE studio). Admirals, captains, and special project mangers were her main clients for the center.

After her day job, she began taking aerobics classes. This became one of her favorite passions, and soon after she became a certified group fitness instructor. Laurie's dad was also a health nut, so caring about health and fitness was encouraged at a young age.

Four years later, she had an opportunity to relocate to Panama City Beach to help open a Video Teleconference Center at the Coastal Systems Station (CSS). Her husband, John, had always wanted to live in Florida, and Laurie loved being near the sea, so they moved. She fondly recalls how friendly and welcoming everyone was when they first moved to PCB in 1992. During her first week in town, she also found a job teaching at Sports Park Fitness Center. Laurie quickly made friends that shared her interest of healthy living, many of whom are still some of her closest friends today.

A couple of years after moving to PCB, Laurie's company lost their contract at CSS and she was offered a job in Orlando. She and John loved living in Panama City Beach and didn't want to move. For six months Laurie was unemployed from her "career" job. She did, however, teach fitness classes five days a week and worked on a home-based fitness clothing business. She received job offers, but she would have to give up teaching, too; giving up one of her greatest passions was not something she was willing to do. After numerous job applications and interviews, she grew tired of the unproductive job hunt and didn't know what to do.

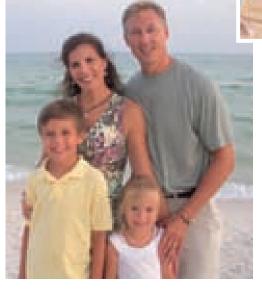
It was in this desperate place of the "Land of Between" that prepared her for accomplishing her lifetime goal. Laurie went to church, intently prayed with all her heart, and asked God, "What do you want me to do with my life? I don't know what to do. I need you to tell me what I should do."

That afternoon, Laurie and John took her parents, who were visiting from Illinois, to Seaside, Florida. As they walked throughout the beautiful area and the cute little shops, John asked Laurie, "Why don't you see if you could sell your active-wear here?" She did just that, and three weeks later was in a lease.

The Olshefskis opened "The Fitness Fetish" Sport & Beach Shoppe in July of 1994. Laurie taught aerobics in Seaside in the morning, ran the store during the day, and then taught evening classes at Sports Park. John worked at CSS at the Naval Experimental Diving Unit, heading their Computer Support Division during the day, and then worked in their store during the evenings, weekends, and holidays.



"Do what you Like, what you do."



It is a challenge to maintain the work/life balance of being a mother of two children, a wife, and a CEO. **Yoga** and **Church** help her keep her sanity.

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A Few Minutes With Laurie Olshefski Continued from Page 31

Over the years they worked very hard. They opened and closed a few stores that some of our locals may remember: "The Culinary Corner" Gourmet & Gifts on 23rd Street, "Sterling Shores" Jewelry & Gifts in Carillon Beach, and "Sea of Silver" Jewelry & Gifts in Seaside. Their main business goal, for all shops, has been to create a welcoming, fun, friendly and enjoyable shopping experience for their customers. They also focused on offering a great selection of unique items at affordable price points for all ages and family members. "Our stores are geared for families," says Laurie.

They decided to start a family themselves during a year when they weren't opening or moving stores. Landen, their son, just turned ten and their daughter, Alina, is five. Their children also work in the family businesses as models and junior shop assistants.

Today, the Olshefskis still own two stores in Seaside: The Fitness Fetish Family Sport & Beach and Shimmering Seas Jewelry & Gifts. They also own two stores in Pier Park: Jake at the Beach-Life is Good Shoppe and Shimmering Seas II.

Jewelry is also one of Laurie's treasured passions. She loves to choose items with beautiful unique stones and crafted sterling silver. As a seasoned boutique buyer, she searches for designs from up and coming jewelry artisans along with selecting fun branded lines like Pandora and Swatch Watches.

They recently expanded their line of Pandora Jewelry by becoming a Gold level dealer in Seaside and a Shop in Shop (SIS) at Shimmering Seas in Pier Park. This means they carry a wider and deeper selection of Pandora items that are only offered by SIS or concept stores. Pandora is a full-line jewelry company that is well known for their elegant and interchangeable beaded charm bracelets

No matter how busy she gets, Laurie has not given up teaching fitness classes in twenty years. She says that it is her outlet of teaching and working out that keeps her body and mind healthy and strong, and makes her a better boss, mother and wife.

She currently teaches two yoga classes a week at Gold's Gym on the Beach.

This Mom & Pop team makes a well balanced pair. Laurie takes care of the administrative, buying and marketing side of the stores. John handles the computer systems, security and maintenance. In addition, they also pay great tribute to their devoted store managers and dedicated staff members.

In September, the Olshefskis celebrated their marriage of 25 years. Laurie gives great praise to her husband for all his support in their partnership of marriage, parenting and being small business owners together.

Laurie believes that success is what happens when preparation meets opportunity. You also have to be positive and absolutely LOVE what you do to be successful. One of her favored business slogans is "Exercise and Accessorize." You can follow their stores on Facebook.

* *

Sterling Resorts

Continued from Page 17

well known Sterling Resorts condominiums and homes. Kundey says the challenge Sterling and others continue to face is how to keep guests coming back year after year for their vacations. The inclusion of properties such as Calypso Resort & Towers to an already extensive list of rental properties helps make the task easier. Their belief is that with these new acquisitions, and as they continue to enhance their portfolio in quality and size in the future, they will attract more guests and as a result, enhance the partnerships Sterling Resorts currently enjoys with the owners.

Guests staying at all Sterling Resorts properties enjoy the "Sterling Standard" and are also entitled to the amenities of the Sterling Plus program, which provides extra perks rarely found at other vacation rentals. These amenities include complimentary beach service, discounts at participating area restaurants and retail shops, unlimited DVD rentals, a VIP Sterling bath amenities kit featuring Gilchrist & Soames products, and much more!

· · ·



Health Update

By Kristy McKinny, Gold's Gym

Holiday Shopping? Already? Where did the year go?

love holiday shopping. In fact, I am a really good gift giver, if I do say so myself. I think it is important to give a gift that the receiver will really like...a heartfelt gift. I really take the time to think of the person that the gift is for and come up with something that is fitting for them. This year, I will have my work cut out for me at Christmas, as I am the mother of a teenager. And we all know that teenagers and mothers never have the same idea for the gift. Sometimes, though, my teenager has to eat crow and admit that I was right. For instance, while we were school shopping this year, I tried to get her a pair of Tom's shoes. She adamantly refused, stating that they were "not cool." Funny how when she got to school and saw a lot of kids wearing them, she instantly thought they were "cool" and asked me to buy her a pair.

The same theory goes for suggesting to someone that they finally get healthy. People reject the idea. They think that exercise and healthy eating just isn't for them. If you were to buy someone a gym membership during your holiday shopping, you would be giving this special someone the gift of health. What a fabulous idea. This would mean that you love this person enough that you care about their well-being. This could essentially add years to their life and quality to their years. WOW! Seems like a no-brainer. But that person may see the gift entirely different. They may reject the idea at first. But with some persuasion and reassurance, you can get them to the gym. And you can get them to make baby step adjustments to their diet. Before long, they will realize that exercise and healthy eating are "cool!" When they wake up in the morning, they will feel energized and ready for the day ahead. When they eat their meals, they will feel refueled, rather than ready for a nap. And in just a few weeks, if they stick to the program consistently, they will reap the benefits. Their health will improve, they will get more restful sleep, and the bonus...they will look amazing.

This holiday, when you are shopping for your loved ones, give the gift of health. If they already belong to a gym, try giving them a personalized nutrition plan or a month's worth of personalized workouts from mckinneyfitness.com. Or for only \$10, you can give them a subscription to **mckinneyfitness.com**, which allows them access to workout videos and a ton of my healthy recipes.

Oh, and by the way, don't skip your workouts this holiday season. Remember, checks and balances. You know you will be going to parties, having drinks and eating foods that aren't on your usual eating regimen. Do the damage control and workout extra so those holiday pounds don't get a hold of you.

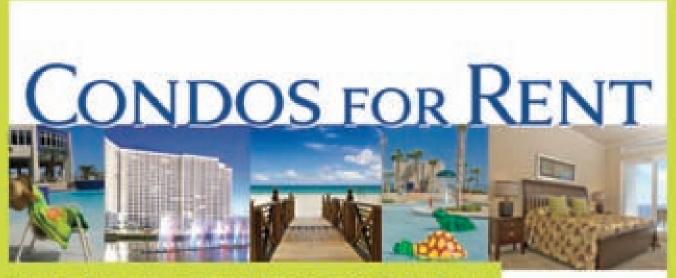
Please feel free to contact me with any questions, comments or concerns at **goldsgymgirl@comcast.net**.











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ometimes we take fabulous cuisine for granted, thinking that the wonderful flavors we are experiencing come merely from extensive training and hard work. While these are, in fact, noble aspects of success in the culinary industry, they do not guarantee an exceptional dining experience.

Chef Steven Patrick Walsh believes that the personal life experience of every individual chef makes the absolute difference in the quality of their work. "I was raised in New York City, son of Italian and Irish parents; my father an NYPD cop," says Chef Walsh. "Growing up in such a diverse, creative culture, eating good food was a huge part of life. This was how I became so interested in cooking as a young boy."

Years later, as a graduate of the New York Institute of Technology, School of Culinary Arts, Walsh spent 10 years honing his skills with Marriott at numerous locations around the nation. "My parents ran some organizations and functions in New York that often required very detailed choreography, so I learned attention to detail early in life and to do things right," he explains. "There is no doubt that this helped me be very successful with Marriott. I love to cater events and prepare food that diners will never forget."

He believes that "folks should taste the food with their eyes first!" And speaking of taste, fall is here and Chef Walsh has a dish guaranteed to bring out more fall flavors in one entree than you've ever had before. "I call it Sweet November," he says. "All of the flavors you know and love about this time of year will literally *leap out* in this one dish." Here is Chef Steven Walsh's recipe for Sweet November

Sweet November

- · Pecan-crusted Pork Tenderloin
- Pumpkin Honey Pecan Butter
- Rosemary Sage Demi Glaze
- Cranberry Chutney
- Herb Buttermilk Biscuit

Sear the pecan-crusted tenderloin until golden brown and then place in oven. Bake at 350 degrees for 7-10 minutes. Prepare buttermilk biscuits with chives, garlic, dill and parmesan cheese (he is, after all, ½ Italian!) and bake for 7 minutes. Slice tenderloin and



place on split biscuits; dress with Rosemary Sage Demi glaze and top with Cranberry Chutney. Fall never tasted like this!

If you would like to speak with Chef Walsh about catering your event this season, please call (850) 234-3943.

FEELING LUCKY?



Monday Evenings 8pm. (3.000 Starting Chips) \$35 • \$5. No-Limit Holdem, 20 Min Levels

Tuesday Evening Poker Academy Class Starts at 7pm Tournament Starts at 8pm, (3.000 Starting Chips) 105 • \$5. No-Limit Holdlem, No Rebuys

Wednesday Evenings 8pm. (3,000 Starting Chips.) \$55 • \$5, No-Limit Holdem, 20 Min Levels

Thursday Evenings Bounty Spm. (3,000 Starting Chips) \$65 Prize Pool. \$25 Bounty, \$10 Fee \$100 Buy-in, No-Limit Hold'em, 20 Min Levels

Seturday Evening Poker Academy Class Starts et 7pm: Tournament Starts et 8pm. (3.000 Starting Chips) \$15 • \$5. No-Limit Holdem, No Rebuys

Sunday Afternoon 2pm, (5,000 Starting Chips), \$90 - \$10, No-Limit Holdern, 30 Min Levels

Sunday Mega Stack - Last Sunday of every month - 2pm \$300 - \$30, No-Limit Holdem, (IO.000 Starting Chips) 30 Min Levels

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\$4,999 Royal Flush of Spades 9am - Noon

\$100 High Hands Every 30 Minutes Open Til Close

\$50 any Full House of 2's full of 3's or better

\$200 Super High Hand Every 30 Minutes.

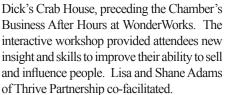
Visit website for current progressive jackpot total and further details.

Chamber Committee Updates



Navigator

On September 16, Navigator presented a workshop "Personality Selling" at Dirty



On September 30, Dr. Jason Cope, a visiting Jim Moran Institute professor from Glasgow, Scotland, presented the Lunch & Learn workshop, "Reflecting For Success: Developing Mechanisms for Learning From Day-To-Day Challenges" at the FSU-PC Holley Academic Center. On October 28, Dr. Jim Dever from the Jim Moran Institute presented "Grow Your Business!" to Lunch & Learn attendees.

On October 8, the Navigator Committee awarded their third quarter 2010 Small Business Award to Laurie Olshefski of Shimmering Seas.



Education Partnership

The Beach Chamber's Education Partnership Committee is recruiting business leaders to become classroom mentors in our local high schools. Business people in our community can make a difference to students by offering consistent and nurturing relationships. Research shows that introducing a mentor into a youth's life plays a powerful role in increasing their prospects of living a fulfilling and productive life.

The business community represents "the real world" to our youths, and can offer a powerful source of inspiration. Mentoring in a classroom 2-3 times a month for 20-30 minutes is a small investment of time that can return large benefits to the schools. If you are interested in mentoring, email Kristopher@PCBeach.org.

Top left: Griff Griffitts presents Navigator's Small Business Award to Laurie Olshefski. Top center: Ron Sharpe shares details of the Education Partnership Committee's Classroom Mentoring Program. Top right: The No On 4 Task Force. Right: Lindsay Dring, Claire Sherman, Karen Blackerby. Bottom right: John Robbins with Derrick Bennett.

Connections

Connections is hard at work building value into your membership in the Beach Chamber. It is our mission to help you discover the many benefits available to you through our organization, and to facilitate connections with other members. Networking through the Chamber is a proven way to increase your business and develop lasting and rewarding personal relationships.

In order to help you connect with other members, Connections has established Connect and Win, an interesting and profitable way to meet and network with new members. Stop by the registration table at the next Business After Hours, pick up a Connect and Win form, meet the new members, and you could win a terrific prize! In conjunction with the Chamber Ambassadors, Connections has also introduced Quick Connect, a mentoring program for new members.

Do you have a question or comment for the Beach Chamber? Join us at the next Member Roundtable in November, and tell us how we can improve your experience as a member. Watch the Beach Buzz for the date and time. Connections is a committee of the Beach Chamber, open to all members who desire to help us increase the value of the membership experience. Meetings are held the first Tuesday of each month at 11:30 am in the Chamber Board Room.

AMENDMENT 4 DEFEATED



On November 2, Amendment 4 was defeated by a substantial margin: 1,675,968 "yes" to 3,414,531 "no." For months, members of both Chambers of Commerce, the No On 4 Task Force and subcommittees tirelessly waved signs, emailed friends and colleagues, and worked hard to defeat Amendment 4.

I am grateful for the leadership of Allan Bense and his early recognition of the catastrophe that would occur with the passage of Amendment 4. I am most thankful to my Co-Chair, Karen Blackerby, who was the real workhorse and motivator behind No On 4.

This battle we fought and won has reminded me of how blessed we are to live in a such a great country where we can freely join together to defeat those who seek to burden us all. Thank you.

~Derrick Bennett, Chairman, No On 4





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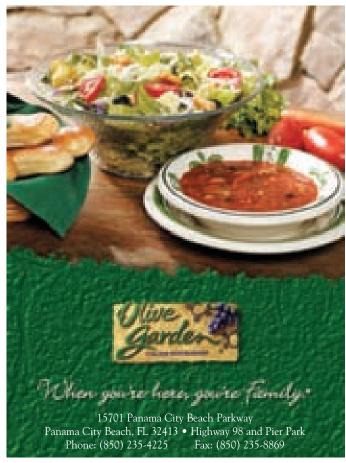
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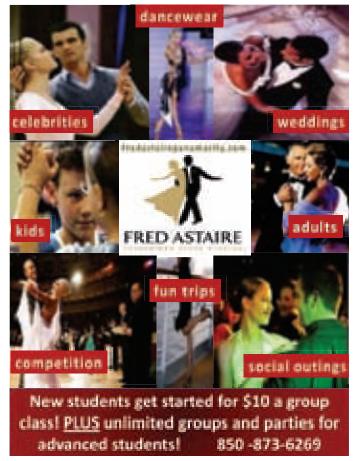




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Community Update

Mayor Gayle Oberst City of Panama City Beach



As we near the end of the year, things are looking better for Panama City Beach. The fall revenues are above those of last year. The oil spill greatly affected the revenue (1% occupation fee) during

July and August, and the City passed the 2010-2011 budget based on level revenue. Several investors and developers have been into City Hall to talk about various projects and that is encouraging.

Highway 79 landscaping project should be completed by December with plants and trees in the medium and along the berm on both sides. The "Welcome to Panama City Beach" sign will be on a sand dune of white beach sand complete with sea oats, sand fence and palms. Plans are for additional landscaping to take place in 2011. Highway 79 is becoming a beautiful gateway to the City.

The City had a grand reopening of the Russell-Fields Pier in late October. The boardwalk area offers an opportunity to watch the sunsets and sunrises and Hooked (pier snack bar), restrooms, and the bait and tackle shop are welcome additions. Members of Mayor Dan Russell and Elgin "Popeve" Fields families were present at the short ceremony. The County Pier held a reopening ceremony on the same day. This officially opened the only twin piers and the longest piers in the Gulf of Mexico.

The Water Management District and the City of Panama City Beach are joining together to add some 700 acres of wooded conservation area to the 3,000 acre PCB Conversation Park. The acreage was annexed into the city and will bring additional miles to the already planned and under construction trails and boardwalks. The District and the City will share work in both management plans.

Bay County Commission Update

Bill Dozier **Bay County Commission Chairman**



I think everyone can agree that 2010 has been a difficult year. Bay County government, citizens and visitors faced the most unprecedented emergency in our county's history this summer in the

Deepwater Horizon oil release - compounded by the worst economic conditions we've seen in a long while. Despite these challenges, I'm proud to say that the people of Bay County continue to demonstrate their perseverance and ability to cope with adversity. So as we enter this holiday season, I think it's important that we all pause and reflect on the many blessings we do enjoy here – unparalleled natural beauty, wonderful people and vast opportunities for future growth and prosperity.

The Bay County Commission would like to invite everyone to participate in several upcoming events this holiday season – we hope that you and your family can join us.

Thursday, December 2, the Bay County Government Center will host the 2nd Annual Christmas Tree Lighting Ceremony at 840 W. 11th Street. This year's event, we hope, will be bigger and brighter than ever. We'll have Christmas caroling, a visit from Santa Claus, hot chocolate and cookies, and more lights than last year. So, please bring your loved ones and come out to join in the fun.

Also this holiday season, the Bay County Commission will again partner with The Panama City News Herald for the 2nd Annual Holiday Lighting Contest - and opportunity to show off your home's Christmas decorations and compete for some great prizes. Stay tuned to baycountyfl.gov for information about these and all Bay County government events and Happy Holidays!

Thanksgiving For Real

Bill Husfelt Superintendent of Schools



How great is it that we have a special day just to give thanks? Of course, I give thanks every day in my personal life and professional life for the many blessings that come my way. Like all of you, I am grateful

for my family and friends. I am also grateful to lead a school system that focuses on preparing students to take advantage of the opportunities that our area offers in work and play.

This year, however, I enter the holiday season feeling especially thankful to be a part of this community. School Board members and I were united in the hope that local citizens would be our partners in determining the best method to address technology and infrastructure needs in public schools. Board members, parents, business people, and other community members worked together to make sure that all voters had a chance to analyze how a ½ cent sales tax would impact the schools and the citizenry.

We are especially grateful for the support of the Beach Chamber of Commerce and the many businesses on the beach that helped us spread the word about the options for funding schools and who, ultimately, came to agree that the sales tax was the best alternative to maintain a great school system.

We have committees of community members working to oversee both the technology and facilities dollars. We benefit from their expertise as we make plans for the future, and we are confident that their involvement will reassure the community that we are making every effort to extract maximum benefit from every tax dollar. We won't be buying any turkeys!

Thank you, Bay County! You have blessed the Bay District Schools this year.

Microsoft Elevate America - Veterans Initiative

Kim Bodine, Executive Director Gulf Coast Workforce Board

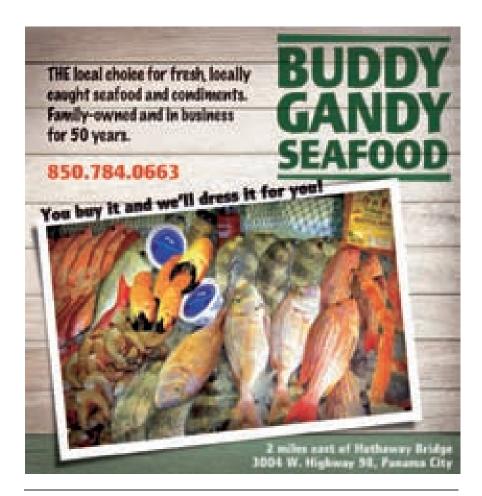


The Gulf Coast Workforce Board was one of six entities across the nation selected to receive a grant from the Microsoft Foundation to implement a new program called Mission: 21st Cen-

tury. The award totaling \$180,000 is part of Microsoft's Elevate America Initiative. The program will provide technology training, career counseling and job placement services to recently separated veterans and their spouses to make their transition into civilian careers easier.

Through the program, basic, intermediate and high level computer training needed to be competitive in today's workforce will be offered at no cost to the participants. Participants will have a choice to complete the training either online or in a classroom setting at Gulf Coast Community College, A.D. Harris Technical Center, or the Workforce Center. Also offered through the program will be more advanced technology courses tailored to the needs of individuals seeking certification in such areas as networking, web development or database management. Career management and other supportive services will be provided to participants with the goal of placing veterans and/or their spouses in meaningful long term employment.

Mission: 21st Century is a collaborative effort among the Microsoft Corporation, Gulf Coast Workforce Board, Gulf Coast Community College, Workforce Center, Veteran's Business Outreach Center, Bay County Economic Development Alliance, and the Fleet and Family Support Center. It is estimated that the program will provide technology training for 150 local veterans or veteran spouses and place 80 of them into jobs. For more information on Mission: 21st Century, contact Rebekkah Heaton at (850) 913-3263.





Community's Support Impacts FSU PC's Students

Dr. Ken Shaw FSU Panama City Dean



FSU Panama City recently held their annual dinner at Edgewater Beach Resort attended by nearly 300 business and community leaders, campus supporters, alumni and students. Opening

the evening was Nicole Parker, FSU Panama City Student Government Council President, who thanked the community for their support of the campus on behalf of all students at FSU Panama City.

Since the inception of FSU Panama City, 72 endowed scholarships have been created for students at FSU Panama City. The interest from these endowments is used each year to provide scholarships to deserving students. The community, through their generous gifts, has made it possible for many students to achieve their dreams; students who otherwise might not have been able to afford a higher education.

Alisa Kinsaul, now Director of Communications at Applied Research Associates, graduated with a bachelor's degree from FSU Panama City in 1992 and with a master's degree in 2001. She spoke of the educational benefits for students of having a nationally recognized university within our community as well as the economic development impact provided to the region. "I earned my master's degree while working full time and raising a family," she stated. "Bottom line, if FSU Panama City had not been here, I wouldn't have had that opportunity and I wouldn't have my current job with Applied Research Associates, an employeeowned engineering and science firm that primarily hires those with advanced degrees."

It takes a generous community to make a branch campus university like FSU Panama City successful. This community has demonstrated over and over again their support of our students and campus. On behalf of all our students, faculty, and staff, we extend a sincere thank you to those who have contributed so much to the success of our students and FSU Panama City.

GCCC Update

Dr. Jim Kerley Gulf Coast Community College President



Gulf Coast Community College is proud and excited to start our first baccalaureate degree program in January. The development of the Bachelor of Applied Science in Technology Management program was prompted

by the community's need for graduates of technology-related associate degree programs in order to advance in their fields.

In light of this new opportunity, we are currently in the process of exploring the possibility of changing the College's name to better reflect our expanding programs and broader vision. As a member of the College community, we value your opinion and encourage your participation during this process and would ask that you take our short online survey, available through November at **gulfcoast.edu**.

The College has gone through several name changes in its 53-year history, opening as GCCC on September 17, 1957, and a year later, changing its name to Gulf Coast Junior College. The name change was prompted by a change in mission to restrict offerings to academic programs. We went through another name change in 1970 when the College changed back to Gulf Coast Community College as the mission expanded to include service to the community throughout the service district.

We will stay true to our community mission and continue to award university transfer degrees as well as vocational certificates, continuing education and lifelong learning courses. Our partnerships with local business and industry, K-12 school districts and other area institutions of higher education are all cherished and will be strengthened with our

expanding mission. Above all, our "opendoor" policy will remain unchanged and we will remain the college of this community, offering hope and opportunity for all.

Troy Update

Lisa Kitto Troy University PC/Tyndall AFB



The holiday season is upon us and it is time to reflect upon the year that has quickly passed us by. This holiday season, the Troy University family is thankful for its wonderful students, staff, faculty and community

members. At TROY's Panama City site, we have added two new staff members and three new full time faculty members in our Masters in Counseling and Psychology program.

Troy University is also aware of the sacrifices our military service members and their families make on a daily basis. Troy University will be dedicating our November 27th football game in Salute of our Armed Forces by affording complimentary tickets to all active duty service members. Discounted tickets will also be provided to any military family member or veteran with a valid military ID. Please check with your local base family liaison representative for more details, and then come out to Troy, Alabama on November 27 to watch the Troy Trojans take on Western Kentucky.

At a time when our nation's economy has taken a down turn, Troy University has managed to steadily increase the number of student enrollments at our Panama City site. People have never been more aware of the value placed on pursuing a degree from an institution of higher education. Troy University offers several different degree programs which can be completed in the comfort of your own home. We offer programs at both the graduate and undergraduate level which are designed for individuals of diverse educational backgrounds and varied work schedules. If you would like to become a member of the TROY family, call us at (850) 747-0634 or visit panamacity.troy.edu.

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Membership Update * Ambassador Update

Cyndi Ainsworth, **VP Member** Services

I am often amazed when asked, "What does a Chamber of Commerce do?" But thinking back to before I really got involved in the Beach



Chamber, I wasn't so sure either. I attended an event or two but didn't take full advantage of all of the amenities our Chamber had to offer.

Chambers of Commerce are an enormous resource for small businesses. There are a couple of key principles of a Chamber. The first is to represent the interests of businesses in a particular community, and the second is to help businesses grow while connecting them with others by providing networking opportunities.

Sixty-five percent of businesses join the Chamber because of networking, but many lack the skills to do it effectively. Below are several key networking tips with a modern twist that you may want to try at our next event.

- 1. Cultivate a genuine interest in seeing others succeed...and help them do it. When you meet somebody for first time, focus all of your attention on asking inquisitive questions to learn more about them, such as: Describe your business. Who are you trying to connect with? Who would be an ideal prospect for you?
- 2. Introduce people to each other. Anytime you have a chance to introduce people who can benefit from knowing each other, do it. Sending a quick email introduction is a great practice. By asking questions you can discover whom others would like to connect with.
- 3. The Three-Second Rule. As soon as you enter an event, start a conversation with the first person you see within the first three seconds; it doesn't have to be someone you know. The goal here is to build confidence and to start meeting people. There will be a registration table at our events, so use this opportunity to speak to the person beside you as you sign in or receive your name tag.
- **4. Post Event Follow-up.** A simple way to do this is keeping your eyes open for events. articles and blogs that would interest your contacts. Other ideas include sending email introductions or cards to congratulate them

for achieving success. You will not only grow your relationship with that person, but they will be interested in introducing you to others.

Enjoy this busy holiday season and remember to check your Beach Buzz every Tuesday for all of the event listings.

*

Terry Hook, **Ambassador** Chairman

Boy, what a year so far...we certainly have had our share of challenges and ups and downs. One thing I have learned from all of this is that



this is one strong community! Not to mention one strong Chamber of Commerce.

Our Ambassador group is a significant link to the Chamber and its relationship to our business community. We provide a service of introduction to new members of our Chamber. an opportunity to network and meet others to promote your business, and get involved in this business community.

The Ambassador group continues to see Grand Openings each month as things start to turn around in this economy. Slowly but surely, business minded people and entrepreneurs are stepping out and taking that chance to be successful. The Ambassadors want to see you off to a good start. By scheduling a grand opening or re-grand opening, you get your name and business out quickly. By attending such things as "Friday at the Beach" and "Business After Hours," your networking opportunities are limitless. Just get in touch with either Skip Alford or Cyndi Ainsworth at the Beach Chamber to get you on your way to being a part of this dynamic organization.

Don't let this holiday season pass you by without the support and help of a strong Chamber...and the ever present Ambassador group!



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Ribbon Cuttings . New & Renewing Chamber Members . Membership & Ambassador Updates

Ribbon Cuttings



Bay Medical Center's New Patient Care, 9/8



Smokin Vapor, 9/15



Panama City Beach Library, 9/18



Keller Williams, 9/24



Fusion Spa, 10/7



Blue Heron Fine Gifts, 10/14



Acton Up with Downs, 10/21



County Pier, 10/22



City Pier, 10/22



Hookd, 10/22

Renewals - 2 Years Acton Up With Downs, Inc. ATL Landscaping & Maintenance, Inc. Bill Bryd Kia Coastal Marina Management Deja Vu Econfina Creek Canoe Livery, LLC Krewe of St. Andrews, Inc. Nike Factory Store Panama City Beach (PCB) Cigars Press Print Graphics, LLC Ryerson's Electrical Service, Inc. Southern Coastal Management, Inc. Technical Systems Integration, İnc. Troy University - Panama City

Washington County TDC Renewals - 3 Years Grace Episcopal Church

Henkle Law Firm Southern Resorts System Laundry Mgt/Linen Rentals Co Viamedia

Renewals - 4 Years

B&CTechnologies Carrabbas Italian Grill Guadalajara Mexican Grill The Home Depot Panhandle Beach Realty LLC Women's Civic Club of PCB

Renewals - 5 Years The Columns at Cabana West

Dive Locker Ed's Beach Service Grand Cayman Motel Gulf Crest Condominiums Landmark Holiday Beach/Vacation Resorts International Preble-Rish, Inc

Renewals - 6 Years Acquire Land Title PCB, LLC Capt's Table Fish House Restaurant Carillon Beach Association Los Rancheros Mexican Restaurant Sunset Inn

Renewals - 7 Years Ben Kernan

Coastal Community Insurance Fred Astaire Dance Studio Panama City Weddings Ralph Cellon, Jr. Surfside Storage, Inc.

Renewals - 8 Years

AT&T Advertising Solutions Bay Mini Storage, Inc. BaySolutions Coastal Property Services, Inc. Coldwell Banker United, Realtors DRMP, Inc. Keith Mortensen Panama City Beach Senior Center Thomas Stroud

White Sands Resort Realty, Inc. Renewals - 9 Years

Hidden Dunes Condominiums Panama City Chiropractic Panhandle Educators FCU Tim Allen Photography

Renewals - 10 Years

Covenant Hospice Sea Side Villas Condominium, Inc. Tillie's Properties

Renewals - 11 Years

Marriott Legends Edge at Bay Point Pinnacle Port Vacation Rentals

The Storage Center

Renewals - 12 Years PBS&J

Renewals - 13 Years Beach Weddings & Renewals, Inc. Moonspinner Condominiums

Renewals - 14 Years Goodreau & Richardson Dentistry Padgett Business Service B Map Company Prism Ticket Advertising, Inc. Sea Foam Motel State Attorney, Glen Hess

Renewals - 16 Years Architectural Rails, Inc. Publix Supermarket Breakfast Point

Renewals - 17 Years Hombre Golf Club Knology of Panama City Northwest FL Beaches Intl Airport

Renewals - 18 Years

The Shores Homeowners Association

Renewals - 20 Years Deltacom, Inc.

Edgewater Beach & Golf Resort/ The Resort Collection of PCB Jubilee & Treasure Island Deep Sea Fishing

Renewals - 23 Years Bikini Beach Motel

Hancock Bank Regions Bank



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Bippy's By The Beach, LLC

Blue Heron Fine Gifts

Bridging The Gap Recovery

Centennial Bank

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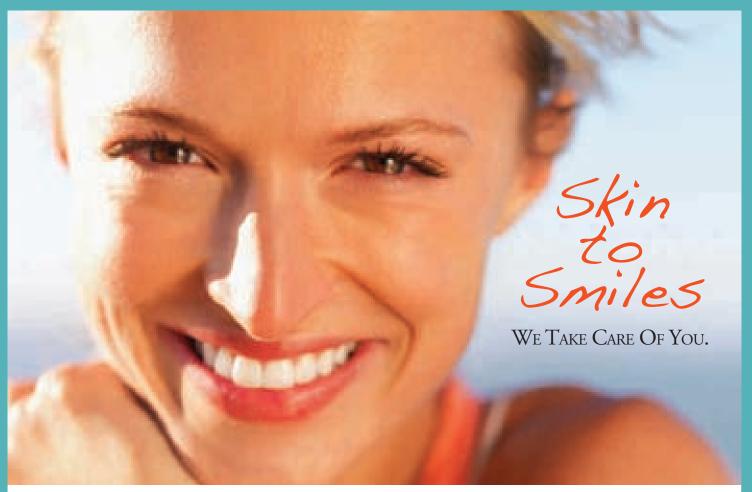
Surfside Day Care

Target Marketing Verizon Wireless Woodham Rentals & Sales, LLC

RENEWING

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