

# GALLAGHER: No solution for crisis

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going to be an economy killer," said Gallagher.

Gallagher stressed that traditionally, insurance faces two problems: availability and affordability.

"Affordability is extremely important, but when the choice comes, availability is number one," said Gallagher.

Business owners that are able to get insurance through private underwriters are experiencing an increase of premiums upwards of tenfold. Nels Offerdahl, owner of Breeze Cinema 8 located on Hwy. 98, saw an increase from \$25,000 to \$225,000. His frustration is compounded by the fact that he hasn't had one claim since opening his business, and his building is all-concrete construction. Gallagher said that making a claim isn't a factor in the increase. "Unfortunately," he said, "it doesn't matter that these businesses haven't had any claims."

However, this response from Gallagher still left questions unanswered.

"Business owners are going to ask me what they can do right now," said Gulf

Breeze Area Chamber of Commerce Executive Director Meg Peltier, in response to Gallagher's comments.

"I can't speak for every business owner who faces the possibility of not getting windstorm insurance this season, but I can

speak to those who have expressed their frustrations at the "Windstorm Insurance Crisis" Forum," said Peltier. "Business owners' confidence in their local and state governments has been shaken and they don't sense that help is coming any time soon."

Citizens was created on May 2002 when Gov. Jeb Bush signed into law a bill that combined the Florida Windstorm Underwriting Association (FWUA) and the Florida Residential Property and Casualty Joint Underwriting Association (JUA) into a single entity.

In June, the Gulf Breeze Area Chamber of Commerce and Gulf Breeze News sponsored a Windstorm Insurance forum to address the catastrophe facing businesses throughout the state that cannot find coverage.

In a mission statement issued by the Gulf Breeze Area Chamber of Commerce after the forum was held states, "When commercial property/casualty markets choose not to provide coverage, property owners must rely on the state's insurer of last resort, Citizens Property Insurance Corporation (CPI). Businesses located outside of the wind pool are not eligible for coverage by CPI. The current "wind pool" maps are outdated. The areas surrounding these zones have had substantial business and residential growth since these maps were drawn."

Still, business owners feel as though they have nowhere to

turn.

"Some want to blame the insurance industry or Citizen's Property Insurance; others blame the State legislature and still others want to turn this into a political hotbed for the upcoming election. And I've heard from both sides, Republican and Democrat," said Peltier. "In reality, perhaps no one is to blame except Mother Nature."

In response to the chamber's Windstorm Insurance Crisis Forum, board members drafted a petition calling for legislative action to address the lack of coverage. The petition specifically asks legislators to redraw the current "wind pool" according to current demographic realities and true coastal risk to eliminate coverage availability gaps. And investigate creating a government reinsurance program to help keep rates from astronomical growth.

Later that same week, Gov. Jeb Bush announced an initiative to create a Property and Casualty Insurance Reform."

"It is our belief that the "Executive Order" is a direct result of the Chamber's Insurance Forum, the actions of the Chamber Insurance committee and the publicity generated by it," Peltier said.

Meanwhile, some businesses outside the windpool are finding coverage through insurers such as State Farm.

# LOVE: Couple unites after 53 years

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completely severing ties. Doreen eventually married another serviceman from New York and had six children. Jim married and settled in Florida. In the following years, both led full lives, raising children and developing careers, but they never completely forgot about their brief romance in the small Canadian town.

In 2001, Jim's wife of more than 40 years lost her battle with cancer. Two years later he was going through old photographs and came across Doreen's pictures.

"I thought to myself, 'I've got to go back and see what happened to her and see what her life was like,'" Jim said.

Jim flew to Corner Brook, Newfoundland and began his search for someone he hadn't seen or spoken to in 50 years. The estranged lover began looking for records, names, phone numbers, anything that would help him reconnect to the past. Jim soon discovered that Doreen's school burned down in the decades since their last conversation and there

were no records available. Jim then looked up her maiden name, George, in the phone book. He called 50 numbers before finally finding someone who knew Doreen George. Jim discovered she was now divorced and lived 425 miles away in St. John's, Newfoundland. The couple spoke on the phone and agreed to meet in Canada after Jim returned to the United States.

"I wasn't sure what kind of reception I'd get. She might meet me with a gun, I even thought about taking a bullet-proof vest," Jim said jokingly.

After trading visits between Canada and the United States, the couple were married in a courtroom in Alabama and had their reception at Tea Time on Gulf breeze Parkway. The reception included 25 of their closest friends and family.

"We wanted to have a small gathering of some close friends and [Tea Time] is a real nice place," Jim said, also adding that Tea Time was the best option for their celebration after looking at several similar venues.

"I think [the reception] was

fantastic. It seemed like they'd never been apart. They looked like they were meant to be together," Rose Fenner with Tea Time said.

The couple now lives near Tiger Point, and agree that their 50 years of separation seemed to melt away.

"We both had changed quite a bit, but it was like he just went away yesterday. There was no animosity over the 50 years. It was strange really. He was still the same really, but I was different. I think that what we had when we were going together was still there, but you bury it to get on with your life. It was amazing that we'd had so much happen in our lives and we could still laugh and enjoy each other's company after so many years," Doreen said.

"As you go through life you take on new attitudes and beliefs. Your old friends sometimes become strangers and it's hard to get to know someone after all those changes. We understood each other's past and hardships and had a lot of things in common that made us compatible," said Jim.

# FOURTH: Deaths bring state total to three

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from the Three-Mile Bridge two days earlier at around 1:30 p.m. prompted an extensive search and rescue attempt by several local agencies including Gulf Breeze Fire and Rescue and Gulf Breeze Police utilizing their Whaler rescue boats.

Johnson's body was found near the shore in the Warrington area. On the same day, two men went missing after a boat of five passengers capsized in the Santa Rosa Sound. The bodies of Ladarell Saunders, 26, and Jerry Stewart, 44, both from Pensacola, were found Wednesday night after several local agencies performed search and rescue exercises. Three boaters were rescued on the scene by boaters Jerry and Denise Andrews of Gulf Breeze. Jerrel Stewart, 10, son of Jerry Stewart, Alvin Myles Lewis, 22, and Rofiesha Watts, 22, the girlfriend of Saunders, survived the capsizing.

Capt. Jerry Andrews runs the charter boat "Entertainer," and the couple was on their way back

from Orange Beach when they noticed the distressed boaters.

"It was just lucky that we came by when we did," said Denise Andrews. "I thought at first they were divers diving without a flag, then Jerry said 'no, something's wrong.'" She said by the time the couple spotted the distressed boaters, there was no sign of their 14-foot vessel. According to Kirkland, the boat was over 30 years old and not suitable for use at the time of the accident.

"The boat was originally registered in 1960. There were not floatation devices in it, and it was a very small boat not designed for rough water or coastal areas," said Kirkland. "The boat was likely overloaded." He added that a variety of factors contributed to the accident, and a final report, including autopsy, will take a minimum of four to six weeks to complete.

"We were one of the first agencies to respond," said Gulf Breeze Fire and Rescue Chief Craig S. Carmichael. Carmichael explained that the first emergency

call was dispatched by Escambia County with the Pensacola Beach team responding immediately. After an apparent disconnect of cellular service, the next 9-1-1 call was received by dispatch in Gulf Breeze initiating search efforts by the Gulf Breeze agency.

"We searched until about 10 o'clock [p.m. Tuesday night] in conjunction with other agencies," said Carmichael. Other agencies assisting in the search included Pensacola Beach, Midway, Coast Guard and the Florida Fish and Wildlife Conservation Commission.

In response to the influx of holiday boaters over the weekend, officials stepped up patrols.

"Just over the four-day period, FWCC checked almost 20,100 boats in the state, made 51 arrests for boating under the influence and had 48 search and recovery calls," said Kirkland. He also said that there were 62 boating accidents ranging from a single vessel hitting a sandbar or stationary structure to a multi-vessel accident.

# BURGLARY: Unlocked vehicles targeted

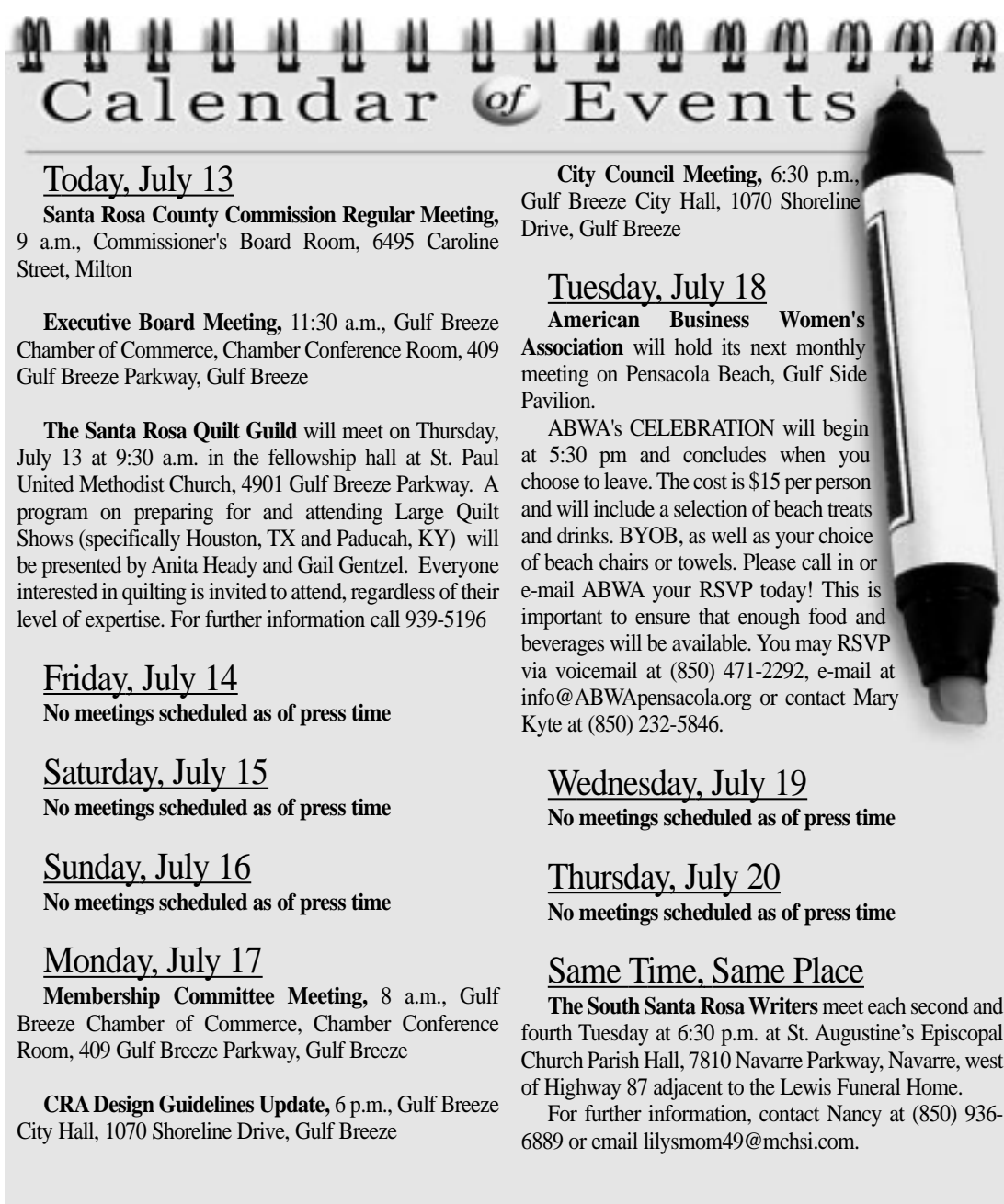
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another neighbor's yard. After the maroon car stopped, a young, white male got out, approached the parked vehicle and got in. Soon after, another young, white male got out of

the maroon car, approached and got into the parked car. At this time, the witness yelled that he was going to call the police. At that time, the two males returned to the maroon vehicle and left the scene. The neighbor contacted the owner of the car

and found that a CD player was stolen.

"If you see anyone out of the ordinary, especially late at night, call the police department," said Hawthorne. Gulf Breeze Police Department can be reached at (850) 934-5121.



## Calendar of Events

**Today, July 13**  
**Santa Rosa County Commission Regular Meeting,** 9 a.m., Commissioner's Board Room, 6495 Caroline Street, Milton

**Executive Board Meeting,** 11:30 a.m., Gulf Breeze Chamber of Commerce, Chamber Conference Room, 409 Gulf Breeze Parkway, Gulf Breeze

**The Santa Rosa Quilt Guild** will meet on Thursday, July 13 at 9:30 a.m. in the fellowship hall at St. Paul United Methodist Church, 4901 Gulf Breeze Parkway. A program on preparing for and attending Large Quilt Shows (specifically Houston, TX and Paducah, KY) will be presented by Anita Heady and Gail Gentzel. Everyone interested in quilting is invited to attend, regardless of their level of expertise. For further information call 939-5196

**Friday, July 14**  
**No meetings scheduled as of press time**

**Saturday, July 15**  
**No meetings scheduled as of press time**

**Sunday, July 16**  
**No meetings scheduled as of press time**

**Monday, July 17**  
**Membership Committee Meeting,** 8 a.m., Gulf Breeze Chamber of Commerce, Chamber Conference Room, 409 Gulf Breeze Parkway, Gulf Breeze

**CRA Design Guidelines Update,** 6 p.m., Gulf Breeze City Hall, 1070 Shoreline Drive, Gulf Breeze

**City Council Meeting,** 6:30 p.m., Gulf Breeze City Hall, 1070 Shoreline Drive, Gulf Breeze

**Tuesday, July 18**  
**American Business Women's Association** will hold its next monthly meeting on Pensacola Beach, Gulf Side Pavilion.  
 ABWA's CELEBRATION will begin at 5:30 pm and concludes when you choose to leave. The cost is \$15 per person and will include a selection of beach treats and drinks. BYOB, as well as your choice of beach chairs or towels. Please call in or e-mail ABWA your RSVP today! This is important to ensure that enough food and beverages will be available. You may RSVP via voicemail at (850) 471-2292, e-mail at info@ABWApensacola.org or contact Mary Kyte at (850) 232-5846.

**Wednesday, July 19**  
**No meetings scheduled as of press time**

**Thursday, July 20**  
**No meetings scheduled as of press time**

**Same Time, Same Place**  
**The South Santa Rosa Writers** meet each second and fourth Tuesday at 6:30 p.m. at St. Augustine's Episcopal Church Parish Hall, 7810 Navarre Parkway, Navarre, west of Highway 87 adjacent to the Lewis Family Home.  
 For further information, contact Nancy at (850) 936-6889 or email lilyismom49@mchsi.com.

# Panel set for government, business disaster preparedness

Two local technology organizations, ITGULFCOAST and AFCEA, are hosting a joint meeting on July 26 to discuss ways that government and commercial enterprises can prepare for and recover from natural and man-made disasters.

The meeting will be held at New World Landing, 600 S. Palafox St., Pensacola on Wednesday, July 26 from 11:30 a.m. to 1:30 p.m. Cost is \$15 per person, \$12 for active duty military (make checks payable to ITGulfCoast)

For directions to the New World Landing, visit their

website [www.newworldlanding.com](http://www.newworldlanding.com) or call: (850) 432-4111

Panelists include:

- Tom Bonfield, Manager of the City of Pensacola
- Edwin "Buz" Eddy, Manager of the City of Gulf Breeze
- J. T. Young, Gulf Power Chief Information Officer
- John Dosh, Chief of Escambia County Emergency Operations Center.
- Buzz Ritchie, President of Rebuild Northwest Florida, CEO Gulfcoast Community Bank and former Florida state representative.
- Lt. General Bob Kennedy

(Air Force Retired) whose original Continuity Of Operations Plan was for the Presidency, beginning with President Carter. More recently, he wrote the 2002 CO-OP for UWF.

The session will develop awareness and collaboration between customers and suppliers. The goal is to have real follow-up actions and requests for assists, as well as preparedness planning, training, exercises, and upgrades.

For more information about AFCEA, visit the local chapter's website at [www.afceapns.org](http://www.afceapns.org).

# BEACH: Renourishment gets extension

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10 years.

Because sand was being pumped from the Gulf of Mexico on to the beach in two locations, the work stoppage left an estimated 2,000-foot gap between artificial dunes and would leave the beach vulnerable again for hurricane season. County officials hope the extension should be enough to fill a significant portion of the gap.

"It is good news that we got the extension to get the most critical infrastructure taken care of," County Administrator Hunter Walker said.

However, county engineer Roger Blaylock said closing the gap would not complete the project. It would put a dune behind all the properties on the

beach, but would not address the state park. If the remaining work were delayed until October, it may add an additional \$1.5 million to break down all related equipment and set it back up less than three months later.

"That's obviously driving us to appeal the corps' decision," Walker said in reference to the estimated \$1.5 million in additional cost. "We're so close to completion, in relative terms, so we're just trying to get through."

Ravella, project manager for Coastal Technologies, said the ACOE made their initial decision to halt the project Wednesday, July 5 and expressed his appreciation for the extension period. "We're going to see how this next 10

days go and it will size up the implications of the project. Right now, we're just pleased to be operating again. We appreciate what we've gotten. It's a pretty significant decision by the corps."

Navarre Beach residents are paying for 36 percent of the restoration project through a Municipal Services Benefit Unit (MSBU) and are eager to see its completion.

"Overall, I give the government a C plus. I think the [ACOE] did the right thing to offer the extension, but I'd like to see them finish the whole project. They're trying to do the right thing, but if there's another turtle killed they'll probably call the whole thing off," said 10 year Navarre Beach resident Martin "Don" Ridgeway.

# SR libraries close July 17 for two weeks

Santa Rosa County Libraries in Gulf Breeze, Jay, Milton, and Navarre will close from July 17- 31 to transfer to new circulation and library catalog software, install new equipment, and shelve new books and materials.

Any items checked out before the closure will not be due back during the time closed, and beginning July 1, borrowers may check out additional items to ensure that they have plenty of reading and other materials during the closings.

Libraries will re-open on Tuesday, August 1.

New Santa Rosa County library cards will be issued as borrowers visit the library. Current WFRL cards can be used for remote access activities.

# Santa Rosa County Sheriff's Office Report

Information provided by the Santa Rosa County Sheriff's Office.

FELONIES		DUI
<b>7/7/06</b> Lauble, Bonnie Jean, 60, W/F, 9800 block of Bunker Hill, Navarre, obstructing justice	Boulevard, Navarre, larceny under \$5,000, dealing in stolen property	<b>7/5/06</b> Abney, Larry Wayne, 45, W/M, 100 block of Gilmore Drive, Gulf Breeze, DUI
<b>7/8/06</b> Pellechia, Yvette Yen, 31, W/F, 2100 block of Punham Court, Navarre, larceny under \$5,000	Lloyd, Casey Alexander, 25, W/M, 7400 block of Harvest Village Boulevard, Navarre, larceny under \$5,000, dealing in stolen property, forgery of public record	<b>7/7/06</b> Teaney, James Frederick, 27, W/M, 2100 block of Bellmeade Circle, Navarre, DUI
<b>7/8/06</b> Garcia, Richard Daniel, 29, W/M, 7400 block of Harvest Village	Cole, Eddie Allen, 47, W/M, 1900 block of Esplande Street, Navarre, sexual offender registration violation	<b>7/8/06</b> Deventure, Michael Alan, 26, W/M, 3000 block of Saffronia Shores Road, Navarre, DUI
<b>7/8/06</b> Teaney, James Frederick, 27, W/M, 2100 block of Bellmeade Circle, Navarre, cruelty toward child	McCoy, Stanley Lee Jr., 29, W/M, 8600 block of Estrada Street Navarre, violation of probation	