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CRESTVIEW

MIDWEEK EDITION

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Archery will be among this year's Okaloosa County 4-H summer camp activities. [PIXABAY.COM]

# 4-H summer camp open for registration

By Aaron Jacobs  
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Wilken

CRESTVIEW – Looking for something for the kids to do this summer?

Okaloosa County 4-H is having its annual summer camp June 4 through 8 at Camp Timpoochee in Niceville.

Registration is open until April 30 for campers ages 8 to 12 and counselors ages 13 to 18.

This year's camp will include activities like fishing,

kayaking, archery and outdoor skills. It will also include social events such as creative dramatics, a talent showcase, a movie night and field games.

The University of Florida Institute of Food and Agricultural Sciences Extension in Okaloosa County coordinates 4-H programs throughout the county, including clubs on Eglin Air Force Base and Hurlburt Field.

Taylor Wilken is the extension's 4-H youth development agent who oversees the programs. She said kids that go to the 4-H camps learn valuable life skills and often come back for future camps.

"A lot of our teens, there's a lot more camps for them throughout the year," Wilken said. "So once they go to one, they want to be with all their friends at all the other ones, so they learn a lot of life skills that way."

See CAMP, A5



Red-light cameras will be installed at two or three intersections in Crestview. It may be up to six months before the program is up and running. [SPECIAL TO THE NEWS BULLETIN]

## Experts, public split on red-light cameras

By Aaron Jacobs  
@cnb\_ajacobs  
ajacobs@crestviewbulletin.com



Taylor

are about money, not safety," Walker said.

The Insurance Institute for Highway

CRESTVIEW – The approval of a red-light camera program for Crestview has drawn mixed reactions from the public and experts alike.

The city council approved the program by a 3-2 vote in their March 12 meeting. According to the Crestview Police Department, the program will involve cameras at two or three traffic signals in the city, and may take months to implement.

James Walker, executive director of the National Motorists Association Foundation, a driver's advocacy group that opposes red-light cameras, urged city officials to reconsider the program.

"Your residents and visitors will despise the program and will quickly understand the cameras

Safety took a different view of the issue, citing studies showing a drop in the number and severity of crashes in cities where red light cameras were implemented.

### Revenue Generator

Crestview Police Chief Tony Taylor disagreed with the claim that red-light camera programs are more about revenue than safety.

"This is a safety program that will address a very serious problem," he said. "Right off the bat, the state claims more than half of each fine levied on red-light runners, so it's definitely not a money-maker."

See CAMERAS, A3

### 3 THINGS TO DO THIS WEEK IN NORTHWEST FLORIDA

CRESTVIEW – If you have an event you would like to submit, send your first and last name and information about the event to news@crestviewbulletin.com.



**1. HAVE A STEAK.** American Legion Post 75's family steak night is 6-8 p.m. April 6 at 898 James Lee Blvd. E, Crestview. Grilled rib-eye steaks will be served with all the fixings for \$15 a plate. Aftermath 5 will perform at 8 p.m. in the lounge after the meal. [SPECIAL TO THE NEWS BULLETIN]



**2. JOIN THE POKER RUN.** American Legion Riders Post 75 in Crestview will have its fifth annual poker run honoring the late Capt. Michael Anaya. Attendees need not ride to play. Registration starts at 8 a.m. April 7 at the post, 898 E James Lee Blvd., Crestview. Proceeds from the run will fund post building repairs. Cost is \$10 per hand. The first motorcycle goes out at 10 a.m., and the last comes in at 2 p.m. Breakfast is free for registered participants. The run also includes a raffle for a 9 mm Springfield XDG. Tickets are \$10 for one or \$25 for three, for buyers age 18 or older. A background check will be required. [SPECIAL TO THE NEWS BULLETIN]



**3. VISIT A BAZAAR.** Richbourg School's Spring Bazaar is 10 a.m. to 2 p.m. April 7 at 500 Alabama St., Crestview. It includes unique vendor booths and a yard sale. [SPECIAL TO THE NEWS BULLETIN]



## OBITUARIES

### BELLE SPILKER BUCKLEY

Belle Spilker Buckley, age 94 of Navarre was the youngest of eleven children born to Maggie Adelia Sample Spilker and Charles Theodore Spilker of Frier-son, Louisiana.

Belle graduated from Fair Park High School in Shreveport, Louisiana and entered Tri State Hospital School of Nursing. She graduated in 1944 and worked in surrounding hospitals in various fields. She met Ralph Buckley in 1946 and was married to him for 52 years. Major Buckley (USAF, Retired) preceded Belle in death.

Belle had a very full and interesting life. She was a close friend of fellow nurse Virginia Clinton (Bill's mom). Belle and her good friend Betty Pullum (dec.) went on an African safari and had an amazing trip and great experience. Belle had an active life and enjoyed every minute of it.

Another great experience was with a great friend and fellow nurse Verlon Eleazar. They went on an English garden tour which was beautiful and visited England, France, Spain and Holland. A very happy experience. Her love of flowers and gardening enticed her to co-form the Navarre Garden Club in 1975. She was a charter member and past president of her



club and life member of the Florida Federation of Garden Clubs. Belle also figured prominently in the early development of the Navarre Library.

Belle is survived by her son, Rick, who has been her close caregiver; a niece Michelle and Tim Moriarty of Houston, Texas, and nephews Edgar Burks and wife Iva of Port Angeles, Washington and Bud Hatcher and wife Sara of Was-kom, Texas, and three nephews and their families in Kansas City, Missouri. She is also survived by her wonderful friend Monica Kahn and her extended family of four granddaughters and eight great-grandchildren as well as her close and cherished friends Gloria and Tom Mack of Navarre.

A memorial service will be held at 10 a.m. on Thursday, April 5, 2018 at Navarre Presbyterian Church. Belle will be buried with her husband privately in Barrancas National Cemetery in Pensacola.

### CYNTHIA DIANE CARLSON

Cynthia Diane Carlson, age 59, of Fort Walton Beach, passed away on March 28, 2018. Emerald Coast Funeral Home is in charge of arrangements.

### TOM GARRETT 1939 - 2018

Tom Garrett, age 78, of Baker went to be with his Lord and Savior on Friday, March 30, 2018. He was born in Crestview on October 11, 1939, to Leonard and Buna Garrett. Tom had been a lifelong resident in the area and graduated from Baker High School. He retired from government contracting with Vitro as a Logistics Technician. Tom was a faithful member of Pilgrim Rest Baptist Church where he served as a Deacon for many, many years. He loved to farm and work with his animals, but most of all he loved his family. His grandchildren were the "apple of his eye."

Tom was preceded in death by his parents, son Gregory Garrett, and a brother Gene Garrett.

Survivors include his wife of 53 years, Carlotta Higdon Garrett; children: Emily Chaita and her husband Thana, and son Philip Garrett and

his wife Laura; grandchildren: Sophia and Gregory Chaita, Eli and Paul Garrett, and Elizabeth Chaita. Siblings: Ronald Garrett and wife Sandra, Lynn Garrett and wife Joyce, Glyn Garrett and wife Ann, and Kathryn Ziglar and husband Billy.

The celebration of Tom's life will be held on Monday, April 2, 2018, at 11 a.m. at Pilgrim Rest Baptist Church, with visitation beginning at 10 a.m. Burial will be private with family only. In lieu of flowers the family asks that donations be made in Tom's memory to help assist his autistic grandson Paul with his care and therapy. An account will be set up at Egin Federal Credit Union in Paul Avery Garrett's name.

Arrangements are entrusted to Whitehurst Powell Funeral Home in Crestview. Guest book and condolences are available online at [www.whitehurstpowell-funeralhome.com](http://www.whitehurstpowell-funeralhome.com).

### SUBMISSIONS

The News Bulletin publishes North Okaloosa County residents and former residents' obituaries, including a photo, for \$95 in print and online. Family members should write the 500-word announcements and funeral homes should submit them to the newspaper for confirmation. We may edit submissions for style. Call 682-6524 or email [news@crestviewbulletin.com](mailto:news@crestviewbulletin.com) for more information.

### ROBERT KAMMER 1931 - 2018

Robert Hale Kammer, Jr. died March 23, 2018 in Niceville, Florida. He was born in New Orleans, Louisiana, Jan. 26, 1931, son of Robert Hale Kammer and Ida Johanna Siegel, and brother of Carol Kammer Fromherz. Bob graduated from Alcee Fortier High School and attended Tulane University.

He joined the United States Air Force in 1951 and then married his wife Peggy Lea Bacarisse of Covington, Louisiana. While serving in the Air Force they were stationed in Denver, Colorado, and Phoenix, Arizona, returning to New Orleans in 1955.

Bob's successful career was in the insurance industry. As a longtime member of the Southern Yacht Club in New Orleans, he was very active in the sailing community. In 1991 Bob and Peggy moved to Bluewater Bay in Niceville, Florida. Bob continued to enjoy boating his whole life. He became an active member of the Fort Walton Beach Sail and Power Squadron. Bob was a member of the Greater Fort Walton Camellia Society. He trained and was certified as a judge for the National Camellia Society, and traveled to Camellia shows held in many southeastern states.

Bob is survived by his loving wife, Peggy, daughter Terri Kammer



Blackburn and husband Dave, and son Robert Hale Kammer III. He is also survived by granddaughters Stefanie Kammer Blackburn Beaubrun and husband Rémi, and Michelle Kammer Salinardi. Bob is also survived by his nephew Fritz Fromherz and wife Suzanne and their sons and family, nieces Phyllis Fromherz and her daughters, and Susie Fromherz Delery and husband Oliver and their son and daughter, as well as other members of the family and lifelong friends.

The Kammer family would like to thank the entire staff of Brookdale Bluewater Bay for the loving care Bob always received. Thanks, too, to the wonderful staff of Emerald Coast Hospice.

Burial in New Orleans at Metairie Cemetery will be held at a later date. Donations may be made to the charity of your choice. Expressions of sympathy may be viewed or submitted online at [www.mclaughlintwincities-funeralhome.com](http://www.mclaughlintwincities-funeralhome.com).

### MARGUERITE KING 1929 - 2018

Marguerite "Marty" King, age 88, passed away March 28, 2018, in Crestview. She was born December 14, 1929 to the late Joseph & Alice Thibeau.

Marty was employed at Winn Dixie, retiring after 32 years. She was an avid Bingo Fan.

In addition to her parents, she was preceded in death by her husband Frank H. King; brothers Robert Thibeau, Donald Thibeau, Richard Thibeau, and sisters, Jackie Thibeau, Donna Thibeau.

Marty is survived by her daughter, Ginger Richards; her son, Kevin King (wife, Krystal); brothers, Daniel Thibeau, and Theodore Thibeau (wife, Maureen); sister, Muriel Thibeau;

Grandchildren, Jeremy Helms, Johnathan Robinson (wife, Colleen), Keisha Norville (husband, Ron), Megan



Hendricks (husband, Mark), Kimber Richards, and Garet King; great-grandchildren: Haylie Robinson, Ashley Robinson, Ayden Brigman, Annlee Richards, Zoe Richards, and Shelby Norville.

Funeral Services were held at 11 AM Tuesday, April 3, 2018, at Whitehurst Powell Funeral Home, with Rev. Tommy Batson officiating. Burial was in Pleasant Hill Cemetery in Crestview.

Arrangements were entrusted to Whitehurst

### LAWRENCE THOMAS KLANG, JR. 1970 - 2018

Mr. Lawrence Thomas Klang, age 47, passed away Wednesday, March 28, 2018. He was born on Dec. 17, 1970 in Fort Worth, Texas to Lawrence T. Klang, Sr. and Janette Rees Klang.

Mr. Klang was a gifted and talented chef. He mentored many young chefs. Mr. Lawrence spent his life pursuing his passion. He passed away peacefully in his sleep at his home.

Mr. Klang was preceded in death by his father and mother.

Mr. Klang is survived by his many friends and family members; and also his wife, Laura Pentel-Klang; and their beloved cat, Sage. He



will be dearly missed.

A Celebration of Life service will be held at a later date.

Contributions may be made to Food for Thought, Inc., 174 Watercolor Way, Suite 103 No. 286, Santa Rosa Beach, Florida 32459.

See KLANG, A3

### BARBARA B. MARTIN 1949 - 2018

Barbara B. Martin, age 68, of Niceville, Florida, went to be with the Lord on Monday, March 26, 2018, at her home with her loving family near. She was born on Sept. 29, 1949, in Dallas, Texas, to John C. and Sarah Benson. Barbara was Baptist by faith.

She had been a resident of the area since moving here in the 1980's. She was a loving wife and mother. Her family was the very most important thing to her. Her favorite hobbies were sewing and she especially loved cooking. Family and friends would say she was an awesome cook. She also considered her pets all part of her loving family.

She was preceded in death by her father. She is survived by her loving family: husband, William Martin of 36 years; her mother; Sarah Cathern Benson; children Tracy (Bryan) Cheslow, Elizabeth Martin, and Rebekah



Martin; brother; Johnny (Cindy) Benson; nieces and nephews Kathy (Shorty) Boone, Judy (Carl) Watts, Virginia Gail (Roger) Faille, and Chris and Jessie Benson.

The family will receive friends at a visitation on Monday, April 2, 2018, from 10-11 a.m. at the Rosemont Baptist Church, Niceville, Florida. Funeral Services will follow at 11 a.m. Following services burial will be in Early Cemetery Niceville, Florida. Expressions of sympathy may be viewed or submitted online at [www.mclaughlintwincities.com](http://www.mclaughlintwincities.com).

### CHRISTOPHER MESSINA 1953 - 2018

Christopher Messina, a longtime resident of Jonesboro, Georgia, died on March 22, 2018 at the Southern Regional Medical Center in Riverdale, Georgia. He was 65 years old. Chris was born on Feb. 9, 1953, in Belleville, Illinois, at Scott Air Force Base and had lived in England, California and on the Gulf Coast of Florida and Mississippi.

He graduated from Choctawhatchee High School in Fort Walton Beach, Florida in 1971 and then served his country in the United States Navy. He relocated to the Atlanta area in the 1970s, where he resided until his death. He was a talented musician and writer and had played in such venues as the Stone Pony in the Marietta, Georgia, area.

He was preceded in death by his biological father, John Messina; his parents, Augusta Messina and Eugene Hinnenkamp and his niece Jody Lee Colrud of Florida. He was the second of four children. He is survived by his Uncle Charles Messina



of Chamblee, Georgia, his Aunt Carol Messina of Blue Ridge, Georgia; his sister Catherine Gervasi of Florida; his brother Michael Messina of California; and his youngest sister, Nancy Messina of Virginia. He is also survived by nieces Melissa Dudley and Angelina Gervasi of Florida, Katy Gagnon of New York; Kelly Messina of Georgia, Arden Spurlin of New Jersey and nephew Davis Spurlin of Virginia.

Chris was a much-loved son, brother and uncle and was best known as a generous and loyal friend, and a vivacious spirit always full of life and energy. He was loved by many and will be greatly missed.

### ROBERT RINGLEB 1936 - 2018

Robert John Ringleb Sr., age 82, of Shalimar, Florida, passed away on March 30, 2018. He was born to Bernhard and Lillian Ringleb on Feb. 7, 1936 in Phoenix, Arizona. Bob will be remembered for being a loving husband, father and grandfather.

He served in the United States Air Force for 20 years before retiring as a Major in 1977. He was the recipient of the Bronze Star. Bob was a manufacturing engineer when he worked as a DoD contractor until his second retirement in 2006. He enjoyed building radio controlled airplanes, being a photographer, woodworker, fisherman, ostrich rancher and most of all sharing all these interests with his family. He was an ordained Southern Baptist deacon that loved the Lord and shared his faith with all he came in contact with. He is predeceased



by his brother, Paul B. Ringleb; his sister, Katherine Kosinski; and his parents, Bernhard and Lillian Ringleb.

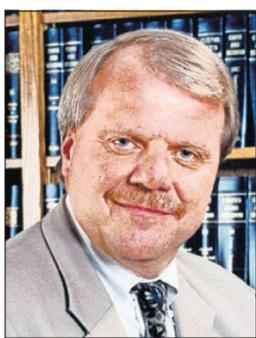
He is survived by his wife, Shirley Poole Ringleb; his sister, Christine (Jack) Kosinski; his children, Lory (Greg) Wood, Robert John (Cindy) Ringleb, Jr., and Susan (Alan) Carmack; his grandchildren, Heather (Scott) Mooers, Marissa (Clark) Holland, Blaine Carmack, Ashley Wood, Paul Ringleb; and his great-grandchildren,

See RINGLEB, A3

**OBITUARIES**

**LT. COL. JAMES G. SOVICH  
1948 - 2018**

Lt. Colonel James G. Sovich USAF (Ret.) of Destin, Florida, and formerly of North Hampton, New Hampshire, passed away peacefully on St. Patrick's Day, March 17, 2018 with his loving wife Helene and daughter Emily at his side.



Jim was born Aug. 7, 1948 in Yonkers, New York to Frank and Agnes (Fedush) Sovich, the fourth of five siblings, all military veterans. He graduated from Manhattan College in 1970 with a BA degree and a commission as a Second Lieutenant in the USAF. After graduating from pilot training at Columbus AFB, Mississippi, he was assigned as a fighter pilot in the F-4 Phantom and flew that aircraft on assignments in Southeast Asia and Europe accumulating approximately 4,000 flying hours. Later in the AF Reserve, he transitioned to the F-16A Falcon in which he logged 700 hours. He was a graduate of many military combat schools and courses including the Air Force Fighter Weapons Course, the Air Force's "Top Gun" fighter pilot school. He will always be remembered in his military aviation circles as "a fighter pilot's fighter pilot."

Upon leaving active military service in 1978, he started his civilian aviation career with American Airlines as a flight engineer and after 30 years of service retired in 2008 as a B-777 Captain. He was extremely active in American's pilot union, the Allied Pilots Association (APA), serving in many capacities including as its President from 1994-1997.

In addition to his wife, Helene Sovich of Destin, Florida, he is survived by his daughter, Emily Michaud (Joe) of Milton, New Hampshire and

son, Thomas Sovich (Lizzy) of Kingfisher, Oklahoma. He relished his time at Little Ossipee Lake in Waterboro, Maine with his grandchildren, Elise Marie Trepanier and Maverick James Michaud of Milton, New Hampshire.

Jim also leaves three brothers, Lt. Col Francis A. Sovich, USAF (Ret'd) (Margaret) of Warrenton, Missouri, Lt. Col John M. Sovich, USAF (Ret'd) (Jane) of Hampton, New Hampshire and Lt. Col Joseph A. Sovich, USAF, (Ret'd) (Patricia) of Litchfield Park, Arizona. In 2017, he was predeceased by his sister, Captain Patricia A. Sovich, NC, USN (Ret'd) of Silverdale, Washington. He leaves many nieces, nephews, grandnieces and grandnephews.

A Mass of Christian Burial will be celebrated at 2 p.m. on Friday, April 6, 2018 at Corpus Christi Roman Catholic Church, 307 Beach Drive, Destin, Florida. A recitation of the Rosary will precede the mass at 1 p.m.

Interment will take place at a later date at Arlington National Cemetery where his sister, Pat is interred. In lieu of flowers, the family requests that memorial donations be made in Jim's name to the Wounded Warrior Project or another veteran's group of the donor's choice.

Oh, I have slipped the surly bonds of earth ... put out my hand, and touched the face of God. (John Gillespie Magee)

**KLANG**

From Page A2

Memorialization will be by cremation. You may go online to

view obituaries, offer condolences and sign guest book at [www.clary-glenn.com](http://www.clary-glenn.com).

Clary-Glenn Freeport Chapel Funeral Homes & Crematory is entrusted with the arrangements.

**RINGLEB**

From Page A2

Lily Mooers and Ryleigh Holland. A memorial service will be held on Monday, April 2, 2018 at 2 p.m. at Emerald Coast Funeral Home. The family will

receive friends from 1:30 p.m. until the service hour. The interment will be at Barrancas National Cemetery at a later date.

In lieu of flowers, please make donations to Samaritan's Purse.

Expressions of love and sympathy may be placed and viewed online at [www.emeraldcoast-funeralhome.com](http://www.emeraldcoast-funeralhome.com).

**SUBMISSIONS**

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**Tax reform bill effects on real estate**

By Melissa Erickson  
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It may take a while before the implications of The Tax Cuts and Jobs Act, enacted in December 2017, are entirely clear, but it will affect the real estate market.

"Given the increase in the standard deduction and the decrease in the amount of debt covered by the mortgage interest deduction, there will be fewer home buyers moving forward. Expect the housing market to be soft for the next few years as a result," said Gabriel Mathy, assistant professor in the Department of Economics at American University, Washington, D.C.

The lower mortgage interest deduction may keep some buyers from purchasing a new home.

"Anyone borrowing a large amount to buy a home will pay more in taxes and this will discourage some buyers, who will rent instead," Mathy said.

**High-end market hit**

The new tax bill lowers the amount of interest on mortgage debt, and that will affect home buyers in more-expensive markets, said Joshua Zimmelman, president of Westwood Tax & Consulting, Rockville Center, New York.

"In the past, taxpayers could deduct interest on mortgage loans up to \$1 million. In the new tax plan, current homeowners can keep deducting up to \$1 million, but new homeowners can only deduct up to \$750,000 on homes," Zimmelman said.

In particular buyers will take a hit in certain luxury markets like Manhattan and San Francisco, where the median home price is well over \$750,000, said Meisa Bonelli, senior tax professional with Millennial Tax, a provider of preparation and education for solopreneurs, freelancers and micro-businesses in New York City.

"Forty percent of American homeowners, if they had to sell their homes tomorrow, would have to consider how their prospective buyers would be affected by the new mortgage interest deduction cap," Bonelli said. "The best thing may be for sellers to require larger down payments up front to weed out buyers that may be factoring in the mortgage interest deduction per a home's

sale price."

**SALT cap of \$10,000**

The new tax plan caps state and local tax deductions at \$10,000, plus the income or sales tax.

"The state and local property tax cap may stop people from moving to higher-tax areas. It's possible this could make the value of homes in those areas go down, while increasing the prices of homes in more-affordable areas," Zimmelman said.

Additionally, in areas with local and state taxes that are higher than average, "home values could start to decline as a result of the new tax plan. ... After some time, the prices of homes in more-affordable areas could actually increase as a result," Zimmelman said.

**CAMERAS**

From Page A1

The state of Florida takes 52.5 percent of the funds for each ticket, leaving municipalities with the remainder. For each \$158 ticket, \$70 goes to the state's general fund, \$10 is sent to the Department of Health Emergency Medical Services Trust Fund, and \$3 goes to the Brain and Spinal Cord Injury Trust Fund.

"It is 'free money' to the state with almost no cost or risks," Walker said.

Out of the remaining funds, the city must pay fees to the private company administering the camera program. Whatever is left over goes into city coffers. Whether municipalities make any money off the program is highly dependent on how many tickets are written.

Tallahassee ended its red-light program in 2015 - five years after it started - citing a drop in revenue from the program. City officials hailed the program as a success, claiming red-light violations declined by 90 percent or more at traffic signals that had cameras installed. As of 2013, only \$500,000 of the \$6.3 million generated by the programs went to the city of Tallahassee.

Other cities have seen different results. A 2014 study by the state legislature's Office of Program Policy Analysis & Governmental Accountability found that 78 percent of municipalities had excess revenue after paying vendors and covering program expenses. Only



A video capture shows a semi truck driving through the intersection of highways 85 and 90 after the light has turned red. [SPECIAL TO THE NEWS BULLETIN]

16 percent reported not making enough money to cover the costs of the program.

Chief Taylor has said the city should establish a Public Safety Trust fund for equipment and safety programs for first responders if the program generates more money than is needed to cover the costs.

"All residual funds will be maintained locally in Crestview," Taylor said.

**Safety concerns**

Opponents of red-light camera programs claim they don't actually make intersections safer. They argue that an increase in rear-end collisions due to people slamming on their brakes to avoid a red-light infraction negates any decrease in side collisions.

"At least two of the annual reports on the for-profit red light cameras show increased crashes at camera intersections," Walker said. "More crashes is not an indication of improved safety - it is the reverse."

A 2014 report by the Florida Department of Highway Safety and

Motor Vehicles bolsters that claim. According to the report, 60 percent of cities that provided crash data reported an increase in overall crashes at intersections with red-light cameras.

IHS media relations associate Joe Young cites internal studies supporting the claim that red-light cameras reduced the most dangerous types of crashes. "Our research concluded that the fatal red-light-running crash rate was 30 percent higher in cities that deactivated cameras than it would have been if the cameras remained on," Young said in an email.

"In one study looking at Arlington, Virginia's camera program, a year after installation of cameras, the most dangerous type of red-light running (occurring more than 1.5 seconds into the red phase) had fallen 86 percent at intersections with cameras."

Cities that have enacted red-light camera programs have seen mixed results in terms of crash reduction. Tallahassee officials ended their program after a

significant decrease in red-light violations over five years. Jacksonville, which also terminated its program after five years, cited a lack of funds generated by the program and no definitive proof that it reduced traffic collisions.

**Mistaken identity**

One frequently-asked question concerns what happens if someone is sent a ticket for running a red light, but someone else was driving their car.

Opponents claim that makes it easier to dispute a ticket generated by a red-light camera program, wasting time and money in legal costs. The DHSMV study found that more than half of contested red-light camera tickets in the jurisdictions surveyed were dismissed.

Crestview Police say there are exemptions to the statute allowing for red-light programs, one of which is a situation where someone other than the registered owner was driving the car.

"When in doubt, throw it out," will be the guideline, Chief Taylor said.

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Qualifying Heroes: Firefighters, Law Enforcement, Military Active/Reserve, Healthcare Workers/EMS, Teachers

**HOMETOWN HEROES**

# Grant graduates from basic military training

By News Bulletin contributor

CRESTVIEW – U.S. Air Force Airman Desiree A. Grant graduated from basic military training at Joint Base San Antonio-Lackland, San Antonio, Texas.

The airman completed an intensive, eight-week program that included training in military discipline and studies, Air Force core values, physical fitness, and basic warfare principles and skills.

Airmen who complete basic training also earn four credits toward an



**Airman Desiree Grant**

associate in applied science degree through the Community College of the Air Force.

Grant earned distinction as an honor graduate.

She is the daughter of Stephanie Altom of Crestview, Fla., and Todd Striplin of Schertz, Texas, granddaughter of Mel and Marsha Altom of Flushing, Mich., Robert Gonzales of Grand Rapids, Mich., and Donna Gonzales of Lowell, Mich., and daughter-in-law of Richard and Christine Grant of Lowell, Mich. She is also the wife of Brayton Grant.

Grant is a 2015 graduate of Lowell High School, Lowell, Mich.

**HOMETOWN HEROES**



**Pvt. Daniel Aguire**



**Pvt. Tiara Payne**



**Pvt. Zartavious Crawford**

# Aguire, Crawford and Payne graduate from basic military training

By News Bulletin contributor

CRESTVIEW – Three North Okaloosa residents have completed Army basic training in recent weeks.

Pvt. Daniel Aguire, Pvt. Zartavious Crawford, and Pvt. Tiara Payne completed Army Basic Combat Training at Fort Jackson, South Carolina earlier this year.

Over the course of 10 weeks, these soldiers learned basic tactical and survival skills along with how to shoot, rappel, and march. They also learned the basics of Army life and military customs, including the Seven Core Army Values

Aguire is currently attending Advanced Individual Training in Fort Sam Houston, Texas to become a biomedical equipment specialist. He graduated from Crestview



[FILE PHOTO]

High School in 2010. His parents are Voni and Alan Aguire of Crestview.

Crawford graduated AIT in Fort Lee, Virginia as a supply specialist. He will now be stationed at Fort Benning, Georgia. He graduated from Crestview

High School in 2017.

Payne graduated AIT in Fort Lee, Virginia as an ammunition stock control and accounting specialist. She will be now stationed in Hawaii. She graduated from Baker High School in 2017.

For more news go to [crestviewbulletin.com](http://crestviewbulletin.com)

## CHELCO Annual Meeting

Saturday, April 21

Registration begins at 9 a.m.

Business meeting starts at 11 a.m.



Pre-meeting entertained by the Forrest Williams Band, as well as South Walton High School Jazz Band. We will also have a light breakfast, kids activities, kids-only prize drawings and drawings for members.

**New location**

**Freeport High School**

**12615 Business Hwy 331**

**Freeport, FL 32439**

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# CAMP

From Page A1

Wilken also talked about the benefits of the 4-H program in general.

"A lot of the kids learn life skills like responsibility, because a lot of them take care of their own animals or they have a certain project that they're responsible for," she said. "A lot of them have said that they've gotten out of their shell because they're in front of a lot of people and they're social."

Among those skills are things like public speaking, photography and especially leadership.

"It's mainly youth-driven. So what we do is have our older kids or any of the youths teach their class, and we just

basically supply everything and make sure that they're comfortable teaching each other," she said.

Okaloosa 4-H isn't just limited to agriculture. The program incorporates a wide range of activities, particularly in the camps on the military bases.

"We have our doghouse club, which is dog training mainly, and then we have a livestock one and then we have our animal science one," Wilken said. "Both bases, the most they do with animals is they have guinea pigs and fish, so they're more into the gardening, the photography, the arts, the sketches. They do a lot of the robotics. Computer coding is a big one there."

To register for 4-H summer camp, go to <http://sfyl.ifas.ufl.edu/okaloosa> or call (850) 689-5850.



This year's Okaloosa County 4-H summer camp will include traditional activities like fishing. [PIXABAY.COM]

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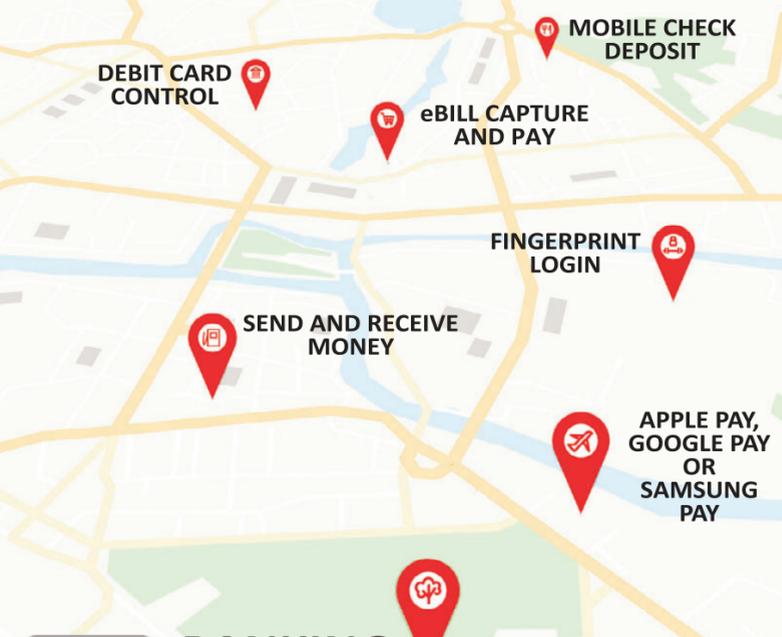
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**BRIEFS**

News Bulletin staff

CRESTVIEW — Here are upcoming events in North Okaloosa County and surrounding areas:

**Baker arena closed for rodeo preparation**

BAKER — The covered arena at the Baker Recreation Association on US Highway 4 will be closed for public use through April 16 for the Old Spanish Trail Rodeo. The rodeo is April 13 and 14.

The community building and open air course will still be open for the public's use during that time, with the exception of the days the rodeo is taking place.

**West Florida Regional council offers Title VI training**

CRESTVIEW — The West Florida Regional Planning Council will host a Title VI Training noon to 4 p.m. April 5 at the Northwest Florida State College, 805 James Lee Blvd. E, Crestview.

The training gives an overview of Title VI compliance and highlights how to serve diverse communities, with a goal of equipping local municipality and community agency staff members with knowledge of state and federal requirements, best practices, and policy standards. A draft training agenda is available.

The West Florida Regional Planning Council not only strives to provide quality services to the northwest Florida region, but to coordinate relevant trainings for staff members of local municipalities and community agencies.

Contact Brittany Ellers



at 850-332-7976, ext. 220, for questions or concerns.

**Okaloosa provider fair offers networking for organizations**

CRESTVIEW — The Florida Law Advisory Group will have an information fair for Okaloosa organizations.

The event is 9 a.m. to noon April 30 at Warriors Hall, 201 Stillwell Ave., Crestview.

Community providers, case or care managers, and organizations may network, share information and learn about the resources available in Okaloosa County.

The Okaloosa County Family Law Advisory Committee is the umbrella organization for all components of the Unified Family Court (Dependency, Delinquency, Dissolution/Parenting, Domestic Violence Injunctions, Truancy). It is looking for providers of benefits, social services, healthcare, education, legal services, housing and employment resources for our community. This

is a service fair and networking opportunity for providers, their staff, and other agencies serving the community.

Contact Tracie Moorer, tracie.moorer@bigbend-cbc.org or 850-292-8808, to register for a booth at the event. FLAG will provide a table and two chairs for each registered organization.

The deadline to register as a vendor is noon April 16.

**College nursing program adds additional semester**

NICEVILLE — Northwest Florida State College's Registered Nursing Program is offering a second semester for new Associate of Science in Nursing students. In previous years, the program has only admitted new students during the fall terms. The school will now have an additional spring semester.

"The overwhelming success of our nursing program at NWF State College is evident through our exam pass rates, job placement, and applicant waitlist numbers, just to name a few," NWFSC President Devin Stephenson said. "The growth of our nursing program,

# Crestview Elks present award to local businessman



Mike Carroll, left, accepts an award from Crestview Elks Lodge 2624 Exalted Ruler Bob Daniel. The group recognized Carroll, owner of Hub City Smokehouse and Grill, for providing generous help with the Elks Exceptional Children's Picnic. "Mike donates his grill, warmers and knockerballs for this yearly event," an Elks spokesperson said. [SPECIAL TO THE NEWS BULLETIN]

coupled with the overall growth of the college, signifies that we can continue to serve as a major economic engine for our communities and continue to produce quality graduates."

The application period for spring 2019 is May 1 to June 1.

Contact Kathy McNair, Nursing Instructional Support Specialist, at 729-6400 or mcnairk@

nwfsc.edu for more information.

**Eglin Air Force Association starts \$25K aerospace scholarship**

EGLIN AIR FORCE BASE — The Eglin Air Force Association Chapter 365 presented Northwest Florida State College with a gift of \$25,000 to establish AFA's fifth scholarship endowment at the College. The endowment, named after Col. Robert E. Patterson and Shirley Pigott, will support aerospace education. The Eglin AFA Aerospace Education Foundation selected Col. Patterson and Ms. Pigott because of their unique and lasting contributions to the Air Force and its mission.

The Eglin Air Force Association Bob Patterson/Shirley Pigott Scholarship will provide assistance to a graduating senior at Niceville, Choctawhatchee, Fort Walton Beach, Crestview or Walton Senior High Schools. The recipient must be enrolled in a field of study that supports Aerospace Education Foundation (AEF) objectives of advancement of scientific, mathematical or technological knowledge or enrolled in a vocational field of study that directly supports the Air Force mission.

"The immense support that NWF State College receives from our partnership with Eglin AFA cannot be understated," said Dr. Devin Stephenson, president. "This newly created endowment will guarantee that future NWF State students will be able to learn relevant and valuable skills in an area that relies so heavily on the aerospace industry."

Call 729-5357 for more information regarding this endowment or partnership opportunities.

**County seeks Value Adjustment Board member**

CRESTVIEW — Okaloosa County Board of County Commissioners Value Adjustment Board

is seeking a citizen volunteer to serve on this board. This Board was established under the guidelines of Florida Statute 194.05.

Applicants must own homestead property within the county and may not be a member or an employee of any taxing authority, or be a person who represents property owners in any administrative or judicial review of property taxes. Term would be for one year.

The deadline to apply is May 1, 2018.

Go to <http://my.okaloosa.com/citizens-councils/home> to view the policy, complete an application, and obtain more information.

**Youths' job training available**

CRESTVIEW — Local youths ages 16-24 looking for employment or job training who meet certain criteria may sign up for the Career Pathway to Success, a Career-Source Okaloosa Walton program.

Eligible candidates must meet the age requirement and have one of the following additional requirements apply.

- They:
- May not attend high school or they are a high school dropout
- Are in ABE/GED prep classes
- Are homeless, a runaway, or in foster care
- Are pregnant or a parent
- Have a disability
- Live in an out-of-home placement
- Are an offender

Program participants receive Adult Basic Education and GED program classes and earn work-readiness incentives. They learn about job applications, how to create a resume, interviewing skills, employability skills and money management, and the opportunity to complete up to eight weeks of work experience.

Contact the Crestview or DeFuniak Springs adviser, Tiffany Bailey, 520-5990, or tbailey@career-sourceow.com, for details.

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The City of Crestview's Community Redevelopment Agency 2017 Annual Report is available at

<http://www.cityofcrestview.org/375/Community-Redevelopment-Agency>

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# 3 ways soybean farmers' biodiesel helps clear the air

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## Tip of the Week

Soybean farmers in Minnesota wear many different hats: small-business owner, agronomist, equipment expert, accountant and environmentalist. Yes, they are the original stewards of the land, continually evolving their practices to keep natural resources healthy for the next generation.

But it doesn't end there. Soybean farmers have been at the forefront of developing a homegrown renewable fuel that has resulted in a dramatic improvement of the air quality in the Gopher state.

Biodiesel has become an important part of the energy landscape not only in Minnesota, but across the country, too. In just over 15 years, the biodiesel market in the U.S. has increased from about 25 million gallons to more than 2.8 billion gallons. Made from domestic, renewable resources such as soybean oil, biodiesel is a value-added by-product that would normally go to waste.

You may be scratching your head and saying, "I don't drive a diesel vehicle. Why should I care?" Well, you're not alone. According to the Bureau of Transportation Statistics, diesel-powered cars accounted for only about 3 percent of total U.S. auto sales in 2014.

But, unless your family continues to rely heavily on the moped for travel and commerce, here's why biodiesel matters.



[SPECIAL TO THE NEWS BULLETIN]

## Diesel engines are all around you

According to the Diesel Technology Forum, more than 95 percent of all large, heavy-duty trucks are diesel-powered, as are a majority of medium-duty trucks. Together, they move more than 90 percent of the nation's freight. And don't forget public transit, school buses and construction equipment. Things we all come in contact with every day.

## Waving the green flag

And while you may think these trucks' massive diesel engines are an unfortunate but necessary aspect of commerce and expansion, think again.

According to the American Lung Association of Minnesota during the 10-year period with biodiesel as a fuel standard for Minnesota, a reduction of more than 7.4 billion pounds of carbon dioxide has already been realized. ALAMN estimates that is comparable to removing the emissions from 706,649 passenger vehicles or 17,998 railcars

of coal. That's not a typo. Removing emissions. Breathing easier. Biodiesel's ability to reduce greenhouse gas emissions by more than 50 percent is why the Environmental Protection Agency recognizes it as the only advanced biofuel.

## Revitalizing rural communities

According to the Minnesota Department of Agriculture, the biodiesel industry contributes \$1.7 billion annually in the state, while supporting 5,397 jobs. Nationwide, there are approximately 200 biodiesel plants, which provide nearly 48,000 jobs. These are often hard-hit areas where employment options are few. Leaving for "greener pastures" is no longer the only option.

"Biodiesel is another step in increasing the diversity of our energy needs," says Tom Slu-necka, CEO, Minnesota Soybean Research and Promotion Council. "Minnesota soybean farmers are proud to be leaders in growing that diversity."

the first to move to B20, a blend of 20 percent biodiesel and 80 percent petroleum diesel.

The benefits of biodiesel are considerable, not just for Minnesota, but for the country as a whole.

— Brandpoint

## Car stats

According to a new survey from the AAA Foundation for Traffic Safety, the proportion of drivers who self-report talking on a cell phone regularly or fairly often when behind the wheel has increased by 46 percent since 2013. Nearly half (49 percent) of drivers admit they have recently talked on a hand-held

phone while driving and nearly 35 percent say they have sent a text or email while driving.

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## Did you know?

Just like your tires, you should check your windshield washer fluid level once a month. To do so, first turn off the engine, then pop your hood before locating the washer fluid reservoir. In most vehicles, it's on the very left, front corner of the engine compartment.

Check the level on the side of the reservoir. It should be between the full and low marks, if not, then refill it.

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# OPINION

## GUEST COLUMN

### Agents of change never ones you expect



Charita M. Goshay

It's a proven, scientific fact: Teenagers are fickle.

OK, not really, but it seems so, doesn't it?

Each of us growing up had those moments in our youth when we thought a certain celebrity, song or fashion fad was the coolest thing in the world, only to look back now in amusement and embarrassment. Today, social media companies endlessly assess teenagers, who are always a step ahead, constantly turning the "next big thing" into roadkill.

Babies who grew up teething on their parents' smartphones are now Teenage Online Ninjas, using apps no one over 25 has heard of, and by the time adults catch on, they've long moved on.

So, it's not entirely surprising some adults are dismissing protests over gun violence as just another kid-mania moment that soon will run its course. After all, how can the same creatures who can't remember to close the refrigerator door or rinse off a dish, possess the capacity to create and sustain such a profound movement?

But what if they can? What if they do?

What if it's teenagers who pull off what no one else has been able — or courageous enough — to accomplish?

What if America as we know it is undergoing historic change right before our eyes?

The problem is our own. Adults are taken aback because we have this lazy assumption all teenagers are moody, monosyllabic, self-obsessed Tide Pod connoisseurs who couldn't identify their congressman in a police lineup.

Well, neither can a lot of adults.

#### A radical mission

As a result, our national discourse is strewn with the scorched and charred Twitter feeds of defensive and cranky grownups who try to joust with adolescents whose first language is "text."

Maybe we failed to see this moment coming because the people who change the world are never the ones we expect.

Easter reminds us that a ragtag group of men and women who had no power, who flouted religious tradition and convention through their very existence, turned the world upside down by having the audacity to believe God might drape himself in flesh and dwell among us.

It's never the people you think. According to the gospels, Jesus' incarnation didn't manifest through royalty or a priestly family, but through a teenage girl and a stepfather who couldn't even afford a decent room for his birth. When they weren't

bickering among themselves and jockeying for position, Jesus' disciples embraced and shared a radical mission: to follow the one who, as a precocious 12-year-old, declared his own divinity while out-teaching Jewish scholars — and giving his parents fits in the process. Because they went from hiding and denying they ever knew him, to embracing imprisonment and a martyr's death, those same flawed, ordinary men changed the world.

#### Five smooth stones

Meanwhile, if you're an American teenager who has seen blood gushing from a classmate's gaping gunshot wound, there's nothing left to fear from those who tell you to be patient, that you don't understand how change is made.

Adults who claim a God-given right to own assault weapons, who are skeptical that teenagers are smart enough or articulate enough

to effect change, will henceforth have to ignore the story of David, a skinny teenager, and the Philistine Goliath, whom no one thought could be defeated.

Offended by Goliath's bullying and blasphemy and probably not knowing enough to be scared, David ignored the "experts" who declared that nothing could be done.

Goliath went down like a sack of wheat, and in a way that no one saw coming.

According to an apocryphal legend, it's said that David had five smooth stones because Goliath had four sons.

Only a kid could have that kind of swagger.

If you don't see an analogy to what's happening right now, it might not be a bad idea to glance down at your name tag, just to make sure it doesn't say "Hello. I'm Goliath."

Reach Charita M. Goshay at 330-580-8313 or charita.goshay@cantonrep.com.

### Turmoil at the top in U.S. foreign policy



Arthur I. Cyr

Unnerving gyrations continue at the top of United States foreign policy officialdom. The abrupt firing of Secretary of State Rex Tillerson via twitter has now been followed by similar dismissal of national security adviser H.R. McMaster. Nomination of CIA director Mike Pompeo to fill that distinctive slot opens up another top job.

Deputy CIA director Gina Haspel has been nominated to succeed Pompeo at the agency. Reports she was involved in torture of accused terrorists guarantee lively confirmation hearings. Hard-liner John

Bolton has been tapped as national security adviser.

The media have more fodder for the round-the-clock anxious anticipation, soap opera speculation, righteous outrage and partisan praise that today substitute for serious news. Let the talking heads begin.

Meanwhile, serious analysis and understanding of these developments begins with consideration of the nature of the jobs, their origins and status. The post of secretary of state is the most senior cabinet position, the third highest executive post in our federal government after the president and vice president.

Tillerson's tenure has been brief but that is not unprecedented. Alexander Haig had a similar short stay as secretary of state at the start of the Reagan administration. General Haig, who earned a reputation as

a calm steady hand at the helm during the disaster of Watergate, nevertheless was himself a source of conflict and turmoil once he achieved a top cabinet position.

Haig repeatedly threatened to resign when he did not get his way. President Ronald Reagan quickly tired of this melodrama, and finally surprised the secretary by accepting his resignation.

As this implies, the ability to get along with the president is crucial to the survival and effectiveness of any secretary of state. General George C. Marshall and Dean Acheson in the Truman administration, Henry Kissinger in the Nixon and Ford administrations, and James Baker in the George H.W. Bush administration all demonstrated this capacity. Baker had the advantage of long-term close friendship with President Bush, along with shared impressive

executive abilities. Generally, informed analysts rank each as a strong secretary.

Secretary of State John Foster Dulles under Eisenhower, Dean Rusk under Kennedy and Johnson, and George Shultz under Reagan had lengthy tenures. Rusk is the longest serving since World War II.

President Harry S. Truman created the Central Intelligence Group in 1946, succeeded by the Central Intelligence Agency the following year. The first four directors were all senior military officers: Rear Admiral Sidney W. Souers, General Hoyt S. Vandenberg, Vice Admiral Roscoe H. Hillenkoetter, and General Walter Bedell Smith. Keep that in mind when hearing misleading media reports that military officers have unprecedented power in the current administration.

The CIA grew directly from

the Office of Strategic Services (OSS), the intelligence arm during World War II. Previous lack of a formal U.S. intelligence service gave Britain an opening for influence, fully exploited then and now.

Independence of mind is essential in this shadow world. In the fall of 1962, civilian CIA Director John McCone refused to join Kennedy White House consensus the Soviets would not place long-range missiles in Cuba. He insisted on resuming U-2 flights, which led to discovery of Moscow's duplicity — just in time.

The role of national security adviser depends entirely on the president in office. Eisenhower had the most formal approach to foreign policy, Kennedy the most informal.

Arthur I. Cyr is a Clausen Distinguished Professor at Carthage College and author of "After the Cold War."

#### HAVE SOMETHING TO SAY?

The Crestview News Bulletin regularly publishes readers' thoughtful and humorous comments posted on our Facebook and Twitter pages. Join the discussion at [facebook.com/crestviewbulletin](https://www.facebook.com/crestviewbulletin) or tweet @cnbulletin.

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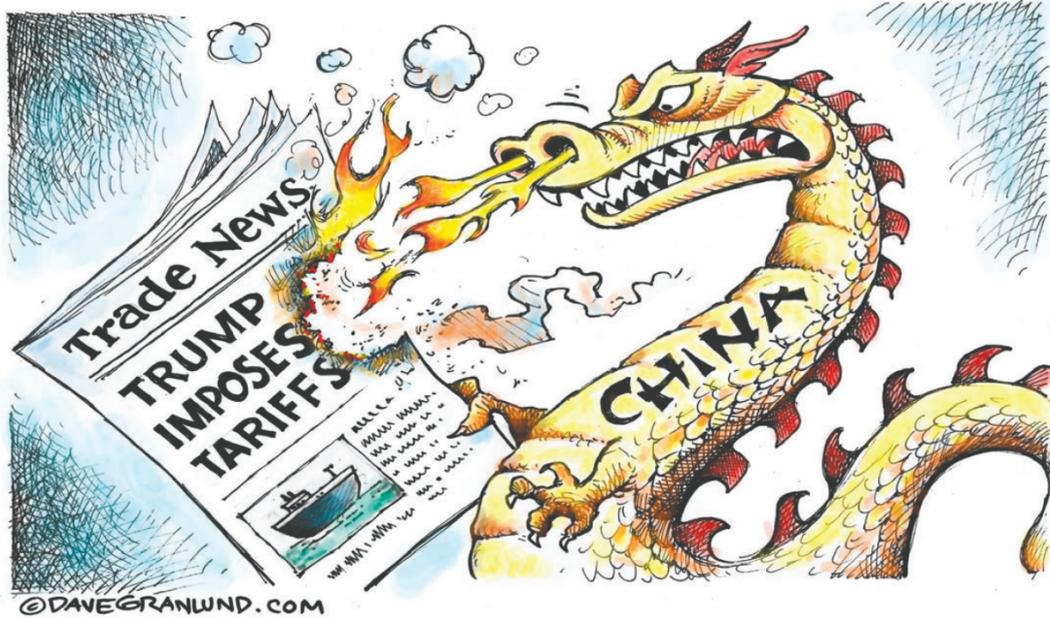
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The Crestview News Bulletin encourages public discussion on local issues. The paper publishes letters to the editor on a first-come, first-served, space-available basis. Letters should be original to the News Bulletin, written on topics concerning North Okaloosa County communities, and should not contain profanity, personal attacks or other questionable content. The newspaper reserves the rights to decline publication of any letter for any reason, and to use published letters in advertising and other promotions. Email letters to [news@crestviewbulletin.com](mailto:news@crestviewbulletin.com). Alternatively, send letters to Crestview News Bulletin, ATTN: Letter to Editor, 638 N. Ferdon Blvd., Crestview, FL 32536.

## PERSONAL FINANCE

## TAX SCAMS

What to watch for



By Tina Orem  
NerdWallet.com

**T**ax scammers come up with all sorts of ways to stalk their targets. Here are a few schemes on the IRS' radar.

### 1. The one where they call and threaten to arrest you

"Folks get a call either on their home phone or cellphone from someone claiming to be an inspector with the Internal Revenue Service, claiming that they have past-due taxes and that if they aren't paid immediately, then they're going to send someone out to arrest you at your home," says Jonathan Blanton, chief of the consumer protection section at the Office of the Ohio Attorney General. Blanton's office is one of many law enforcement agencies chasing tax scammers.

Often the criminals use "spoofing" technology to make the calls look like they're coming from the Washington, D.C., area code 202, he says. Usually the callers want to be paid with iTunes cards, money orders or prepaid debit cards.

How to avoid it: J. Russell George, the Treasury Inspector General for Tax Administration, said in a recent consumer alert: "If someone unexpectedly calls claiming to be from the IRS and uses threatening language if you do not pay immediately, that is a sign that it is not the IRS calling, and your cue to hang up."

### 2. The one where they steal your refund

"Someone will file a fraudulent

#### What to do when you encounter a scam

- Forward unsolicited emails claiming to be from the IRS to phishing@irs.gov, then delete the emails.
- Fill out the "IRS Impersonation scam" form on the website of the Treasury Inspector General for Tax Administration, tigma.gov, or call TIGTA at 800-366-4484.
- File a complaint with the Federal Trade Commission at FTC.gov (add "IRS Telephone Scam" to the comments in your complaint).
- Contact your state's attorney general or other consumer advocacy agency.

tax return on your behalf, having obtained your personal identifying information through a data breach or through some sort of phishing, ... and will file a tax return claiming all sorts of benefits and deductions that you're not entitled to," Blanton says. The idea is to inflate the refund and then steal the refund. When you file your real return, the IRS thinks you already filed and presses pause on everything (including your true refund, if you had one coming).

How to avoid it: Blanton says it's important to check your credit reports at annual-creditreport.com for signs of identity theft, given that the recent Equifax breach exposed Social Security numbers and other information that could be

handy for filing fake returns.

### 3. The one where they deposit money in your bank account

Criminals hack into your tax preparer's system, take your information, file a fake tax return in your name and put the resulting refund in your bank account. Then they call you, pose as a debt collection agent, tell you the money was deposited in error and tell you to forward the money to their "collection agency." They may threaten to file charges, have you arrested or "blacklist" your Social Security number if you don't give the money back.

How to avoid it: There's little you can do to prevent this, but if it happens, call the bank to report the suspicious activity and have it return the stolen money to the IRS. Then call your tax preparer right away. If you got a paper check in the mail, don't cash it — go to IRS.gov for instructions. You don't get to keep the money — it's been stolen from the IRS.

### 4. The one where they say you owe a 'federal student tax'

You get a call from someone claiming to be with the IRS, your state's revenue department or a tax company. The impersonator says you haven't paid your "federal student tax" and that if you don't pay up immediately, they'll call the cops. Some scammers vary the threat, claiming you'll get deported or your driver's license will be revoked.

How to avoid it: There is no "federal student tax." Hang up.

## Put your refund to work

By Liz Weston  
NerdWallet.com

Tax refunds are the single biggest cash infusion many households see all year — and it may be their best shot at getting their financial lives on track.

The average refund last year was \$2,895, according to the IRS.

Researchers who focus on the finances of lower- and middle-income Americans have identified several ways people can use their refunds to increase their stability. Here are four approaches to consider.

#### 1. Have a plan

You may deploy your money more wisely if you decide exactly what to do with your refund before you get it. Researchers affiliated with the nonprofit Common Cents Labs found that planning ahead significantly boosted savings rates. People who were asked to save some of their refund before they prepared their taxes put aside 58 percent more than those who were asked to save the moment the money hit their bank accounts.

#### 2. Pad your cushion

Even small amounts of savings can help people avoid payday loans and other high-cost borrowing. A \$500 emergency fund is a good first goal. If you've got that much saved, consider boosting your savings to \$2,000. That's the median cost of the largest financial shock faced by families studied by the Pew Charitable Trusts. Once you have that, you can aim for an emergency fund equal to one month's expenses, then three months' worth. If an unexpected expense wipes out your savings, that's OK — the emergency fund did what it was supposed to do by helping you deal with a financial shock. Just focus on building up your fund again.

#### 3. Strategize health care expenses

Spending at health care providers, particularly dentists, spikes after people get their tax refunds, according to a JPMorgan Chase Institute study released this year. If you've been putting off treatments, screenings or dental work, consider asking your health care provider to help you prioritize what's most important and what you can let slide when money is tight, says Fiona Greig, lead researcher for the study. It's worth asking about payment plans as well, but be wary of putting medical expenses on credit cards unless you can pay off the balance quickly.

#### 4. Negotiate a debt

Collection accounts show up on the credit reports of nearly 1 out of 3 Americans, according to the Consumer Financial Protection Bureau. If you have debts, don't assume you have to pay the full amount. Collection agencies are often willing to settle for 30 percent to 50 percent of what they say you owe. They may be especially motivated to settle during tax refund season, because they understand people have cash in hand now that they likely won't have later.

## Ways to speed up your tax refund

By Tina Orem  
NerdWallet.com

Waiting for your tax refund can be like looking at fresh doughnuts that bakeries display in big cases behind the register. They're tantalizingly close, but you can't just jump over the counter and grab one — you have to wait until the cashier hands it over.

Although there isn't much you can do to speed up a doughnut line, there's

a lot you can do to speed up your tax refund.

#### 1. Avoid the mail

Don't file a paper tax return; they can take six to eight weeks to process. File electronically, and the IRS likely will issue your refund within 21 days. There are several ways to "e-file" your federal return:

- The IRS' Free File service. If you have adjusted gross income below \$66,000, the IRS can hook

you up with brand-name tax-prep software.

- The IRS' Free File Fillable Forms service. If you make too much for Free File, this service lets you input your data onto your tax forms so you can e-file.

- Good tax preparers and all of the big names in tax software let you file electronically. People with very simple returns might even be able to use free versions that these software providers offer.

#### 2. Skip the check

Sign up for direct deposit when you file. That way, the money goes right into your bank account.

With direct deposit, you can also spread your refund across as many as three accounts. Take advantage of this option by filing IRS Form 8888.

#### 3. Keep track

Once you've filed your return, track your refund's whereabouts with the IRS and

your state. Though tracking your refund won't actually make things move faster, it at least gives you a better idea of when to expect your money.

If you e-filed your federal return, you usually can begin tracking your refund 24 hours after the IRS accepts your return. If you mailed your tax return, you'll have to wait four weeks. You should be notified when the IRS receives your return, when it approves the return and when it sends your refund.

CRIME REPORT

# North Okaloosa March 7-28 arrests

By News Bulletin staff

CRESTVIEW — The Crestview Police Department and Okaloosa County Sheriff's Office provided these arrest reports.

Defendants are innocent until proven guilty in a court of law.

• **Bobby Gene Dean II**, 34, of Fort Walton Beach: unlawful possession of sale of a controlled substance.

• **Ryan Lee Cayton**, 28, of Navarre: providing false owner information to a pawn broker.

• **Dakota Gregory Josey**, 23, of Crestview: aggravated battery of pregnant victim.

• **Carlos Rodriguez Gant**, 41, of Crestview: battery by strangulation.

• **Dandre Ramar Smith**, 26, of Crestview: unlawful possession or sale of a controlled substance.

• **Antonio McLaughlin**, 36, of Crestview: burglary of a dwelling, structure or conveyance.

• **Dareemius Damir Holden**, 19, of Crestview: two counts



[FILE PHOTO | NEWS BULLETIN]

of carrying a concealed firearm.

• **Christopher Thornton Daniel**, 21, of Fort Walton Beach: tampering with, altering or destroying evidence.

• **Alvin Lee Cobb**, 65, of Crestview: firearm or weapon

possession of a convicted felon.

• **Jeremy Patrick Hutzell**, 41, of Gulf Breeze: battery by strangulation and preventing communication with law enforcement officers.

• **Kevin Lane Rasnake**, 47,

of Crestview: burglary of an unoccupied dwelling and grand theft of property greater than \$300.

• **Jeremy Rhett Hatchell**, 34, of Crestview: burglary of an unoccupied dwelling and grand theft of property

great than \$300.

• **Ashley Marie Mayen Oviedo**, 31, of Crestview: controlled substance possession without a prescription.

• **Johnny Lee Akins**, 34, of Crestview: cocaine possession with intent to sell, manufacture or deliver, synthetic narcotic possession with intent to sell, manufacture or deliver, heroin trafficking of four to under 39 kilograms.

• **Thomas Richard Cook**, 6, of Crestview: contempt of court.

• **Robert Allen Sellers**, 61, of Crestview: providing false owner information for items less than \$300.

• **Pernell Condredge**, 38, of Crestview: driving with suspended or revoked license and cocaine possession with intent to sell, manufacture or deliver.

• **Douglas James Williams**, 31, of Crestview: vehicle grand theft.

• **James Leonard Burgess**, 37, of Crestview: probation violation and failure to appear.

## NOTICE OF PROPOSED ENACTMENT OF ORDINANCES

Pursuant to Article 4, Chapter 102 of the City Code and Section 166.041, Florida Statutes, the Crestview City Council proposes to adopt the following ordinances as set forth by title as follows:

### ORDINANCE NO. 1639

AN ORDINANCE ANNEXING TO THE CITY OF CRESTVIEW, FLORIDA, 100± ACRES OF CONTIGUOUS LANDS LOCATED IN SECTION 30, TOWNSHIP 3 NORTH, RANGE 23 WEST, AND BEING DESCRIBED AS SET FORTH HEREIN; PROVIDING FOR AUTHORITY; PROVIDING FOR LAND DESCRIPTION; PROVIDING FOR BOUNDARY; PROVIDING FOR LAND USE AND ZONING DESIGNATION; PROVIDING FOR AMENDMENT TO THE BASE, LAND USE AND ZONING MAPS; PROVIDING FOR A COMPREHENSIVE PLAN AMENDMENT; PROVIDING FOR FILING WITH THE CLERK OF CIRCUIT COURT OF OKALOOSA COUNTY, THE CHIEF ADMINISTRATIVE OFFICER OF OKALOOSA COUNTY AND THE FLORIDA DEPARTMENT OF STATE; PROVIDING FOR REPEAL OF CONFLICTING ORDINANCES; PROVIDING FOR SEVERABILITY; AND PROVIDING FOR AN EFFECTIVE DATE.

### ORDINANCE NO. 1640

AN ORDINANCE ANNEXING TO THE CITY OF CRESTVIEW, FLORIDA, 2.7± ACRES OF CONTIGUOUS LANDS LOCATED IN SECTION 4, TOWNSHIP 3 NORTH, RANGE 23 WEST, AND BEING DESCRIBED AS SET FORTH HEREIN; PROVIDING FOR AUTHORITY; PROVIDING FOR LAND DESCRIPTION; PROVIDING FOR BOUNDARY; PROVIDING FOR LAND USE AND ZONING DESIGNATION; PROVIDING FOR AMENDMENT TO THE BASE, LAND USE AND ZONING MAPS; PROVIDING FOR A COMPREHENSIVE PLAN AMENDMENT; PROVIDING FOR FILING WITH THE CLERK OF CIRCUIT COURT OF OKALOOSA COUNTY, THE CHIEF ADMINISTRATIVE OFFICER OF OKALOOSA COUNTY AND THE FLORIDA DEPARTMENT OF STATE; PROVIDING FOR REPEAL OF CONFLICTING ORDINANCES; PROVIDING FOR SEVERABILITY; AND PROVIDING FOR AN EFFECTIVE DATE.

### ORDINANCE NO. 1641

AN ORDINANCE ANNEXING TO THE CITY OF CRESTVIEW, FLORIDA, 0.50± ACRES OF CONTIGUOUS LANDS LOCATED IN SECTION 20, TOWNSHIP 3 NORTH, RANGE 23 WEST, AND BEING DESCRIBED AS SET FORTH HEREIN; PROVIDING FOR AUTHORITY; PROVIDING FOR LAND DESCRIPTION; PROVIDING FOR BOUNDARY; PROVIDING FOR LAND USE AND ZONING DESIGNATION; PROVIDING FOR AMENDMENT TO THE BASE, LAND USE AND ZONING MAPS; PROVIDING FOR A COMPREHENSIVE PLAN AMENDMENT; PROVIDING FOR FILING WITH THE CLERK OF CIRCUIT COURT OF OKALOOSA COUNTY, THE CHIEF ADMINISTRATIVE OFFICER OF OKALOOSA COUNTY AND THE FLORIDA DEPARTMENT OF STATE; PROVIDING FOR REPEAL OF CONFLICTING ORDINANCES; PROVIDING FOR SEVERABILITY; AND PROVIDING FOR AN EFFECTIVE DATE.

### ORDINANCE NO. 1642

AN ORDINANCE ANNEXING TO THE CITY OF CRESTVIEW, FLORIDA, 53.3 ACRES, MORE OR LESS, OF CONTIGUOUS LANDS LOCATED IN SECTIONS 35 AND 36, TOWNSHIP 3 NORTH, RANGE 23 WEST, AND BEING DESCRIBED AS SET FORTH HEREIN; PROVIDING FOR AUTHORITY; PROVIDING FOR LAND DESCRIPTION; PROVIDING FOR BOUNDARY; PROVIDING FOR LAND USE AND ZONING DESIGNATION; PROVIDING FOR AMENDMENT TO THE BASE, LAND USE AND ZONING MAPS; PROVIDING FOR A COMPREHENSIVE PLAN AMENDMENT; PROVIDING FOR FILING

WITH THE CLERK OF CIRCUIT COURT OF OKALOOSA COUNTY, THE CHIEF ADMINISTRATIVE OFFICER OF OKALOOSA COUNTY AND THE FLORIDA DEPARTMENT OF STATE; PROVIDING FOR REPEAL OF CONFLICTING ORDINANCES; PROVIDING FOR SEVERABILITY; AND PROVIDING FOR AN EFFECTIVE DATE.

### ORDINANCE NO. 1643

AN ORDINANCE ANNEXING TO THE CITY OF CRESTVIEW, FLORIDA, 1.50± ACRES OF CONTIGUOUS LANDS LOCATED IN SECTION 32, TOWNSHIP 3 NORTH, RANGE 23 WEST, AND BEING DESCRIBED AS SET FORTH HEREIN; PROVIDING FOR AUTHORITY; PROVIDING FOR LAND DESCRIPTION; PROVIDING FOR BOUNDARY; PROVIDING FOR LAND USE AND ZONING DESIGNATION; PROVIDING FOR AMENDMENT TO THE BASE, LAND USE AND ZONING MAPS; PROVIDING FOR A COMPREHENSIVE PLAN AMENDMENT; PROVIDING FOR FILING WITH THE CLERK OF CIRCUIT COURT OF OKALOOSA COUNTY, THE CHIEF ADMINISTRATIVE OFFICER OF OKALOOSA COUNTY AND THE FLORIDA DEPARTMENT OF STATE; PROVIDING FOR REPEAL OF CONFLICTING ORDINANCES; PROVIDING FOR SEVERABILITY; AND PROVIDING FOR AN EFFECTIVE DATE.

The public hearing in conjunction with the second reading and adoption of these ordinances will be held on Monday, April 9, 2018, at 6:00 p.m., in the Council Chambers, 198 Wilson Street North, Crestview, Florida.

All citizens and interested parties are encouraged to attend the City Council meeting and to provide written and/or verbal comments on the matters under consideration. The ordinances are available for public inspection during normal business hours at the Office of the City Clerk, City Hall, 198 Wilson Street North, Crestview, Florida from 8:00 a.m. to 5:00 p.m., Monday through Friday.

The City Council of the City of Crestview, Florida does not discriminate upon the basis of any individual's disability status. Anyone requiring reasonable accommodation as provided for in the Americans with Disabilities Act to insure access to and participation in the meeting should contact the Office of the City Clerk at (850) 682-1560 at least five (5) calendar days prior to the meeting to make appropriate arrangements.

If a person decides to appeal any decision made by the City Council with respect to any matter considered at this meeting or public hearing such person will need a record of the proceedings and for such purpose, such person may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and any evidence upon which the appeal is to be based.

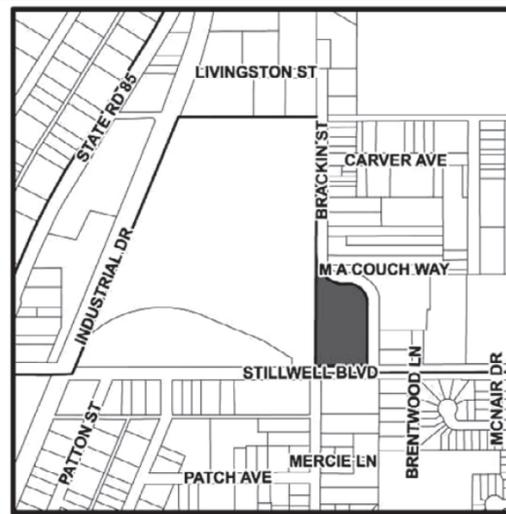
The City of Crestview supports "Equal Opportunity Employment, Housing and Providing Handicap Access".

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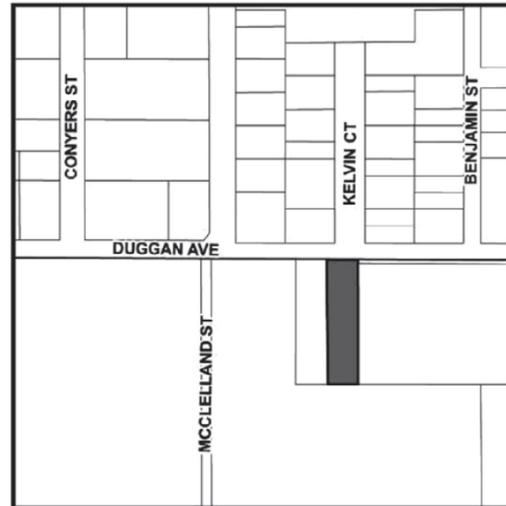
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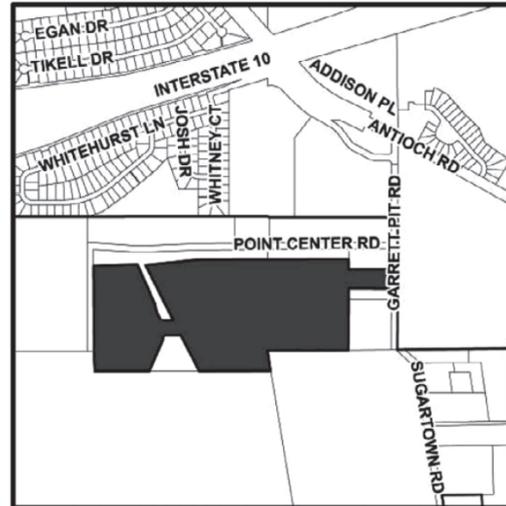
Ordinance 1639



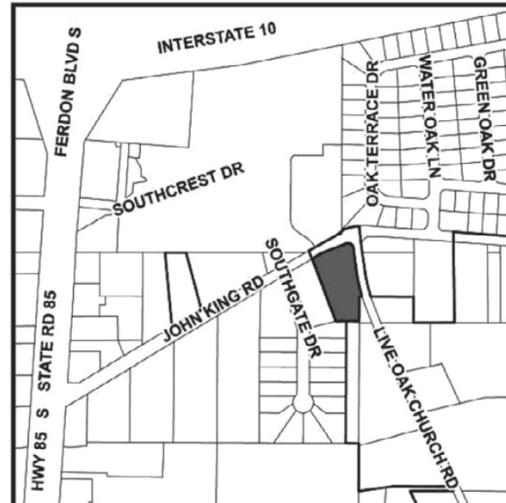
Ordinance 1640



Ordinance 1641



Ordinance 1642



Ordinance 1643

# Do your best to be prepared



## Your prom dress awaits you

This is your prom, the day you've been dreaming of, so naturally you want to find a dress that you love and that turns heads. As you browse the stores, keep in mind your body type and your complexion. Those two elements should be your guide when choosing and trying on dresses for the big night.

Every body type suits a certain style of dress. A young woman with a small bust and wide hips looks best in a dress with a fitted top, thin straps and loose-fitting hips. On the other hand, if your shoulders are wide and your waist is narrow, go for a model with sleeves and a fairly loose top. For thicker-waisted silhouettes, an Empire waist, cross-

over neckline and belt are ideal. If you're apple-shaped, a loose, knee-length dress will likely be the most flattering. An hourglass figure goes well with a style that's flared at the bottom and fitted at the waist.

Shiny fabrics give an impression of volume, while light, airy fabrics are ideal if you're apple-shaped or petite. Lace is a good match for broad shoulders and slim hips, but tulle and crinolines are perfect for well-defined hips. Also, be sure to choose a color that blends with your skin tone. Warm colors suit fair complexions perfectly, while white enhances darker complexions.

It goes without saying that your personality and your budget need to have the last say. The important thing is to choose a dress that is comfortable for dancing and that makes you feel beautiful, just the way you are.



*The right dress should flatter your figure and enhance your complexion.*

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# LIFESTYLE

## EXTENSION CONNECTION

### 4 ways livestock encounter toxic plants



Jennifer Bearden

Toxic plants are a common concern of many livestock owners.

Most times, livestock will avoid eating toxic plants, but sometimes conditions are right for consumption to occur. Conditions when animals may consume toxic plants include:

- toxic plants that are cut and baled in hay
- hungry animals with limited planted forage
- curious animals
- palatable plants like red maple leaves

Toxic plants can cause a variety of problems in livestock.

In this article, I'm going to focus on Northwest Florida plants that cause kidney failure.

Plants that contain oxalates and tannins are the usual suspects when kidney failure occurs. Plants that contain oxalates in our area include



Yellow Woodsorrel (*Oxalis stricta*) is among the plants that are toxic to livestock. [SPECIAL TO THE NEWS BULLETIN]

Yellow Woodsorrel (*Oxalis stricta*), Purslane (*Portulaca oleracea*), Pigweed (*Amaranthus retroflexus*), and Curly Dock (*Rumex crispus*).

The principal suspect in tannin toxicity is oak trees, with all parts (leaves, bark and acorns) being toxic.

After consumption and absorption into the bloodstream, oxalates combine with calcium and magnesium. This leads to a decrease in available calcium and impairs normal cell membrane functions.

Animals develop muscle

tremors and weakness, then collapse and eventually die. If animals survive this acute poisoning stage, death results from kidney failure due to severe damage caused by insoluble calcium oxalates being filtered by the kidneys.

Tannins in oak trees cause severe lesions in the digestive tract and kidneys. Some ruminants can tolerate tannins better than others due to rumen flora (microorganisms) detoxifying the tannins. Some goats and wild ruminants also have a compound in their saliva that neutralizes

tannins. New growth and green acorns are more toxic than older growth and ripe acorns. Affected animals first stop eating and display signs of abdominal pain. They drink excessively and their feces turns black and tarry. They eventually develop jaundice and have red-colored urine and usually die within 5-7 days of symptom onset.

If you suspect oxalate or tannin toxicity in your animals, your first step is to call your vet. They can diagnose the problem and give the correct supportive care. Next, you may want to contact your local extension agent to help you identify toxic weeds in your pasture and recommend control measures to remove them.

To identify common poisonous pasture plants, go to <http://ifasbooks.ifas.ufl.edu/p-510-poisonous-pasture-plants-of-florida.aspx> to purchase a University of Florida Institute of Food & Agricultural Science publication.

Jennifer Bearden is an agent at the University of Florida's Institute of Food and Agricultural Sciences Extension office in Crestview.

## UPCOMING

By News Bulletin contributor

Here are upcoming Crestview Public Library-related events. The library's address is 1445 Commerce Drive.

**AGES 0-2 LIBRARY CLASS:** 9:15 a.m. Fridays in the Story Room, with sign-in at 9 a.m. It is limited to 30 children per class and their caregivers. Older children are welcome if they want to attend. A story, songs and finger plays are part of the event. Topics are: April 6 and 13, Growing and Gardening; April 20 and May 4, Clothing; and May 11 and 18, Praiseworthy Parents.

**AGES 3-5 LIBRARY CLASS:** 10:15 a.m. Tuesdays in the Story Room, and includes a craft at 10:30. The crafts are available to the first 20 people ages 3 and up to sign in at 10 a.m. each day. Younger siblings accompanied by an adult are welcome. Topics are: April 10 and 17, Feel Better Stories; April 24 and May 1, Clothing; and May 8 and 15, Praiseworthy Parents.

**FAMILY LIBRARY TIME:** for children ages 4 and up. Scheduled events include: •10:15 a.m. April 28, Nonie's Ark presentation. Registration is recommended for this event, which is for ages 4 and up and their caregivers.

**CRESTVIEW WRITERS GROUP:** 6-7:30 p.m. every fourth Monday, Crestview Public Library. Online: <http://www.cityofcrestview.org/library.php>.

**BEGINNER'S CHESS CLUB:** 3-4 p.m. every first and third Thursday at the library. For ages 6 and up. Learn to play the game. **CHESS CLUB:** 3:15 p.m. first and third Thursdays, at the library. For ages 6 and up. Bring a snack or drink to share.

**TEEN TIME:** 2-4 p.m. Fridays at the library for students in grades six through 12. **READ TO DOZER:** 10 to 11 a.m. on the first Saturdays of each month (as long as it's not raining).

**COFFEE & CRAFT:** 10 a.m. second Saturdays, Crestview library. Call 682-4432 to reserve your spot.

**BRIGHT FUTURES VOLUNTEER HOURS:** for students in grades nine through 12 to use toward Bright Futures scholarships. Contact Youth Librarian Heather Nitzel, 682-4432, for details.

## HAPPENINGS

### Container gardening is easier way to grow plants



Janice Lynn Crose

Spring officially arrived when the Vernal Equinox took place on March 20. Have you been out weeding and planting in your garden?

My azaleas bloomed and looked just magnificent. I am going to look into the new encore azaleas that bloom more than once a year.

Azaleas are hearty enough that they do fine at my house, some other plants don't. I just planted some canna lily bulbs, which I

hope will bloom this season. My hibiscus plants look wan, I hope they will bloom. Beautiful flowers require fertilizer and good soil, both can be purchased at a nursery.

Most flowering plants, petunias, poppies, begonias, roses and so on, need to be "deadheaded." Deadheading is the process of cutting or pinching off the dead flower just above a nice, green leaf, so that the plant doesn't begin to make seeds. Once the plant makes seeds, the blooms will stop. By deadheading a plant you will prolong the flowering process and have beautiful flowers to make your garden gorgeous.

Do you love vegetables? We can grow many vegetables in our area. If you

don't want to plant them in the ground, plant them in pots and containers. Plants in containers can be easier to weed, fertilize and pick when ripe.

Tomatoes, cucumbers, sweet potatoes, snap beans, carrots, radishes, different varieties of squash, chard, lettuce, cilantro, bell peppers, onions, egg plant and many others will do very well in containers.

Make sure your pot or container is large enough for soil and your plants, and allows for drainage.

Make sure that there are holes in the bottom of your pots. Put a coffee filter or piece of screen over the drainage holes in your pot to keep in your soil. Add some small gravel to help with drainage, then fill with

good potting soil and plant your seeds or plants adding more soil if necessary.

You want your soil to be about an inch from the top of your container and cover the roots. Make sure you buy a quality potting soil such as Miracle-Gro.

Keep the plants watered, as containers dry out more quickly than plants in the ground. Don't over water. Fertilization is also required. Use the correct fertilizer, or ask at the garden nursery if you are unsure what to use.

Enjoy your home-grown vegetables.

Janice Lynn Crose, a former accountant, lives in Crestview with her husband, Jim; her two rescue collies, Shane and Jasmine; and two cats, Kathryn and Prince Valiant.

# Thank you!

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**ZEB WATTS SEPTIC**

LIFESTYLE

# Last of its kind

**Used bookstores have small but dedicated following**

By Jennie McKeon  
315-4434 | @jenniennwfdn  
jmckeon@nwfdailynews.com

FORT WALTON BEACH — On a recent Tuesday morning Melli Pappas straightened the shelves inside The Book Rack before the store opened.

When the clock struck 10 a.m., a woman arrives almost magically. Pappas hadn't even flipped the "open" sign.

The customer is a semi-regular popping in while she's in town for an appointment. She's looking for the Mitford Series, specifically the "Mitford Cookbook and Kitchen Reader." Pappas took her down the row of neatly organized bookshelves to the Jan Karon series.

Pappas has been running The Book Rack since 2008. Her mother, Mickey Harberson, and her mother's friend Helen Wise opened the store in 1981. A lot has changed in the book business since either one of them started running a used book store.

No one opens a used bookstore to get rich. They do it because they love it.

**'We're old school'**

Pappas said she started working at The Book Rack about 2006 with her mother. Even while fighting Alzheimer's disease, Mickey insisted on going to work. Now Pappas, who was formerly a nurse, is carrying on the legacy.

"I do the best I can," she said. "I don't do a lot of advertising; it's mostly just



**Dooney Tickner, owner of Dooney's Book Company, organizes used books at his store in Fort Walton Beach.** [NICK TOMECEK/DAILY NEWS]

people telling other people about the store. I would love to keep this going as long as I can. I love my customers."

It's a regular mix of people who come into the store. Some are just passing by and curious. Others are regulars from all over who come with bags of books to trade in for new titles.

Pappas started to notice a decline in sales in 2011. It wasn't just the e-readers and online retailers that hurt the business. It was the lack of tourism after the Deepwater Horizon oil spill.

"Our busiest time of the year is January through March when the snowbirds come to visit," she said. "After the oil spill, a lot of snowbirds didn't come back. Then it was the rise of e-books. It was one thing after another."

It might be easy to find cheaper books online without too much hunting, but independently-owned used bookstores do have a charm that's hard to beat. Pappas has a box of files where she keeps the wish list of customers. Occasionally, someone will email her, but most of the

records are on paper.

"We're old school," she said with a laugh.

**Books and ministry**

In DeFuniak Springs, The Book Store has been a part of the downtown historic district since 1984. In 2013, Barbara and Kevin Chilcutt bought the business to keep it going.

The Book Store is one of those shops where you have to spend some time looking for a treasure. There are piles of books down each aisle and cozy reading corners throughout the store. It's "total chaos," Barbara said.

Barbara is a "lover of books" and has a passion for sharing them with customers. "What makes it worthwhile is when someone finds the book they're looking for," Barbara said. "I once opened the store for a man who was looking for a girl's devotional Bible as a gift. I was so touched that I just gave it to him. There are amazing people out there that you just happen to run into."

What's even more

interesting than the books are some of the trinkets left behind with them. Barbara has come across antique coins, a voter registration from the 1930s, family photos and an old World War II German-to-English dictionary with the rough draft of a love letter tucked inside.

"I once found a leather-bound baby book from the early 1900s," Barbara said. "That went into my stack."

Over time, the store has expanded to include a selection of antiques sold by Barbara's landlady. Barbara and her husband also run a ministry from the store offering food and clothing to anyone in need. She's become known to some regulars as "the snack lady." In some ways, the bookstore is the headquarters for the ministry.

"I want to share the community with people," she said.

**'A barely break-even business'**

It was Dooney Tickner's lot in life to be surrounded by books. Inside his nearly 500-square-foot bookstore, he practically is.

Tickner was the Destin Library director from 1987-99 and worked at Books A Million before he opened Dooney's Book Company in 2009. The tiny house where the business is dates back to 1945 and is filled with books new and old that Tickner finds at rummage sales.

"I handpick books everywhere I go," he said. "I take what I can use and donate a lot."

While he's watched the big box stores dwindle down in

the local area — Santa Rosa Mall once had two bookstores, he recalled — Tickner has been able to build a business he loves even if it's not a big money-maker.

"It's a barely break-even business," he said. "I do it out of passion."

Tickner said he likes talking to his customers who stop by the shop to hunt for titles. He estimates he has about 75 regular customers he can count on seeing. Books bring out interesting people, he said.

And while used bookstores have been on the decline, with stores closing in Crestview and Niceville, Tickner said he doesn't see an end in sight for his shop.

"I'll keep doing this until I'm forced to retire," he said. "It's still a very satisfying, fulfilling business."

**Changing the culture**

It's been just over a year since Carrie Jackson opened The Blackwater Book Exchange, formerly known as Hat Man Books in Milton.

Jackson changed the name of the business and she hopes to change the culture of a used bookstore.

"I want to foster an environment where people can come visit and feel welcome," she said.

What can be exciting about a used bookstore is that the inventory constantly changes.

"We truly do get something new every day," she said.

What doesn't sell will get donated. The store also offers wrapped "mystery books" for \$1. Jackson said they're a big hit and just one of things that set her apart from other bookstores.

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# SPORTS & OUTDOORS

## 4 steps to wake your lawn up for spring

By More Content Now

### LAWNCARE

4 steps to wake your lawn up for spring

Before your lawn can return to the lush, green state of the previous summer, it's crucial to wake it up in the spring. To do this properly, the lawn experts at Lowe's have provided these four steps.

**1. Tune up your equipment:** Make sure your mower has a fresh tank of oil, no loose bolts, fresh spark plugs and a sharp blade.

**2. Evaluate your lawn:** Once the snow has melted, walk your lawn and note any dead spots and bring a rake to break up any thatched areas.

**3. Reseed where needed:** Overseed the bald spots by spreading seed over the affected area, adding fertilizer and about a half inch of topsoil, gently raking the mixture together and watering every day.

**4. Plant while it's still cool:** The cooler temperatures in spring are ideal for roots to take hold before hot summer weather arrives.

### AIR

Simple things you can do to improve indoor air quality

- Improve your home's indoor air quality with these tips from Tom Tasker, product manager at Luxaire.

- Vacuum and mop at least weekly to remove dust that settles on floors. Remember



[SPECIAL TO THE PRESS GAZETTE]

to clean under and behind furniture regularly.

- Dust furniture and vacuum upholstery with the brush attachment.

- Before vacuuming, turn on the HVAC fan, so the filter can catch stirred up dust particles.

- Check the HVAC filter regularly. When replacing, check its MERV rating (Minimum Efficiency Reporting Value). The higher the value, the better it is at catching smaller particles.

- Make sure fireplaces and wood-burning stoves

are properly vented outside, away from windows and HVAC intakes.

- Keep outdoor particles out. Remove shoes at the door and close windows on windy days.

- Maintain a healthy humidity level, between 30-50 percent. Too much creates an ideal environment for mold and other allergens.

### TIP OF THE WEEK

Don't re-roof until you do these things

Consider the following

before you re-roof, according to TAMKO Building Products Inc.:

- Check contractor qualifications. Choose a local, reputable contractor.

- Determine layover or tear off. Although tearing off existing shingles is more expensive due to increased labor costs, there could be advantages.

- Research the warranty. It is important to understand the warranty.

- Assess ventilation needs. It is generally recommended to incorporate proper

ventilation into the re-roof.

- Check the weather. Avoid starting a project with wet plywood or underlayment, or when the forecast indicates a strong chance of rain.

### OUTDOORS

Ways hardscapes can add value to your home

Outdoor hardscape projects add resale value to a home as well as bring extra enjoyment to homeowners while they are living in the home, according to a National Association of Realtors and National Association of Landscape Professionals report. Here are some ways they help, according to Versa-Lok:

**Curb appeal** – Simple updates, such as adding retaining wall units or paving stone edging, and more ambitious projects, like a patio, add value and curb appeal.

**Making unusable space usable** – Retaining wall systems can help retain the soil excavated to create an outdoor living space.

**Prevent erosion** – Retaining wall systems are essential in preventing erosion, controlling grade changes in a yard, and preventing damage to the landscape, and, in certain environments, even damage to your home.

**Safety and privacy** – Seat walls can add privacy and protection against the elements, and energy-efficient landscape lighting can be installed for nighttime ambiance and functionality.

## Hog hunting opportunities abound in Northwest Florida



Tony Young

Did you know the Florida Fish and Wildlife Conservation Commission (FWC) offers late spring and summer hog hunts on several wildlife management areas across the state? And you don't even need a hunting license to participate in these great opportunities.

Wild hogs, also called wild pigs, wild boars and feral pigs, are not native to Florida but were introduced over 500 years ago by Spanish explorers. They can be found in all of Florida's 67

counties within a wide variety of habitats, but prefer oak-cabbage palm hammocks, freshwater marshes, sloughs and pine flatwoods.

Wild hogs are not protected by law as a game species but are the second most popular large animal hunted in Florida (second only to the white-tailed deer). Wild hogs can weigh more than 150 pounds and be 5-6 feet long. They eat plants and animals, and feed by rooting with their broad snouts, which can damage native habitats and ground cover vegetation. It's easy to spot where hogs have been because they often leave areas looking like plowed fields.

Because of their destructive nature and prolific breeding, and because hunters want more hog hunting opportunities, the

FWC, along with help from other public land managers, have been establishing more hog hunts over the past few years. This spring and summer, there will be numerous hog hunts (mostly on weekends) on several WMAs – two of which kick off this month, with the majority of these hunts starting in May. Some offer still hunting for hogs during daylight hours, others are nighttime hog-dog hunts – and half of them offer both.

Most of the areas are walk-in and don't require a quota permit. All that is needed to hunt hogs on the following areas during these listed spring and summer dates is a \$26.50 management area permit, which can be purchased in Florida at county tax collectors' offices and at most retail outlets that sell hunting/fishing

supplies, and with a credit card by calling 888-HUNT-FLORIDA (486-8356) or at GoOutdoorsFlorida.com.

But before you go, be sure to go online at MyFWC.com/WMAbrochures and check out the area's regulations brochure to find out all the specific details on the hunt, including access, allowable methods of take, hunting hours, rules on camping and more.

Northwest Florida dates are listed below.

**Blackwater WMA** (Santa Rosa and Okaloosa counties):

Dog and still hunting  
 • May 4-6, 18-20  
 • June 1-3, 15-17  
 • July 6-8, 20-22  
 • Aug. 3-5, 17-19  
 • Sept. 7-9, 21-23

**Blackwater WMA Hutton Unit** (Santa Rosa County)  
 Dog and still hunting

• May 18-20  
 • June 15-17  
 • July 20-22  
 • Aug. 17-19  
 • Sept. 21-23

### Escambia River

WMA (Escambia and Santa Rosa counties)

Still and dog hunting

• May 11-13  
 • June 8-10  
 • July 13-15  
 • Aug. 10-12  
 • Sept. 14-16

**Yellow River WMA** (Okaloosa and Santa Rosa counties)

Still hunting only

• July 13-15  
 • Aug. 10-12  
 • Sept. 7-9

As always, have fun, hunt safely and ethically, and we'll see ya in the woods!

Tony Young is a columnist with the Florida Fish & Wildlife Conservation Commission.

## Filling the void of male role models



James Burns

The crack of the bat sent a tall popup skyward behind home plate. I was the catcher and staggered beneath that mile-high ball as it rushed earthward. I thrust my mitt up and made a lucky catch, the ball wedging itself between my mitt and my bare hand.

That catch wrapped up the city title in a game played at a major league park, an incredible field of dreams

for a rag-tag bunch of 15-year-old boys in Ohio in the year 1954. But we were boys evolving into young men – under the guidance of our coach, Tom Evans, a WWII veteran and executive at a local steel company.

Tom was one of many role models I had in my life – a father, a big brother, a minister, several key coaches, and even actors such as Gary Cooper as Sgt. York and Audie Murphy playing himself as a WWII hero.

As I look back, I see that these male mentors kept me on a path toward a successful and productive life. This appears to be less so the case today, many boys lacking strong fathers and

father-figures to help mold them into young men. The void is often filled with temptations and rotten role models leading boys astray – if not to jail.

My father liked hunting, fishing, and things mechanical – he ran a small motor-repair shop and had a Harley. None of those things appealed to me, my life being one of books and ballgames. But Dad was always there – there at Crosley Field, home of the Reds, when we won the city title, and on through high school football and basketball games galore. The important words are "He was there."

Tom Evans was a role model for the male volunteer

who steps into a young boy's life as his coach, his scout leader, Sunday School teacher, or advisor at school or elsewhere. He's the one you looked up to, listened to, and who injected rules, regulations, and discipline into your life.

I realize that the world has moved on since the 1950s of my coming of age. Dusty ball fields replaced by digital devices. Apple pie by fast food, uppers and downers. Watching a game in person by Play Station and movies on demand. But boys are still led, they follow examples and role models wherever they find them.

Tom Evans died a few weeks ago at age 91. My

father went at age 90 years ago, and my basketball coach – a huge influence on my life – is also no longer with us. This is a clarion call for men to step up and replace such father figures in the lives of young boys who may be lost in life or soon will be if not helped.

Besides a few thousand Tom Evans, I'd also like to see a score or more of new Billy Grahams, other strong moral leaders, and more admirable political leaders. America and manhood are both very fragile at present. It's time to fill the void.

James F. Burns is a retired professor at the University of Florida.

# BULLETIN BOARD

## GATHERINGS

### UPCOMING

**EMBROIDERERS GUILD OF AMERICA:** 1:30-4:30 p.m. April 8 stitch-in and 1:30-4:30 p.m. April 22 program, in the Religious Education building of Holy Name of Jesus Catholic Church, 1200 Valparaiso Blvd., Niceville. Celebrates various forms of hand embroidery. 496-3466.

**DOGWOOD GARDEN CLUB:** 10:30 a.m. first Mondays through May 7. Call President Ruth Herington, 683-0839, for non-listed locations at members' homes. •May 7, member's home, salad luncheon. Bring one to share.

### RECURRING MONDAYS

**YOUTH NIGHT:** 6-8:30 p.m. Mondays, Convergence Coffeehouse, 498 Wilson St. N. Visitors may enjoy free refreshments, play games, watch old movies, or fellowship.

**ALCOHOLICS ANONYMOUS:** 8 p.m. Mondays, the clubhouse at 704 Robinson St., Crestview, for beginners and newcomers. Details: Jerry, 830-6218. www.fwb-area-aa.org.

**DOGWOOD GARDEN CLUB:** 10:30 a.m. first Mondays, September through May, location to be announced. Details: 683-0839.

**COUNTRY PATCHERS QUILT GUILD:** 9:30 a.m. second Mondays, Antioch Baptist Church, 4824 Antioch Road, Crestview. Yearly membership: \$20.

**FREE AND ACCEPTED MASONS:** 7 p.m. second and fourth



Mondays, Mt. Ewell Lodge 131, U.S. Highway 198, Baker.

**COUNTRY PATCHERS QUILT GUILD:** 9:30 a.m. fourth Mondays, Antioch Baptist Church, 4824 Antioch Road, Crestview. Sit-n-sew and workshop meeting.

**CRESTVIEW WRITERS GROUP:** 6-7:30 p.m. every fourth Monday, Crestview Public Library. Online: <http://www.cityofcrestview.org/library.php>.

**THE OKALOOSA COUNTY COMMISSION ON THE STATUS OF WOMEN:** fourth Mondays. Details: [info@occs.org](mailto:info@occs.org).

**FREE AND ACCEPTED MASONS:** 7 p.m. second and fourth Mondays, Mount Ewell Lodge 131, U.S. Highway 198, Baker.

### TUESDAYS

**CRESTVIEW LIONS CLUB:** 7 a.m. second and fourth Tuesdays, Hub City Smokehouse, 168 Main St. S, Crestview. Details: [crestviewlions@hotmail.com](mailto:crestviewlions@hotmail.com), secretary Charlotte Jones, 533-9931.

**TAKE OFF POUNDS SENSIBLY:** • 8 a.m. Tuesdays at First Baptist Church of Garden City, 3140 Haskell-Langley Road,

Crestview. Details: Mary Cole, 683-1899.

• 5 p.m. weigh-in; meeting starts from 5:25-5:30 p.m. at the First United Methodist Church fellowship hall, 599 Eighth Ave., Crestview. Brooke Bratton, 225-8197. [www.TOPS.org](http://www.TOPS.org).

**SENIORS VS. CRIME:** 10 a.m. to 12 p.m. Tuesdays and Thursdays, except holidays, 296 S. Ferdon Blvd., Suite 8, Crestview. Call 306-3176 to report incidents. [okaloosacountysvc@yahoo.com](mailto:okaloosacountysvc@yahoo.com).

**STORY TIME:** 10:15 a.m. Tuesdays, Crestview Public Library, 1445 Commerce Drive. Children ages 3 to 5 can enjoy stories and activities, and make a simple craft.

**CRESTVIEW KNIGHTS OF COLUMBUS BINGO:** Quarterly games 4:30-6 p.m.; regular games 6-9 p.m. every Tuesday at 701 James Lee Blvd., Crestview.

**BAKER GARDEN CLUB:** 10 a.m. first Tuesdays September through May at different locations. Liz Davis, 537-4512.

**OSTOMY SUPPORT GROUP:** 1 p.m. first Tuesdays, Wellness Center at Twin Cities Hospital, Niceville. A Registered Nurse is

present, and meetings include details of specialty care and product innovations that may be helpful. Details: 389-7071.

**CARVER-HILL MEMORIAL AND HISTORICAL SOCIETY:** 5:30 p.m. first Tuesdays, Allen Park, 895 McClelland St., Crestview.

**OPEN MIC POETRY AT THE LIBRARY:** 6 p.m. second Tuesdays, Crestview Public Library, 1445 Commerce Drive, Crestview. Free event. Esther Hurwitz, 682-4432 or [ehurwitz@okaloosa.lib.fl.us](mailto:ehurwitz@okaloosa.lib.fl.us); Rick Sanders, 585-6399. Read poetry or play music. <http://cvwlibrary.tumblr.com/>.

**SHOAL RIVER REPUBLICAN CLUB:** 6 p.m. second Tuesdays of each month at Hideaway Pizza in downtown Crestview. Meeting starts at 6:30 p.m.

**CRESTVIEW TOASTMASTERS:** 6-7 p.m. second and fourth Tuesdays, Greater Federation of Women's Club building, 150 Woodlawn Drive, Crestview. Visitors are welcome. Details: Kathy Morrow, 974-3662.

**AMERICAN LEGION POST 395:** 5:30 p.m. third Tuesdays, Carver-Hill Museum, 895 S. McClelland St., Crestview. Cmdr. Raymond Nelson, 420-0706.

**NORTH OKALOOSA PATRIOTS:** 6:30 p.m. third Tuesdays, 150 N. Woodlawn Blvd., Crestview. [www.panhandlepatriots.com](http://www.panhandlepatriots.com).

### WEDNESDAYS

**CRESTVIEW KIWANIS CLUB:** 11:45 a.m. Wednesdays, Samuel's Roadhouse, 114 John King Road, Crestview.

**KNITTING GROUP:** 5-7 p.m.

Wednesdays, Casbah Coffee Company, 196 Pine Ave. W, Crestview.

**PANHANDLE SADDLE CLUB:** 6 p.m. first Wednesdays, David's Catfish House, 1296 N. Ferdon Blvd. Crestview. Includes socializing, dinner and a meeting. November topic: how to keep your horse healthy. Details: Donna Curry, 830-6403 or [donna@embarqmail.com](mailto:donna@embarqmail.com).

**SONS OF ITALY, CRESTVIEW CHAPTER 2865:** 6 p.m. third Wednesdays, Foxwood Country Club, Antioch Road. All people of American-Italian heritage may join. Group president Thomas Hughes, 682-3597, [thomasjhughessr@hotmail.com](mailto:thomasjhughessr@hotmail.com).

### THURSDAYS

**GRIEFSHARE SUPPORT GROUP:** 10 a.m. Thursdays, Crosspoint, in portable 2, 2250 PJ Adams Parkway, Crestview. For people grieving the death of a loved one or other losses. 678-4411 extension 109.

**OVEREATERS ANONYMOUS:** 10-11 a.m. Thursdays, 704 E. Robinson Ave., Crestview. 689-1842.

**SENIORS VS. CRIME:** 10 a.m. to 12 p.m. Tuesdays and Thursdays, except holidays, 296 S. Ferdon Blvd., Suite 8, Crestview. Call 306-3176 or email [okaloosacountysvc@yahoo.com](mailto:okaloosacountysvc@yahoo.com) to report incidents.

**CRESTVIEW AREA CHAMBER OF COMMERCE MONTHLY BREAKFAST MEETING:** 7 a.m. first Thursdays, Crestview Community Center, 1446 Commerce Drive, Crestview.

## HELPING HANDS

**FREE CLOTHING GIVEAWAY POSTPONED:** The building at 247 S. Booker St., Crestview, is currently under construction due to a flooding incident. The Concerned Citizens of Crestview group will give an update when the giveaway resumes.

**SHINE VOLUNTEERS NEEDED:** Serving Health Insurance Needs of Elders, a Department of Elder Affairs program, seeks volunteers to help elderly residents answer Medicare questions and resolve problems, help them make informed choices about their health insurance, save money on prescription medications and learn about their eligibility for helpful programs. There is no charge for seniors to use the program. Bilingual volunteers are also encouraged to call. Dial 1-800-963-5337 for details.

**SUPPORT CIRCLE FOR SEXUAL ASSAULT SURVIVORS:** Meetings take place as follows. —5-6 p.m. Tuesdays at Shelter House, 120 Woodruff Ave., Suite A, Crestview. This is a Shelter House survivor-led support group. Walk-ins are welcome. 683-0845.



—6-7 p.m. Wednesdays, Shelter House, 16 Ferry Road SE, Fort Walton Beach. A Shelter House survivor-led support group. Walk-ins are welcome. 243-1201.

—noon to 1 p.m. Wednesdays, Shelter House, 3590 U.S. Highway 331 S., Suite 102, DeFuniak Springs. A Shelter House survivor-led support group. Walk-ins are welcome. 362-7190.

**EMPLOY FLORIDA WORKSHOPS:** 9-11 a.m. fourth Thursdays of the month at CareerSource Okaloosa Walton, 409 Racetrack Road, Fort Walton Beach. Learn to conduct job searches on the state system, create a resume, access labor market data for wage, job experience and education requirements for a

specific occupation. Learn about Training Grant opportunities, online training courses, and the organization's virtual recruiter.

**EMERALD COAST HOSPICE VOLUNTEERS WANTED:** ECH provides compassionate care through a team of professional staff members and volunteers. Volunteers are thoroughly trained and provided ongoing education. They can serve in a variety of areas from administrative help to offering support to a hospice patient through visits or weekly phone calls. Just a few hours a month makes an impact. Details: Ann O'Connor, 689-0300.

**SENIORS VS. CRIME VOLUNTEERS NEEDED:** Seniors vs. Crime's Crestview office, which assists senior citizens whom someone scammed or took advantage of, needs

help. Hours are 10 a.m. to noon Tuesdays and Thursdays at 296 S. Ferdon Blvd., Suite 8. To volunteer, contact Office Manager Joe Loria, 306-3176, or Region 5 Deputy Director JB Whitten, 813-489-5657. Contact 306-3176 or 800-203-3099, or see [www.seniorsvscrime.com](http://www.seniorsvscrime.com) for more information.

**REPORT ELDERS ABUSE:** Call the Northwest Florida Area Agency on Aging at 1-800-96-ABUSE (800-962-2873) if you suspect elderly friends and neighbors are being abused. Many elders may suffer from financial exploitation, neglect or physical or emotional abuse, often caused by family members. The NFAAA is a private, non-profit agency supported by the federal Older Americans Act and the State of Florida General Revenue Fund through the Florida Department of Elder Affairs. Gwen Rhodes, 494-7100 or [rhodesg@nwflaaa.org](mailto:rhodesg@nwflaaa.org)

**UWF ACADEMIC ADVISING:** The University of West Florida offers assistance with admissions, academic and degree advising and registration in Crestview. Contact Deborah Cluff, 863-6550, to schedule an

appointment for first Thursdays at the Crestview Area Chamber of Commerce, 1446 Commerce Drive.

**HOMELESS ASSISTANCE:** Need help? Contact the Okaloosa Walton Homeless Continuum of Care, 409-3070, [www.okaloosawaltonhomeless.org](http://www.okaloosawaltonhomeless.org); Opportunity Inc., 659-3190; or Helping Hands of Crestview, 428 McLaughlin St., behind First United Methodist Church. Helping Hands is open 1-4 p.m. Mondays, Tuesdays, Wednesdays and Fridays.

**ENERGY ASSISTANCE AND SERVICES FOR LOW-INCOME FAMILIES:** 8 a.m. to 4:30 p.m. Mondays through Thursdays, Tri-County Community Council, 290 Martin Luther King Jr. Ave., Crestview. 306-1134.

**CRESTVIEW SOUP KITCHEN NEEDS VOLUNTEERS:** Serves Mondays through Saturdays. To volunteer at Central Baptist Church, call 682-5525; Our Savior Lutheran Church, 682-3154; LifePoint Church, 682-3518; Community of Christ, 682-7474; First Presbyterian Church, 682-2835; or First United Methodist Church, 682-2018.

## WHAT'S HAPPENING

**CRESTVIEW** — Upcoming North Okaloosa County events and surrounding area activities are as follows.

**SCOUT-O-RAMA:** 10 a.m. to 3 p.m. April 7 at the Fort Walton Beach Landing, 139 Brooks St. The free, family-friendly Boy Scouts event includes games, demonstrations, crafts and community booths. Scouts will demonstrate scouting skills, games and activities and crafts. Public safety and community organizations will provide activities at the event; among them will be Okaloosa Emergency Medical Services and the Okaloosa County Sheriff's Office.

**CRESTVIEW FOOTBALL, CHEER REGISTRATION:** The Crestview Area Youth Association is registering children ages 5-14 for football and cheerleading. Discounts are available for siblings. Registration costs \$110 February through April.



A payment plan is available. Visit [www.cayafootball.org](http://www.cayafootball.org) for registration and details. CAYA is not affiliated with the Hub City Bulldogs.

**IMPACT 100 GRANT WORKSHOP FOR NON-PROFITS:** 8:30 a.m. to noon April 19 at the fellowship hall of Grace Lutheran Church, 4325 Commons Drive W, Destin. Registration ends

April 12. The organization is taking applications for Arts & Culture, Education, Environment, Family, and Health & Recreation projects. The form is online at [www.imapctnwf.org](http://www.imapctnwf.org).

**SPRING FAM JAM:** 9 a.m. to 4 p.m. April 21 in the amphitheatre at Northwest Florida State College, 100 College Blvd.,

Niceville. Family and music festival with arts and crafts vendors, live entertainment, food and beverage vendors, a color run, and other activities. Proceeds benefit Autism Spectrum of the Emerald Coast. [www.springfamjam.com](http://www.springfamjam.com) or ASEC, 496-3062.

**ARTISTS WANTED:** The annual Laurel Hill Arts & Heritage Festival is 11 a.m. to 3 p.m. April 28. Artists, crafters, cottage food makers and historic re-enactors and heritage organizations will be at this year's festival. There is no charge for 10-by-10 booth spaces, though a \$10 donation is requested for the sound technician. No company salespeople, please. Contact Brian Hughes at 682-2835 or [brian\\_abroad@yahoo.com](mailto:brian_abroad@yahoo.com) for more information.

**CARVER-HILL SCHOLARSHIP:** Applications for Carver-Hill Memorial & Historical Society's first annual

scholarship award are available at area high schools, local churches and the Carver-Hill Museum, 899 McClelland St., Crestview. Applications should be postmarked by the May 1 deadline. Details: Tonsiaweda Hayes, [dstsechayest@cox.net](mailto:dstsechayest@cox.net), 850-621-4187; Caroline Ferguson, [cbferguson4@yahoo.com](mailto:cbferguson4@yahoo.com), 973-432-4829; and David Wheeler, [dwhheels50@cox.net](mailto:dwhheels50@cox.net), 850-685-1698.

### PUBLIC MEETINGS

**BLACKMAN FIRE DISTRICT BOARD:** 7 p.m. first Mondays, 1850 U.S. Highway 2, Baker.

**CRESTVIEW CITY COUNCIL:** 6 p.m. second and fourth Mondays, City Hall, 198 N. Wilson St., Crestview.

**CRESTVIEW HOUSING AUTHORITY BOARD:** 5:15 p.m. third Mondays, 371 Hickory Ave. W, Crestview. Open to the public.



# The Mini Page

Issue 13, 2018

Founded by Betty Debnam

Next Week:  
Book awards

Mini Page is proudly supported by the following Rotary Clubs

**CRESTVIEW:**

Meets every Wednesday at 12pm at Samuel's Restaurant



**DESTIN:**

Meets every Tuesday at 7:15 a.m. at Rutherford's at Regatta Bay



**DEFUNIAK SPRINGS:**

Meets every Wednesday at 12pm at McLain's Family Steakhouse



**FORT WALTON BEACH:**  
Meets every Wednesday at 12pm at the Fort Walton Yacht Club



**MID BAY:**

Meets every Wednesday at 7 a.m. at Superior Residences at Bluewater Bay



**NICEVILLE - VALPARAISO:**

Meets every Thursday at 12pm at the Northwest Florida State College Student Services Building



**SOUTH WALTON:**  
Meets every Thursday at 7:30 am at Somerby, Santa Rosa Beach



2134792

## Happy Birthday, T.J.!



**Mini Fact:**

Thomas Jefferson served as president from 1801 to 1809.



Jefferson, right, with (left to right) John Adams, Gouverneur Morris and Alexander Hamilton during the First Continental Congress in 1774.

**His greatest work**

On April 19, 1775, the war between British troops and American Colonists began in Massachusetts. Two months later, Thomas Jefferson left his home, Monticello, and went to Philadelphia to serve in the Second Continental Congress, where statesmen talked about what to do about the war.

Jefferson was not a speaker like Patrick Henry, but he listened and wrote well. In June 1776, the Congress decided a declaration of independence from Britain should be written. John Adams declared that Jefferson should do it.

On July 4, 1776, the Congress approved Jefferson's Declaration of Independence, and the United States became a country.

**Resources**



**On the Web:**

- bit.ly/MPJefferson

**At the library:**

- "Thomas Jefferson: President and Philosopher" by Jon Meacham
- "Thomas Jefferson: The 3rd President" by Josh Gregory

The United States' third president, Thomas Jefferson, was born on April 13, 1743 — 275 years ago! Jefferson was more than just a president. His ideas and actions were important to the formation of our country.

This week, The Mini Page learns more about this fascinating Founding Father.

**As a boy**

Thomas was born in the colony of Virginia at his family's home, Shadwell. He was the third-oldest of 10 children. When Thomas was just 2 years old, his father's friend William Randolph died. Thomas' father was asked to take care of Randolph's children, so the family moved to Randolph's plantation, Tuckahoe. They lived at Tuckahoe for seven years.

Thomas' family was wealthy. His father had a library full of books, and his parents taught their children to enjoy music and dance. Thomas played the violin. But when he got tired of playing, he read his father's books.

At 9 years old, Thomas went to live with a teacher, Rev. William Douglas, who taught him French, Latin and Greek. Thomas came to believe that education was more important than money or land.

**Off to college**

Thomas left home for the College of William and Mary in Williamsburg, Virginia, when he was 17. He loved living in the Colonial capital of Virginia, where he gambled, danced and watched politics unfold. He graduated after just two years at college and went on to

study law with professor George Wythe.

During that time, Thomas was invited to dinners and other events where educated, curious people met and talked about science, literature and politics. Jefferson hosted similar gatherings throughout his life, even during his time in the White House.

**Entering politics**

Jefferson was elected to the Virginia House of Burgesses in 1769. This group was elected to make laws for the Colony. Although Jefferson owned and inherited slaves, he used his public office to try to reform, or change, slavery. In 1769, he proposed a law that would allow slave owners to free their servants. But his bill never became law.

**Other interests**

Thomas Jefferson showed great interest in architecture, or the art and science of designing and building structures. He was also fond of gadgets, and he invented new ways to do things throughout his life.

For example, Jefferson wrote the Declaration of Independence on a lap desk that he designed and had built. He linked his parlor doors with chains under the floor so that when one opened, the other would too.



Thomas Jefferson's lap desk

Photo courtesy Smithsonian Institution

**Try 'n' Find**

Words that remind us of Thomas Jefferson are hidden in this puzzle. Some words are hidden backward, and some letters are used twice. See if you can find:

ARCHITECTURE,  
BIRTHDAY, BOOKS,  
COLLEGE, CONGRESS,  
DECLARATION, GADGETS,  
INDEPENDENCE, INVENT,  
JEFFERSON, LAW, MUSIC,  
POLITICS, PRESIDENT,  
REFORM, SLAVES,  
THOMAS, VIRGINIA.

T N E V N I S S E R G N O C H  
S K O O B N O S R E F F E J U  
X D I N D E P E N D E N C E E  
D E C L A R A T I O N C D T G  
R O P O L I T I C S X G N H E  
E R U T C E T I H C R A U O L  
F W A L P R E S I D E N T M L  
O O K A I N I G R I V W W A O  
R C I S U M Z G A D G E T S C  
M S L A V E S B I R T H D A Y



**Cook's Corner**

**Pecan Pie**

**You'll need:**

- 1 cup sugar
- 1 tablespoon butter, melted
- 1 cup dark corn syrup
- 1 teaspoon vanilla extract

- 3 eggs, beaten
- 1/2 cup pecans, chopped
- 1 unbaked pie shell



\* You'll need an adult's help with this recipe.

**What to do:**

1. Place sugar, butter, corn syrup and vanilla in a large bowl. Mix well.
2. Stir in eggs. Mix well. Add pecans and mix well.
3. Pour into an unbaked pie shell.
4. Bake in a preheated, 375-degree oven for 1 hour or until firm.
5. After pie cools, slice and serve. Serves 6.

**7 Little Words for Kids**

Use the letters in the boxes to make a word with the same meaning as the clue. The numbers in parentheses represent the number of letters in the solution. Each letter combination can be used only once, but all letter combinations will be necessary to complete the puzzle.

1. math with a plus sign (8) \_\_\_\_\_
2. once, and then again (5) \_\_\_\_\_
3. doing things (4) \_\_\_\_\_
4. line of mountains (5) \_\_\_\_\_
5. moves on hands and knees (6) \_\_\_\_\_
6. basketball star James (6) \_\_\_\_\_
7. plugged in (8) \_\_\_\_\_

LEB	IT	CE	WLS
SY	DGE	ADD	TWI
RI	RIC	RON	EL
ION	ECT	CRA	BU

Answers: addition, twice, busy, ridge, crawls, Lebron, electric.



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**Mini Jokes**



- Martha:** What was Thomas Jefferson's favorite dessert?  
**Jane:** Monti-jello!

**Eco Note**



Farmers, beekeepers and scientists are worried about bees. Bees are disappearing around the world. Researchers think several factors may be contributing: Chemicals meant to kill other insects that eat crops could accidentally harm the bees. Development of wild areas, abandoned farms, growing crops without leaving habitat for wildlife, and growing gardens with flowers that are not friendly to pollinators contribute to poor nutrition for bees, making them less able to fend off diseases.

adapted from climatekids.nasa.gov

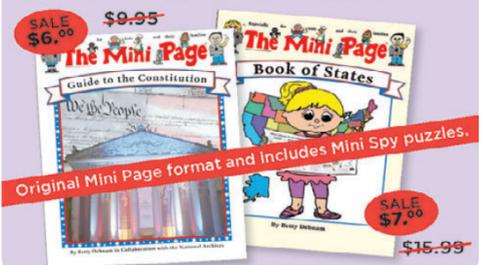
**For later:**

Look in your newspaper for events honoring Thomas Jefferson's 275th birthday.

**Teachers:** For standards-based activities to accompany this feature, visit: bit.ly/MPstandards. And follow The Mini Page on Facebook!



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**LEGAL ADVERTISING 1100**

LOTTE NICHOLS, ET AL.,

Defendants.

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered April 3rd, 2017 in Civil Case No. 2015 CA 000992 of the Circuit Court of the FIRST Judicial Circuit in and for Okaloosa County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is Plaintiff and LOTTE NICHOLS, are Defendants, the Clerk of Court will sell to the highest and best bidder for cash electronically at [www.okaloosa.realfordclose.com](http://www.okaloosa.realfordclose.com) in accordance with Chapter 45, Florida Statutes on the 8th day of May, 2018 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 20, BLOCK D OF RESUBDIVISION OF A PORTION OF ELLIOTT'S POINT IN FORT WALTON, ACCORD-

Plaintiff,

vs.

**LEGAL ADVERTISING 1100**

ING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 98-C, OF THE PUBLIC RECORDS OF OKALOOSA COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens, must file a claim within 60 days after the sale.

Dated this 2nd day of March, 2018.

Deputy Clerk CLERK OF THE CIRCUIT COURT As Clerk of the Court

BY: Sharon Patten

**LEGAL ADVERTISING 1100**

Ft Walton Beach, Florida 32547  
Phone 850)609-4700  
Fax (850)652-7725  
ADA.okaloosa@flcourts1.gov

At least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711."

04/04/2018  
04/11/2018

20180130

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OKALOOSA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 46-2017-CA-001334-C

NAVY FEDERAL CREDIT UNION,

Plaintiff,

**LEGAL ADVERTISING 1100**

vs.

JESSICA IRENE BOYD, ET AL.,

Defendants.

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered January 5, 2018 in Civil Case No. 46-2017-CA-001334-C of the Circuit Court of the FIRST Judicial Circuit in and for Okaloosa County, Florida, wherein NAVY FEDERAL CREDIT UNION is Plaintiff and JESSICA IRENE BOYD, ET AL., are Defendants, the Clerk of Court J. D. PEACOCK II, will sell to the highest and best bidder for cash electronically at [www.okaloosa.realfordclose.com](http://www.okaloosa.realfordclose.com) at 11:00 AM in accordance with Chapter 45, Florida Statutes on the 24th day of April, 2018 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

The East 335' of the South one fourth (S 1/4) of the NW 1/4 of the SW 1/4 of Section 13, T5N, Range 23 West, less and except the South 20' of the East 33' for public right of way, Okaloosa County, Florida. Also known as Parcel 25 of Four Flags Estates, an unrecorded Plat of the W 1/2 of SW 1/4 of Section 13, T5N, R23 West, Okaloosa County, Florida. And the East 33' of the North one fourth (N 1/4) of SW 1/4 of the NW 1/4 of the SW 1/4 of Section 13, T5N, Range 23 West, less and except the South 20' of the East 33' for public right of way, Okaloosa County, Florida.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens, must file a claim within 60

**LEGAL ADVERTISING 1100**

days after the sale.

Dated this 7th day of March, 2018.

Deputy Clerk CLERK OF THE CIRCUIT COURT As Clerk of the Court

BY: Sharon Patten

If you are a person with a disability who needs any accommodation in order to participate in a court proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Shelia Sims, Chief Deputy Court Administrator, Office of Court Administration at (850) 595-4400 at the M.C. Blanchard Judicial Center, 5th Floor, Pensacola, FL 32502 within 2 working days of your receipt of this (describe notice); if you are hearing or voice impaired, call 711.

04/04/2018  
04/11/2018

**LEGAL ADVERTISING 1100**

20180131

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OKALOOSA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 46-2016-CA-000272-F

DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDITED LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-Q02, is Plaintiff and DARIN L. GRIGG AKA DARIN GRIGG, ET AL., are Defendants.

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered December 11, 2017 in Civil Case No.

**LEGAL ADVERTISING 1100**

46-2016-CA-000272-F of the Circuit Court of the FIRST Judicial Circuit in and for Okaloosa County, Crestview, Florida, wherein DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDITED LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-Q02 is Plaintiff and DARIN L. GRIGG AKA DARIN GRIGG, ET AL., are Defendants, the Clerk of Court J. D. PEACOCK II, will sell to the highest and best bidder for cash electronically at [www.okaloosa.realfordclose.com](http://www.okaloosa.realfordclose.com) at 11:00 AM in accordance with Chapter 45, Florida Statutes on the 25th day of April, 2018 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 39, SWIFT CREEK PHASE III, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 19, PAGE 17, OF THE PUBLIC RECORDS OF OKALOOSA

**LEGAL ADVERTISING 1100**

LOT 39, SWIFT CREEK PHASE III, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 19, PAGE 17, OF THE PUBLIC RECORDS OF OKALOOSA

**LEGAL ADVERTISING 1100**

LOT 39, SWIFT CREEK PHASE III, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 19, PAGE 17, OF THE PUBLIC RECORDS OF OKALOOSA

**LEGAL ADVERTISING 1100**

20180127

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OKALOOSA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 2015 CA 000992

FEDERAL NATIONAL MORTGAGE ASSOCIATION,

Plaintiff,

vs.

**LEGAL ADVERTISING 1100**

20180127

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OKALOOSA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 2015 CA 000992

FEDERAL NATIONAL MORTGAGE ASSOCIATION,

Plaintiff,

vs.

**LEGAL ADVERTISING 1100**

20180127

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OKALOOSA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 2015 CA 000992

FEDERAL NATIONAL MORTGAGE ASSOCIATION,

Plaintiff,

vs.

**LEGAL ADVERTISING 1100**

20180127

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OKALOOSA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 2015 CA 000992

FEDERAL NATIONAL MORTGAGE ASSOCIATION,

Plaintiff,

vs.

**LEGAL ADVERTISING 1100**

20180127

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OKALOOSA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 2015 CA 000992

FEDERAL NATIONAL MORTGAGE ASSOCIATION,

Plaintiff,

vs.

**LEGAL ADVERTISING 1100**

20180127

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OKALOOSA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 2015 CA 000992

FEDERAL NATIONAL MORTGAGE ASSOCIATION,

Plaintiff,

vs.

**LEGAL ADVERTISING 1100**

20180127

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OKALOOSA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 2015 CA 000992

FEDERAL NATIONAL MORTGAGE ASSOCIATION,

Plaintiff,

vs.

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20180127

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OKALOOSA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 2015 CA 000992

FEDERAL NATIONAL MORTGAGE ASSOCIATION,

Plaintiff,

vs.

**LEGAL ADVERTISING 1100**

20180127

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OKALOOSA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 2015 CA 000992

FEDERAL NATIONAL MORTGAGE ASSOCIATION,

Plaintiff,

vs.

**LEGAL ADVERTISING 1100**

COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens, must file a claim within 60 days after the sale.

Dated this 7th day of March, 2018.

Deputy Clerk  
CLERK OF THE CIRCUIT COURT  
As Clerk of the Court

BY: Sharon Patten

"If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact:

Court Administration, ADA Liaison  
Okaloosa County  
1940 Lewis Turner Boulevard  
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Phone (850)609-4700  
Fax (850)652-7725  
ADA.okaloosa@fcourts1.gov

At least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711."

04/04/2018  
02/11/2018

20180144

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT, IN AND FOR OKALOOSA COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO.: 2016-CA-004191 F

U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR NRZ P A S S - T H R O U G H TRUST VIII, Plaintiff,

vs.

CYNTHIA S. FRANKLIN A/K/A CINDY FRANKLIN A/K/A CYNTHIA FRANKLIN; SHERI WILLINGHAM; SHANE FRANKLIN, PARKWOOD COURT HOMEOWNERS' ASSOCIATION, INC.; UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA, Defendant(s).

**CLERK'S NOTICE OF SALE**

NOTICE IS GIVEN that, in accordance with the Order on Motion to Cancel and Reschedule Foreclosure Sale entered on February 27, 2018 in the above-styled cause, I will sell to the highest and best bidder for cash on April 30, 2018 at 11:00 a.m. (CST), at [www.okaloosa.real-foreclose.com](http://www.okaloosa.real-foreclose.com), the following described property: LOT 2, PARKWOOD COURT AT BLUEWATER BAY, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 12, PAGE(S) 100, OF THE PUBLIC RECORDS OF OKALOOSA COUNTY, FLORIDA.

Property Address: 4548 PARKWOOD COURT, NICEVILLE, FL 32578

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

Dated: March 13, 2018

JD PEACOCK II, CLERK OKALOOSA COUNTY CIRCUIT COURT

By: Sharon Patten  
Deputy Clerk

AMERICANS WITH DISABILITIES ACT

If you are a person with a disability who needs any accommodation in order to participate in a court proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Shelia Sims, Chief Deputy Court Administrator, Office of Court Administration at (850) 595-4400 at the M.C. Blanchard Judicial Center, 5th Floor, Pensacola, FL 32502 within 2 working days of your receipt of this (describe notice); if you are hearing or voice impaired, call 711.

04/04/2018  
04/11/2018  
20180146

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT, IN AND FOR OKALOOSA COUNTY, FLORIDA

**LEGAL ADVERTISING 1100**

OKALOOSA COUNTY TEACHERS FEDERAL CREDIT UNION, Plaintiff,

CASE NO. 2017 CA 003862 VS.

JOSEFINA HUDSON MITCHELL AS PERSONAL REPRESENTATIVE OF THE ESTATE OF CLAUDE E. MITCHELL, JR., DECEASED, JOSEFINA HUDSON MITCHELL, BROOKS MITCHELL VADNER AND JEREMY MITCHELL, Defendants.

**NOTICE OF ACTION**

TO: Josefin Hudson Mitchell as Personal Representative of the Estate of Claude E. Mitchell, Jr., Deceased 3104 Bayridge Drive Crestview, FL 32539

Josefin Hudson Mitchell 3104 Bayridge Drive Crestview, FL 32539

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following real property in Okaloosa County, Florida:

COMMENCE AT SOUTHEAST CORNER, SECTION 29, TOWNSHIP 4 NORTH, RANGE 22 WEST, OKALOOSA COUNTY, FLORIDA; THENCE NORTH 00 DEGREES 54 MINUTES 26 SECONDS WEST, 1940.69 FEET; THENCE SOUTH 89 DEGREES 05 MINUTES 34 SECONDS WEST, 404.52 FEET; THENCE SOUTH 28 DEGREES 32 MINUTES 56 SECONDS WEST, 646.00 FEET; THENCE SOUTH 66 DEGREES 11 MINUTES 51 SECONDS WEST, 515.00 FEET TO POINT OF BEGINNING; THENCE CONTINUE SOUTH 66 DEGREES 11 MINUTES 51 SECONDS WEST, 150.00 FEET; THENCE NORTH 23 DEGREES 48 MINUTES 09 SECONDS WEST, 362.13 FEET TO WATER'S EDGE; THENCE NORTHEASTERLY 150 FEET MORE OR LESS; THENCE SOUTH 23 DEGREES 48 MINUTES 09 SECONDS EAST, 353.21 FEET TO POINT OF BEGINNING.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Stephen Orsillo, the Plaintiff's attorney, whose address is Post Office Box 3637, Tallahassee, Florida 32315, within thirty (30) days after the first date of publication and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or Petition.

Dated this 12th day of March, 2018.

J.D. Peacock, II, Clerk As Clerk of the Court

By: Jackie Dunlap As Deputy Clerk

04/04/18  
04/11/18

20180149

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT IN AND FOR OKALOOSA COUNTY, FLORIDA CIRCUIT CIVIL DIVISION

SUMMIT BANK, N.A., Plaintiff,

vs.

DEVIN JONES, Individually; NORTHWEST FLORIDA LANDCLEARING, INC., a Florida Corporation; UNKNOWN TENANT IN POSSESSION OF UNIT 1; UNKNOWN TENANT IN POSSESSION OF UNIT 2, Defendants.

CASE NO. 2017 CA 002528 C

**NOTICE OF SALE**

Notice is hereby given that, pursuant to a Final Judgment of Foreclosure entered in the above-styled cause, in the Circuit Court of Okaloosa County, Florida, I will sell the property situate in Okaloosa County, Florida, more particularly described below, by electronic sale, to the highest and best bidder, for cash, at [www.okaloosa.com](http://www.okaloosa.com), at 11:00 o'clock a.m. (Central Time), on the 1st day of June, 2018:

A parcel of land lying in Section 16, Township 3 North, Range 24 West, Okaloosa County, Florida, and being bounded on the West by the West line of said Section 16, and the Northeast by the Southerly line of Florida State Road 4 (66 Foot R/W), and being more particularly described as follows:

**LEGAL ADVERTISING 1100**

lows:

Commencing at a 4 inch by 4 inch concrete monument no identification marking the Southwest corner of the Northwest 1/4 of said Section 16; thence North 00 degrees 08 minutes 12 seconds East on the aforesaid West line of Section 16, a distance of 251.62 feet to the Point of Beginning; thence continue on said West line North 00 degrees 08 minutes 12 seconds East, a distance of 139.45 feet to a point of intersection with the aforesaid Southerly Right of Way line of State Road 4; thence departing said Section line proceed South 67 degrees 56 minutes 42 seconds East on the aforesaid Southerly Right of Way line, a distance of 173.88 feet; thence departing said Right of Way line proceed South 22 degrees 03 minutes 18 seconds West, a distance of 106.80 feet; thence North 78 degrees 26 minutes 22 seconds West, a distance of 123.90 feet to the Point of Beginning.

And being more accurately described as follows:

Commencing at a 4" X 4" concrete monument no identification marking the Southwest corner of the Northwest Quarter of the Northwest Quarter of said Section 16 thence North 00 degrees 08 minutes 12 seconds East on the aforesaid West line of Section 16, a distance of 251.62 feet to the Point of Beginning; thence continue on said West line North 00 degrees 08 minutes 12 seconds East, a distance of 148.74 feet to a point of intersection with the aforesaid Southerly right of way line of State Road 4; thence departing said South line proceed South 20 degrees 02 minutes 30 seconds West, a distance of 106.04 feet; thence North 78 degrees 26 minutes 22 seconds West, a distance of 123.90 feet to the Point of Beginning.

Tax I.D. No.: 16-3N-24-0000-0033-0 001C

Address: 5 4 4 4 Highway 4 Baker, Florida 32531

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact:

Court Administration, ADA Liaison  
Okaloosa County  
1940 Lewis Turner Boulevard  
Fort Walton Beach, FL 32547  
(850) 609-4700 Fax (850) 651-7725  
ADA.Okaloosa@fcourts1.gov

at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of this Court on 3/13/2018.

J. D. PEACOCK, II Clerk of Circuit Court

By: Courtney Eslinger Deputy Clerk

03/28/18  
04/04/18

20180150

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT IN AND FOR OKALOOSA COUNTY, FLORIDA

THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK, AS SUCCESSOR-IN-INTEREST TO JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET MORTGAGE INVESTMENTS II TRUST 2006-AR4, M O R T G A G E P A S S - T H R O U G H C E R T I F I C A T E S , SERIES 2006-AR4, Plaintiff,

CHARLES W. ROGERS, INDIVIDUALLY

**LEGAL ADVERTISING 1100**

AND AS COTRUSTEE UNDER THE CHARLES W. ROGERS LIVING TRUST DATED OCTOBER 5, 1999, et al., Defendants.

CASE NO.: 2016-CA-000385 F

**NOTICE OF FORECLOSURE SALE**

NOTICE is hereby given that J.D. Peacock II, Clerk of the Circuit Court of Okaloosa County, Florida, will on April 23, 2018, at 11:00 A.M. CST, via the online auction site at [www.okaloosa.realforeclose.com](http://www.okaloosa.realforeclose.com) in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Okaloosa County, Florida, to wit:

Condominium Unit No. 78C, Island Echos Condominium, a Condominium according to Declaration of Condominium recorded in OR Book 770, Page 907, as amended by Amended Declaration of Condominium as recorded in OR Book 772, Page 962, PR Book 1111, Page 1926, OR Book 1574, Page 1784 and OR Book 2132, Page 2414, all of the public records of Okaloosa County, Florida.

Property Address: 676 Santa Rosa Blvd. Unit 78C, Fort Walton Beach, Florida 32548

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact:

Court Administration, ADA Liaison  
Okaloosa County  
1940 Lewis Turner Boulevard  
Fort Walton Beach, FL 32547  
Phone (850) 609-4700 Fax (850) 651-7725  
ADA.Okaloosa@fcourts1.gov

at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and official seal of this Honorable Court, this 19th day of March, 2018.

J.D. Peacock II Clerk of the Circuit Court

By: Courtney Eslinger DEPUTY CLERK

04/04/18  
04/11/18

20180153

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT IN AND FOR OKALOOSA COUNTY, FLORIDA

Carrington Mortgage Services, LLC, Plaintiff,

vs.

Wesley B. Browne, et al., Defendants.

GENERAL JURISDICTION DIVISION

Case No. 2016 CA 001798 C

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 5, 2018, entered in Case No. 2016 CA 001798 C of the Circuit Court of the First Judicial Circuit, in and for Okaloosa County, Florida, wherein Carrington Mortgage Services, LLC is the Plaintiff and Wesley B. Browne, Martha M. Browne are the Defendants, that JD Peacock II, Okaloosa County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at [www.okaloosa.realforeclose.com](http://www.okaloosa.realforeclose.com), beginning at 11:00 AM on the 17th day of April, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 3, BLOCK 3, THIRD ADDITION TO COUNTRYVIEW ESTATES, ACCORDING TO PLAT THEREOF ON FILE IN PLAT BOOK 10, AT PAGE 82,

**LEGAL ADVERTISING 1100**

IN THE OFFICE OF THE CLERK OF CIRCUIT COURT, OKALOOSA COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

If you are a subordinate lienholder claiming a right to funds remaining after the sale, you must file a claim with the clerk no later than 60 days after the sale. If you fail to file a claim, you will not be entitled to any remaining funds.

Dated this 21st day of March, 2018.

BROCK & SCOTT, PLLC  
Attorney for Plaintiff  
1501 N.W. 49th Street, Suite 200  
Ft. Lauderdale, FL 33309  
Phone: (954) 618-6955, ext. 4729  
Fax: (954) 618-6954  
FLCourtDocs@brockandscott.com

By: Kara Fredrickson, Esq.  
Florida Bar No. 85427

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Administration, ADA Liaison, Okaloosa County, 1940 Lewis Turner Boulevard, Fort Walton Beach, FL 32547, Phone (850) 609-4700 Fax (850) 651-7725, ADA.Okaloosa@fcourts1.gov

at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

03/28/18  
04/04/18

20180154

IN THE CIRCUIT COURT OF THE 1ST JUDICIAL CIRCUIT, IN AND FOR OKALOOSA COUNTY, FLORIDA CIVIL DIVISION:

CASE NO.: 2015 CA 002217

FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff,

vs.

TIMOTHY D. MATZ A/K/A TIMOTHY DAVID MATZ IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 6th day of February, 2018, and entered in Case No. 2015 CA 002217, of the Circuit Court of the 1st Judicial Circuit in and for Okaloosa County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is the Plaintiff and TIMOTHY D. MATZ A/K/A TIMOTHY DAVID MATZ, CAPITAL ONE, NATIONAL ASSOCIATION F/K/A HIBERNA NATIONAL BANK; and UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY are defendants. JD PEACOCK II as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at [www.okaloosa.realforeclose.com](http://www.okaloosa.realforeclose.com) at 11:00 AM on the 24th day of April, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 12, BLOCK 2, NORMANDY TERRACE, ACCORDING TO PLAT THEREOF ON FILE IN PLAT BOOK 2, PAGE 155, IN THE OFFICE OF THE CLERK OF CIRCUIT COURT, OKALOOSA COUNTY, FLORIDA

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.



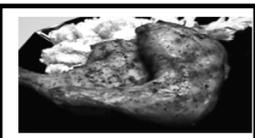
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21.5-28 oz. can Bush's  
**Baked Beans**  
**4 for \$5**

**MUST BUY 4 for \$5**

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10 lb. bag Fryer  
**Leg Quarters**  
**44¢ lb.**

Family Pack Black Canyon Angus Beef  
**T-Bone Steaks**  
**\$5.44 lb.**

Twin (12.9 lb.) Bags  
**Kingsford Charcoal**  
**\$9.97 ea**

Wonder 8 count Hamburger or Hot Dog Buns or 18-20 oz. loaf  
**Round Top or Whole Wheat Bread**  
**\$1.50 ea**

10 count box  
**Kool-Aid Jammers**  
**2 for \$3** Grape, Cherry, Kiwi Strawberry or Tropical Punch

30 oz. jar  
**Hellmann's Mayonnaise**  
**\$2.99 ea**

18 oz. bottle  
**Kraft BBQ Sauce**  
**77¢ ea.**

3-4 count box  
**Cousin Willie's Popcorn**  
**88¢ ea**

12 count box  
**Quaker Instant Grits**  
**2 for \$3**

59 oz. carton Growers' Pride or  
**Donald Duck Orange Juice**  
**\$1.95 ea.**

16-20 oz. chub  
**McKenzie's Creamed Corn**  
**88¢ ea**

8 oz. pkg. Dutch Farms  
**Shredded Cheese**  
**4 for \$5**

50 oz. Original or 100 oz.  
**Simply Clean Tide**  
**\$4.75 ea**

1 lb. container  
**Red Ripe Strawberries**  
**\$3.16 ea.**

1 lb. pkg. Land O'Frost Premium Cooked Ham, Smoked Turkey Black Forest or  
**Honey Ham**  
**\$3.66 ea.**

Family Pack Black Canyon Angus Beef Boneless  
**Shoulder Roast**  
**\$2.70 lb.**

Family Pack Black Canyon Angus Beef Boneless  
**Shoulder Steaks**  
**\$2.97 lb.**

Family Pack Lean & Tender Boneless Sirloin  
**Pork Chops**  
**\$1.62 lb.**

3 pack Lean & Tender Small Pork  
**Spareribs**  
**\$1.50 lb.**

Family Pack Lean & Tender Pork  
**Cubed Steaks**  
**\$1.80 lb.**

Family Pack Black Canyon Angus  
**Beef Cubed Steak**  
**\$2.70 lb.**

Family Pack Black Canyon Angus Beef Boneless Top  
**Blade Steaks**  
**\$3.66 lb.**

Lean & Tender Boneless Sirloin  
**Pork Roast**  
**\$1.48 lb.**

Family Pack Black Canyon Angus Beef Boneless  
**Flat Iron Steaks**  
**\$4.50 lb.**

10 lb. box Covered Wagon  
**Bulk Sliced Bacon**  
**\$1.79 ea.**

12 oz. pkg.  
**Sugardale Hot Dogs**  
**75¢ ea.**

1 lb. pkg. Land O'Frost Premium Cooked Ham, Smoked Turkey Black Forest or  
**Honey Ham**  
**\$3.66 ea.**

**head Green Cabbage**  
**44¢ lb.**

Red Slicing Tomatoes  
**\$1.00 lb.**

Mississippi #1 Sweet Potatoes  
**67¢ lb.**

Green or Red Seedless Grapes  
**\$2.21 lb.**

Jumbo Cantaloupes  
**\$2.36 ea.**

Jumbo Red Onions  
**58¢ lb.**

Tommy Atkins Mangos  
**\$1.00 ea.**

14 oz. bag  
**Dole Coleslaw**  
**\$1.03 ea.**

Washington Extra Fancy  
**Red Delicious Apples**  
**\$1.00 lb.**

**Court Administration, ADA Liaison Okaloosa County 1940 Lewis Turner Boulevard Fort Walton Beach, Florida 32547 Phone (850) 609-4700**

**LEGAL ADVERTISING**  
**1100**

Fax (850) 651-7725  
ADA.Okaloosa@flcourts.gov

At least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 20th day of March, 2018.

JD PEACOCK II  
Clerk Of The Circuit Court

By: Sharon Patten  
Deputy Clerk

04/04/18  
04/11/18

**NOTICE OF SALE**

Persuant to Section 713.75, Florida Statutes, there will be a public auction on 04/16/2018 at 8:00 AM for the following vehicle:

05 DODG  
2D4FV48V85H185942

There will be a public auction on 4/17/18 at 8:00 AM for the following vehicle:

00 FORD  
1FTNW21F7YEC98144

There will be a public auction on 4/26/18 at 8:00 AM for the following vehicle:

18 HOND  
5FPYK3F71JB004703

The auction will be held at 6194 Hwy 85 North, Crestview, FL 32536. Danco Towing has the right to turn down any and all bids.

04/04/18  
20180156

IN THE CIRCUIT COURT IN AND FOR OKALOOSA COUNTY, FLORIDA PROBATE DIVISION

CASE NO. 2018 CP 103

IN RE: THE ESTATE OF DOROTHY M. CLARNO  
Deceased.

**NOTICE TO CREDITORS**

The administration of the estate of DOROTHY M. CLARNO, deceased, whose date of death was November 24, 2017, is pending in the Circuit Court for Okaloosa County, Florida, Probate Division,

**LEGAL ADVERTISING**  
**1100**

the address of which is Okaloosa County Courthouse Annex Extension, Circuit Court, Probate Division, 1940 Lewis Turner Boulevard, Fort Walton Beach, Florida 32547. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is March 28, 2018.

/s/ Byron E. Cotton  
Attorney for Personal Representative:  
Byron E. Cotton  
Florida Bar No.: 0695521  
Cotton & Gates  
3 Plew Avenue  
Shalimar, Florida 32579  
Telephone: (850) 651-9900  
Telecopier: (850) 651-2522  
E - Service: efilincotton@cotton-gates.com  
Secondary: byron@cottongates.com  
diane@cottongates.com

Personal Representative:  
/s/ Jan Clarno  
Jan Clarno  
99 12th Avenue  
Shalimar, FL 32579

3/29/2018  
4/4/2018

**3100-3350**  
**MERCHANDISE**

- 3100 - Antiques
- 3110 - Appliances
- 3120 - Arts & Crafts
- 3130 - Auctions
- 3140 - Baby Items
- 3150 - Building Supplies
- 3160 - Business Equipment
- 3170 - Collectibles
- 3180 - Computers
- 3190 - Electronics
- 3200 - Firewood
- 3210 - Free Pass it On
- 3220 - Furniture
- 3230 - Garage/Yard Sales
- 3240 - Guns
- 3250 - Good Things to Eat
- 3260 - Health & Fitness
- 3270 - Jewelry/Clothing
- 3280 - Machinery/Equipment
- 3290 - Medical Equipment
- 3300 - Miscellaneous
- 3310 - Musical Instruments
- 3320 - Plants & Shrubs/Supplies
- 3330 - Restaurant/Hotel
- 3340 - Sporting Goods
- 3350 - Tickets (Buy & Sell)

**4100-4130**  
**EMPLOYMENT**

4100 - Help Wanted  
4130 - Employment Information

**HELP WANTED**  
**4100**

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Local company has immediate opening for Facility Attendant.  
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**NEW YORK'S FAMOUS PIZZA & PASTA**  
**Delivery & Experienced Pizza makers Needed.**  
Apply at:  
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These tiny ads sell, hire, rent and inform for thousands of families each week. Let a little Classified ad do a big job for you.  
**The Crestview News Bulletin Classifieds 864-0320**

**APARTMENT RENTALS**  
**6110**

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All real estate advertising in this newspaper is subject to the Fair Housing Act which makes it illegal to advertise "any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin, or an intention, to make any such preference, limitation or discrimination." Familial status includes children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18.

This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. To complain of discrimination call HUD toll-free at 1-800-669-9777. The toll-free number for the hearing impaired is 1-800-927-9275.



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Where life unfolds daily

**Multi-Media Sales Executive**

The News Herald is seeking a Multi-Media Sales Executive (MMSE) in its Panama City location. This position will focus on tactical and rapid account development by prospecting for new business in an effort to grow print and digital advertising revenue in the local retail business category. Primary responsibilities include: relationship building, conducting needs assessments by active listening and clarifying needs, develop marketing plans to meet the customer's needs, generate and present proposals to provide long-term solutions for the customer. Minimum qualifications include: HS diploma or GED, BA/BS in Advertising, Marketing or related field a plus. Minimum 1-2 years sales and B2B experience. Must have a Florida driver's license, current auto insurance and must pass drug screening. Send cover letter and resume to jsmith@pcnh.com mmccabe@pcnh.com

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**BRAND NEW 2018 RAM CREW CAB**  
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**NEW 2018 CHRYSLER 300 TOURING**  
STK# 2818001 | MSRP: \$36,130

**MILTON'S PRICE ASSURANCE Guarantee**  
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**NEW 2018 JEEP CHEROKEE LIMITED**  
STK# 5018014 | MSRP: \$33,395

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STK# 9918002 | MSRP: \$29,685

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PRICE GUARANTEE APPLIES TO IN-STOCK, NEW VEHICLES ONLY. VALID ON LOCAL COMPETITORS WITHIN A 50-MILE RADIUS OF THE DEALERSHIP. PRICE GUARANTEE APPLIES TO THE SALE PRICE OF THE VEHICLE WITH A WRITTEN PRICE QUOTE AND AUTHORIZED SIGNATURE OF COMPETITIVE DEALER WITHIN 3-DAYS AFTER PURCHASE OR 300 MILES, WHICHEVER COMES FIRST. VEHICLE QUOTE MUST HAVE THE SAME MSRP, YEAR, MAKE, MODEL, TRIM LEVEL AND EQUIPMENT. DEALER'S STOCK ONLY. DEMONSTRATORS, DAMAGED VEHICLES (HAUL, ICE, ETC.) OR COMPETITIVE ADS LISTING "ONE AT THIS PRICE" OR VEHICLES WITH A SPECIFIC VIN DO NOT QUALIFY. CANNOT BE COMBINED WITH OTHER OFFERS. RESTRICTIONS MAY APPLY. SEE DEALER FOR COMPLETE DETAILS. OFFERS EXPIRE 4/30/18.

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GET OUR BEST DEALS SO WE CAN MAKE ROOM FOR OUR NEW INVENTORY

**SEDANS & COMPACT CARS**  
PAYMENTS AS LOW AS  
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**DELIVERY WITH \$0 DOWN^**

**MAKE NO PAYMENTS UNTIL SUMMER<sup>++</sup>**

<b>2001 FORD MUSTANG</b> HOT BUY.....	WAS \$8,995 NOW \$6,980
<b>2012 CHEVROLET SONIC 5DR</b> HATCHBACK ZLT.....	WAS \$8,990 NOW \$7,980
<b>2011 CHEVROLET CRUZE</b> MUST SEE!.....	WAS \$9,990 NOW \$8,980
<b>2009 NISSAN FRONTIER LE</b> NAVY BLUE.....	WAS \$12,995 NOW \$10,980
<b>2017 FORD FIESTA SE</b> HATCHBACK.....	WAS \$13,995 NOW \$11,980
<b>2012 MINI COOPER S</b> KEYLESS ENTRY.....	WAS \$13,995 NOW \$12,980
<b>2007 TOYOTA FJ CRUISER</b> SPORT.....	WAS \$14,990 NOW \$12,980
<b>2013 CHEVROLET CAMARO 1LS</b> W/ NAVIGATION.....	WAS \$14,995 NOW \$13,488
<b>2017 HYUNDAI ELANTRA SE</b> 2.0L AUTO.....	WAS \$14,990 NOW \$13,980
<b>2012 DODGE CHARGER</b> RT.....	WAS \$15,990 NOW \$14,988
<b>2015 NISSAN ROGUE SV</b> MUST SEE!.....	WAS \$16,995 NOW \$15,488
<b>2010 RAM 1500</b> QUAD CAB.....	WAS \$16,990 NOW \$16,488
<b>2011 RAM 1500</b> V8 ENGINE.....	WAS \$17,990 NOW \$16,800
<b>2015 CHEVROLET CAMARO</b> LIKE NEW!.....	WAS \$18,995 NOW \$16,980
<b>2013 RAM 1500 4WD</b> QUAD CAB.....	WAS \$19,990 NOW \$17,488
<b>2016 CHRYSLER TOWN AND COUNTRY</b> TOURING.....	WAS \$19,995 NOW \$17,980
<b>2017 CHRYSLER 200 LIMITED</b> MUST SEE!.....	WAS \$19,990 NOW \$18,480
<b>2016 DODGE JOURNEY</b> LOW MILES.....	WAS \$19,990 NOW \$18,800

<b>2016 FORD ESCAPE SE</b> ALLOY WHEELS.....	WAS \$19,995 NOW \$18,800
<b>2015 DODGE JOURNEY</b> 4DR SUV.....	WAS \$21,990 NOW \$18,980
<b>2013 RAM 1500</b> 5.7L ENGINE.....	WAS \$19,995 NOW \$18,980
<b>2012 RAM 1500</b> CREW CAB.....	WAS \$21,995 NOW \$19,488
<b>2016 CHEVROLET EQUINOX</b> W/ BLUETOOTH.....	WAS \$20,995 NOW \$19,988
<b>2017 FORD FOCUS ST</b> HATCHBACK.....	WAS \$23,995 NOW \$21,980
<b>2014 TOYOTA 4RUNNER</b> METALLIC SILVER.....	WAS \$27,995 NOW \$24,980
<b>2015 HONDA ODYSSEY</b> BLUETOOTH & LEATHER.....	WAS \$26,995 NOW \$25,488
<b>2016 JEEP GRAND CHEROKEE</b> LAREDO.....	WAS \$27,990 NOW \$27,888
<b>2015 JEEP GRAND CHEROKEE</b> OVERLAND.....	WAS \$29,990 NOW \$28,688
<b>2016 JEEP GRAND CHEROKEE</b> LIMITED, PEARL WHITE.....	WAS \$30,990 NOW \$28,980
<b>2015 RAM 1500 DIESEL</b> CREW CAB.....	WAS \$31,990 NOW \$30,980
<b>2014 DODGE DURANGO R/T</b> GREAT BUY!.....	WAS \$33,995 NOW \$32,888
<b>2017 CHEVROLET SILVERADO</b> JUST REDUCED.....	WAS \$35,995 NOW \$33,980
<b>2017 TOYOTA TUNDRA</b> CREWMAX.....	WAS \$34,995 NOW \$33,988
<b>2014 FORD F-150 4WD</b> SUPERCREW.....	WAS \$37,995 NOW \$35,888
<b>2017 RAM 2500 4X4</b> CREW CAB.....	WAS \$39,995 NOW \$36,980
<b>2014 RAM 3500</b> DIESEL.....	WAS \$39,995 NOW \$37,980

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15 Minutes From Pensacola  
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ALL OFFERS ON SELECT MODELS WITH APPROVED CREDIT. ALL PAYMENTS CALCULATED AT 3.99% APR AND WITH \$2,000 CASH OR TRADE EQUITY. <sup>++</sup> INTEREST ACCRUES FROM DATE OF PURCHASE. <sup>\*\*</sup>EXAMPLE: 2011 KIA OPTIMA \$2250 DOWN \$99 PER MONTH FOR 72 MONTHS AT 2.99% APR. ALL PAYMENTS PLUS TAX, TAG, TITLE, REGISTRATION, ACQUISITION AND FOUR HUNDRED AND NINETY-NINE DOLLAR DEALER FEE. SEE DEALER FOR DETAILS. PICTURES FOR ILLUSTRATION PURPOSES ONLY. OFFERS EXPIRE 4/30/18. <sup>^</sup> ZERO DOWN 99 PER MONTH FOR 60 MONTHS AT 3% APR. DOWN PAYMENT APR, TERM AND VEHICLE SELECTION MAY VARY BASED ON SEVERITY OF CREDIT.

## Investigation into homeless teens comes up empty

By Aaron Jacobs  
@cnb\_ajacobs  
ajacobs@crestviewbulletin.com

CRESTVIEW — An impassioned sermon at a local church may have sparked a fruitless police search for an alleged large group of homeless children living in the woods around Crestview.

Crestview Police Department sent out a media release March 22 denying rumors that there was a “colony of five dozen homeless teens living in the woods somewhere in the city.”

Brian Hughes, public information

See HOMELESS, E2



This wooded area near Twin Hills Park was one the rumored locations of a large group of homeless teens. A Crestview Police Department search of the area found no evidence of a homeless encampment. [AARON JACOBS/NEWS BULLETIN]



State Rep. Mel Ponder speaks to guests at the official ribbon-cutting for his new North Okaloosa office in Crestview. [AARON JACOBS/NEWS BULLETIN]

## NWFSC dedicates Crestview office for Rep. Ponder

By Aaron Jacobs  
@cnb\_ajacobs | ajacobs@crestviewbulletin.com

CRESTVIEW — Northwest Florida State College held a ribbon-cutting ceremony March 27 at the Robert L.F. Sikes Education Center in Crestview.

The ceremony dedicated a new North Okaloosa office for state representative Mel Ponder. It was also a showcase of the Bob Sikes exhibit, which flanks Ponder’s new office and is curated by the Heritage Museum of Northwest Florida.

Devin Stephenson, president of Northwest Florida State College, introduced Ponder at the event.

“We’re welcoming representative Mel Ponder, who is just a phenomenal servant, a servant leader to our area, to this campus by providing him an office and the technology that he needs to do good work and to bring home the bacon, which he’s done so well,” Stephenson said.

Stephenson praised Ponder for his efforts in shepherding a bill that would reduce or eliminate college tuition fees for active duty service members in the state of Florida. The bill, sponsored by Ponder, cleared both houses of the Florida legislature by unanimous vote and was signed into law March 13 by Governor Rick Scott.

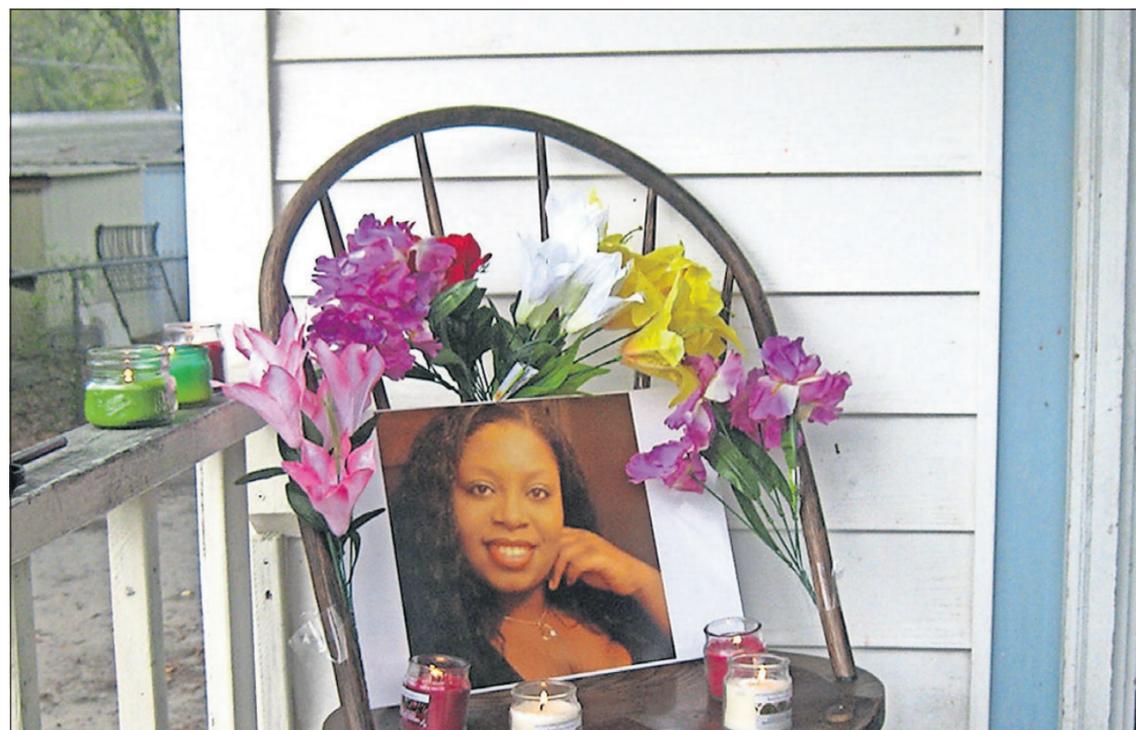
Ponder spoke about the need to have an office in the north end of the county as well as the south.

“Our office is in Fort Walton, and although I was mayor formerly of Destin, we felt Fort Walton was where we were supposed to put that office,” Ponder said. “But Dr. Stephenson always had an idea of what could we do on the north end.”

Ponder praised the city of Crestview and Mayor David Cadle specifically, mentioning the city’s growth over the past few years.

“I’ve really loved the city of Crestview, and as I got to know it better – Main Street, downtown, the history of the city – you leave with a little bit in your soul,” he said. “And getting to meet the people here just

See PONDER, E2



A chair with Calandra Stallworth’s photo was surrounded by flowers and candles during a brief ceremony held in her honor in Crestview. [RENEE BELL | NEWS BULLETIN]

## ‘We love you, Calandra!’

By Renee Bell  
682-6524 | @cnbRenee  
renee@crestviewbulletin.com

CRESTVIEW — A group of relatives and friends gathered March 27 in honor of Calandra Stallworth, a Crestview resident who has been missing for a year. Lighted candles and flowers surrounded Stallworth’s photo placed on a chair on her grandmother’s porch, just a few feet away from the house Stallworth once rented for herself and her two daughters.

Daniel Jackson of Crestview, an assistant minister, led the event with a prayer. He asked the Lord to be with the family and strengthen them, as well as to be with case investigators and law enforcement to encourage them to keep on looking and searching for answers.

The ceremony was naturally emotional for Stallworth’s mother, Shelia Knight. Relatives comforted her when she called out her daughter’s name.

The ceremony concluded with a balloon release. Participants moved clear of the trees into the street. They let go of the balloons and said, “We love you, Calandra!”

Relatives comfort Shelia Knight, who was in tears at one point during the ceremony honoring her missing daughter, Calandra Stallworth. [RENEE BELL | NEWS BULLETIN]



Joan Harvey (green shirt) stands next to her daughter, Shelia Knight (blue shirt) during the March 27 ceremony for Calandra Stallworth. Stallworth has been missing since March 2017. [RENEE BELL | NEWS BULLETIN]



# HOMELESS

From Page E1

officer for CPD, said the department had received numerous calls regarding the rumors, prompting an investigation.

“We started getting phone calls about it,” Hughes said. “Our investigators, actually some people contacted them personally, so it kind of became clear that we had to do something about it.”

Rumors of homeless people living in the woods around Crestview are not a new phenomenon, and

they’re not always baseless. Hughes, who once worked as a reporter for the News Bulletin, recounted a story he wrote in 2015 about a small homeless encampment near Ridge Crest Estates. But talk of a large group of homeless teens living in one area is entirely different, and it caused alarm among some residents.

The rumor may have its roots in a sermon given recently at a local church. Pastor Jason Townsend of The Summit church, in an emotional speech during a late February service, talked about the homeless problem that he had



Townsend Hughes

recently learned about.

Townsend had been told by other pastors at the church that 8 to 12 homeless kids were sleeping in the woods near Twin Hills Park. When he found out, he spoke with his staff about trying to locate the homeless children.

“So we got out there and started searching and looking, and we were wrong,” Townsend said in the sermon. “It is not 8 to 12 kids that are living in the woods; those are their ages. There are 60 kids that live and sleep in tents in your community.”

It was Townsend’s first sermon at The Summit’s main campus in Crestview. He and his wife, Misty, previously served at the Destin campus and now minister at both locations. Townsend urged the congregation to take action to help house and feed the homeless teens.

The media release from CPD mentioned a Facebook post written by a member of the congregation. It

read, in part, “When you find out that there are over 60 homeless teens living in woods in Crestview what will your response be? What if that was your teen or your niece or nephew?”

While neither the sermon nor the Facebook post specifically stated that all 60 teens were living in one wooded area, the idea prompted calls to city police.

“Word just went out like wildfire that there was this group of teens living in the woods,” Hughes said. “There were slight variations of (the story). The number changed. Sometimes it was slightly fewer, and the colony just kept growing.”

The phone calls led police to investigate the wooded areas around Twin Hills Park, but they did not find evidence of an encampment in the area. Investigators also searched two other areas in the city that were rumored to be possible locations, but no homeless children were found at either location.

Investigator Ralph Garrett, who worked on the case, said he spoke with neighbors and church members, but could find no evidence to substantiate the claims of a large group of homeless teens.

“There isn’t even enough room in those woods for 60 kids,” Garrett said, referring to the wooded area to the east of Twin Hills Park.

If it was Townsend’s sermon that sparked the rumors, he said it was not his intention. Townsend said he had not been to the alleged location and had not personally seen a large group of homeless teenagers.

“There are kids that sleep in the woods,” Townsend said. “Have I gone and looked for them? Nope, I have not. But I’ve heard so many times about that, that there are kids that are in the woods.”

Townsend said he was made aware of the large number of homeless teens in Crestview by Rosa Rivera, who runs a non-profit called the Belief Foundation. The foundation provides mentoring and educational programs for at-risk, school-age children. But Townsend clarified that the homeless teens were not living in one wooded location together.

“My first day as the official lead pastor for the Crestview campus, these children come to be made aware to us,” Townsend said. “The whole kids only in the woods, I’m not real sure how that got started,

with them only in the woods, because certainly they’re not only in the woods.”

One fact that this situation has made clear is that everyone involved, from Crestview Police Department to the churches and non-profits in the area to concerned citizens, all take the issue of homeless teens seriously.

The Summit is working with the Belief Foundation to provide food for the at-risk youths served by the foundation.

The church also plans to try to open a group home for homeless children, though they are not actively accepting donations for that cause at this time, according to Townsend.

“If you want to give something at all, you can give financially for us to feed (at-risk kids) at the Belief Foundation Monday through Thursday,” Townsend said.

While no large groups of homeless teens have been discovered in the city, Investigator Garrett urged anyone with concrete information on the location of such a group to come forward.

“If anybody has info about 25-60 kids, contact us immediately,” he said. “We’re ready.”

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# PONDER

From Page E1

made it that much better.” The new office, on the second floor of the education center, is adjacent to the exhibition of Bob Sikes memorabilia, and is only a few feet away from Sikes’ former office.

Barbara Palmgren, chair of the board of trustees of the Heritage Museum,



**Robert L.F. Sikes’ office has been left untouched, according to Heritage Museum chair Barbara Palmgren.**

[AARON JACOBS]NEWS BULLETIN]

gave a brief summary of Sikes’ career. She spoke about his two terms as a

state representative, drawing a parallel to Ponder’s career. Sikes went

on to spend 38 years as a member of the U.S. House of Representatives.

Palmgren then talked about the exhibit, including Sikes’ former office, which she says has remained untouched.

“Around the back, you will see his office as it has been preserved,” Palmgren said. “We did not touch the office. It is not to be entered into lightly, because (Sikes) is still there.”

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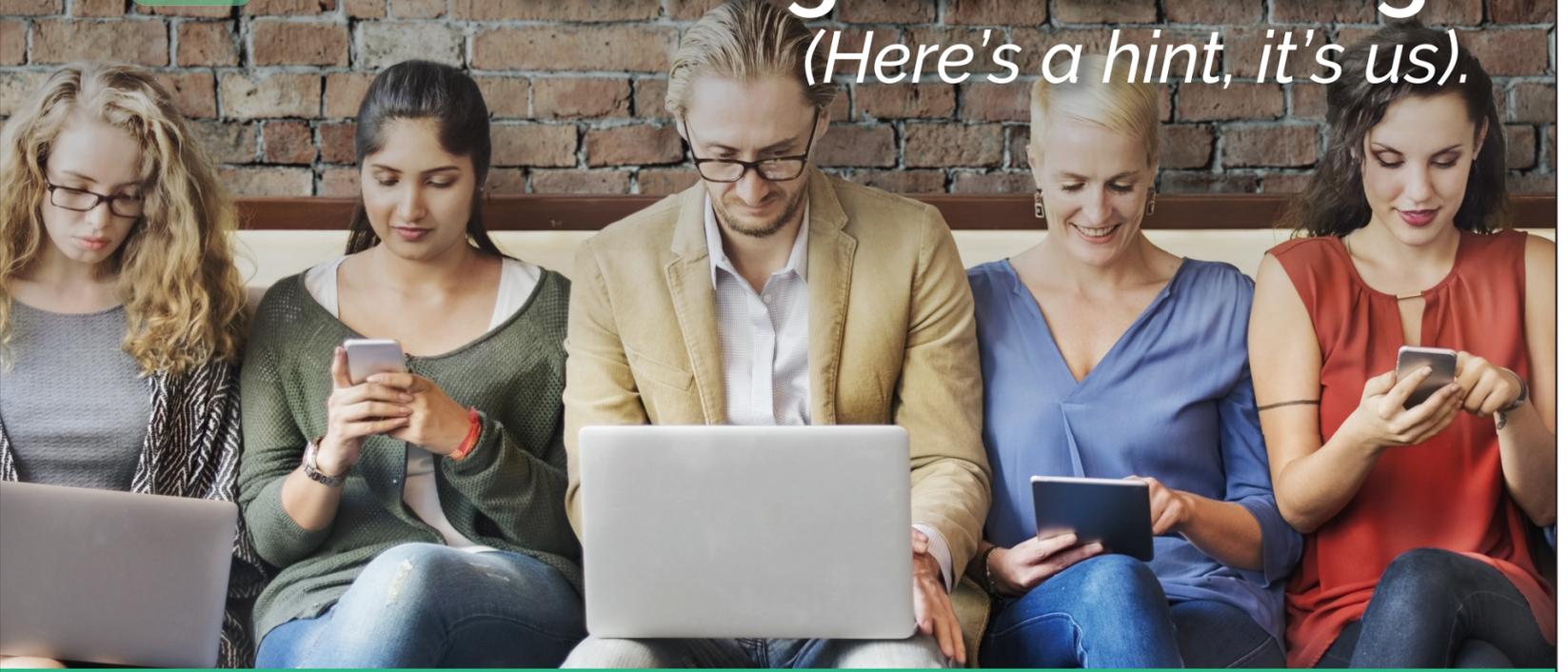


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LOTTE NICHOLS, ET AL.,

Defendants.

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered April 3rd, 2017 in Civil Case No. 2015 CA 000992 of the Circuit Court of the FIRST Judicial Circuit in and for Okaloosa County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is Plaintiff and LOTTE NICHOLS, are Defendants, the Clerk of Court will sell to the highest and best bidder for cash electronically at [www.okaloosa.realfcrose.com](http://www.okaloosa.realfcrose.com) in accordance with Chapter 45, Florida Statutes on the 8th day of May, 2018 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 20, BLOCK D OF RESUBDIVISION OF A PORTION OF ELLIOTT'S POINT IN FORT WALTON, ACCORD-

Plaintiff,

vs.

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ING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 98-C, OF THE PUBLIC RECORDS OF OKALOOSA COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens, must file a claim within 60 days after the sale.

Dated this 2nd day of March, 2018.

Deputy Clerk CLERK OF THE CIRCUIT COURT As Clerk of the Court

BY: Sharon Patten

**20180130**

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OKALOOSA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 46-2017-CA-001334-C

NAVY FEDERAL CREDIT UNION,

Plaintiff,

vs.

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04/04/2018

04/11/2018

**20180130**

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OKALOOSA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 46-2017-CA-001334-C

NAVY FEDERAL CREDIT UNION,

Plaintiff,

vs.

**LEGAL ADVERTISING 1100**

JESSICA IRENE BOYD, ET AL.,

Defendants.

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered January 5, 2018 in Civil Case No. 46-2017-CA-001334-C of the Circuit Court of the FIRST Judicial Circuit in and for Okaloosa County, Florida, wherein NAVY FEDERAL CREDIT UNION is Plaintiff and JESSICA IRENE BOYD, ET AL., are Defendants, the Clerk of Court J. D. PEACOCK II, will sell to the highest and best bidder for cash electronically at [www.okaloosa.realfcrose.com](http://www.okaloosa.realfcrose.com) at 11:00 AM in accordance with Chapter 45, Florida Statutes on the 24th day of April, 2018 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

The East 335' of the South one fourth (S 1/4) of the NW 1/4 of the SW 1/4 of Section 13, T5N, Range 23 West, less and except the South 20' of the East 33' for public right of way, Okaloosa County, Florida. Also known as Parcel 25 of Four Flags Estates, an unrecorded Plat of the W 1/2 of SW 1/4 of Section 13, T5N, R23 West, Okaloosa County, Florida. And the East 33' of the North one fourth (N 1/4) of SW 1/4 of the NW 1/4 of the SW 1/4 of Section 13, T5N, Range 23 West, less and except the South 20' of the East 33' for public right of way, Okaloosa County, Florida.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens, must file a claim within 60

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days after the sale.

Dated this 7th day of March, 2018.

Deputy Clerk CLERK OF THE CIRCUIT COURT As Clerk of the Court

BY: Sharon Patten

**If you are a person with a disability who needs any accommodation in order to participate in a court proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Shelia Sims, Chief Deputy Court Administrator, Office of Court Administration at (850) 595-4400 at the M.C. Blanchard Judicial Center, 5th Floor, Pensacola, FL 32502 within 2 working days of your receipt of this (describe notice); if you are hearing or voice impaired, call 711.**

04/04/2018

04/11/2018

**20180131**

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OKALOOSA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 46-2016-CA-000272-F

DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDITED LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-Q02, is Plaintiff and DARIN L. GRIGG AKA DARIN GRIGG, ET AL., are Defendants, the Clerk of Court J. D. PEACOCK II, will sell to the highest and best bidder for cash electronically at [www.okaloosa.realfcrose.com](http://www.okaloosa.realfcrose.com) at 11:00 AM in accordance with Chapter 45, Florida Statutes on the 25th day of April, 2018 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 39, SWIFT CREEK PHASE III, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 19, PAGE 17, OF THE PUBLIC RECORDS OF OKALOOSA

**LEGAL ADVERTISING 1100**

20180131

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OKALOOSA COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 46-2016-CA-000272-F

DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDITED LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-Q02, is Plaintiff and DARIN L. GRIGG AKA DARIN GRIGG, ET AL., are Defendants, the Clerk of Court J. D. PEACOCK II, will sell to the highest and best bidder for cash electronically at [www.okaloosa.realfcrose.com](http://www.okaloosa.realfcrose.com) at 11:00 AM in accordance with Chapter 45, Florida Statutes on the 25th day of April, 2018 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 39, SWIFT CREEK PHASE III, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 19, PAGE 17, OF THE PUBLIC RECORDS OF OKALOOSA

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DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDITED LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-Q02, is Plaintiff and DARIN L. GRIGG AKA DARIN GRIGG, ET AL., are Defendants, the Clerk of Court J. D. PEACOCK II, will sell to the highest and best bidder for cash electronically at [www.okaloosa.realfcrose.com](http://www.okaloosa.realfcrose.com) at 11:00 AM in accordance with Chapter 45, Florida Statutes on the 25th day of April, 2018 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 39, SWIFT CREEK PHASE III, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 19, PAGE 17, OF THE PUBLIC RECORDS OF OKALOOSA

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NOTICE OF FORECLOSURE SALE

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered December 11, 2017 in Civil Case No.

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NOTICE OF FORECLOSURE SALE

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COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens, must file a claim within 60 days after the sale.

Dated this 7th day of March, 2018.

Deputy Clerk  
CLERK OF THE CIRCUIT COURT  
As Clerk of the Court

BY: Sharon Patten

"If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact:

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At least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711."

04/04/2018  
02/11/2018

20180144

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT, IN AND FOR OKALOOSA COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO.: 2016-CA-004191 F

U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR NRZ P A S S - T H R O U G H TRUST VIII, Plaintiff,

vs.

CYNTHIA S. FRANKLIN A/K/A CINDY FRANKLIN A/K/A CYNTHIA FRANKLIN; SHERI WILLINGHAM; SHANE FRANKLIN, PARKWOOD COURT HOMEOWNERS' ASSOCIATION, INC.; UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA, Defendant(s).

**CLERK'S NOTICE OF SALE**

NOTICE IS GIVEN that, in accordance with the Order on Motion to Cancel and Reschedule Foreclosure Sale entered on February 27, 2018 in the above-styled cause, I will sell to the highest and best bidder for cash on April 30, 2018 at 11:00 a.m. (CST), at [www.okaloosa.real-foreclose.com](http://www.okaloosa.real-foreclose.com), the following described property: LOT 2, PARKWOOD COURT AT BLUEWATER BAY, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 12, PAGE(S) 100, OF THE PUBLIC RECORDS OF OKALOOSA COUNTY, FLORIDA.

Property Address: 4548 PARKWOOD COURT, NICEVILLE, FL 32578

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

Dated: March 13, 2018

JD PEACOCK II, CLERK OKALOOSA COUNTY CIRCUIT COURT

By: Sharon Patten  
Deputy Clerk

AMERICANS WITH DISABILITIES ACT If you are a person with a disability who needs any accommodation in order to participate in a court proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Shelia Sims, Chief Deputy Court Administrator, Office of Court Administration at (850) 595-4400 at the M.C. Blanchard Judicial Center, 5th Floor, Pensacola, FL 32502 within 2 working days of your receipt of this (describe notice); if you are hearing or voice impaired, call 711.

04/04/2018  
04/11/2018  
20180146

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT, IN AND FOR OKALOOSA COUNTY, FLORIDA.

**LEGAL ADVERTISING 1100**

OKALOOSA COUNTY TEACHERS FEDERAL CREDIT UNION, Plaintiff,

CASE NO. 2017 CA 003862 VS.

JOSEFINA HUDSON MITCHELL AS PERSONAL REPRESENTATIVE OF THE ESTATE OF CLAUDE E. MITCHELL, JR., DECEASED, JOSEFINA HUDSON MITCHELL, BROOKS MITCHELL VADNER AND JEREMY MITCHELL, Defendants.

**NOTICE OF ACTION**

TO: Josefin Hudson Mitchell as Personal Representative of the Estate of Claude E. Mitchell, Jr., Deceased 3104 Bayridge Drive Crestview, FL 32539

Josefin Hudson Mitchell 3104 Bayridge Drive Crestview, FL 32539

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following real property in Okaloosa County, Florida:

COMMENCE AT SOUTHEAST CORNER, SECTION 29, TOWNSHIP 4 NORTH, RANGE 22 WEST, OKALOOSA COUNTY, FLORIDA; THENCE NORTH 00 DEGREES 54 MINUTES 26 SECONDS WEST, 1940.69 FEET; THENCE SOUTH 89 DEGREES 05 MINUTES 34 SECONDS WEST, 404.52 FEET; THENCE SOUTH 28 DEGREES 32 MINUTES 56 SECONDS WEST, 646.00 FEET; THENCE SOUTH 66 DEGREES 11 MINUTES 51 SECONDS WEST, 515.00 FEET TO POINT OF BEGINNING; THENCE CONTINUE SOUTH 66 DEGREES 11 MINUTES 51 SECONDS WEST, 150.00 FEET; THENCE NORTH 23 DEGREES 48 MINUTES 09 SECONDS WEST, 362.13 FEET TO WATER'S EDGE; THENCE NORTHEASTERLY 150 FEET MORE OR LESS; THENCE SOUTH 23 DEGREES 48 MINUTES 09 SECONDS EAST, 353.21 FEET TO POINT OF BEGINNING.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Stephen Orsillo, the Plaintiff's attorney, whose address is Post Office Box 3637, Tallahassee, Florida 32315, within thirty (30) days after the first date of publication and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or Petition.

Dated this 12th day of March, 2018.

J.D. Peacock, II, Clerk As Clerk of the Court

By: Jackie Dunlap As Deputy Clerk

04/04/18  
04/11/18

20180149

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT IN AND FOR OKALOOSA COUNTY, FLORIDA CIRCUIT CIVIL DIVISION

SUMMIT BANK, N.A., Plaintiff,

vs.

DEVIN JONES, Individually; NORTHWEST FLORIDA LANDCLEARING, INC., a Florida Corporation; UNKNOWN TENANT IN POSSESSION OF UNIT 1; UNKNOWN TENANT IN POSSESSION OF UNIT 2, Defendants.

CASE NO. 2017 CA 002528 C

**NOTICE OF SALE**

Notice is hereby given that, pursuant to a Final Judgment of Foreclosure entered in the above-styled cause, in the Circuit Court of Okaloosa County, Florida, I will sell the property situate in Okaloosa County, Florida, more particularly described below, by electronic sale, to the highest and best bidder, for cash, at [www.okaloosa.com](http://www.okaloosa.com), at 11:00 o'clock a.m. (Central Time), on the 1st day of June, 2018:

A parcel of land lying in Section 16, Township 3 North, Range 24 West, Okaloosa County, Florida, and being bounded on the West by the West line of said Section 16, and the Northeast by the Southerly line of Florida State Road 4 (66 Foot R/W), and being more particularly described as follows:

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lows:

Commencing at a 4 inch by 4 inch concrete monument no identification marking the Southwest corner of the Northwest 1/4 of said Section 16; thence North 00 degrees 08 minutes 12 seconds East on the aforesaid West line of Section 16, a distance of 251.62 feet to the Point of Beginning; thence continue on said West line North 00 degrees 08 minutes 12 seconds East, a distance of 139.45 feet to a point of intersection with the aforesaid Southerly Right of Way line of State Road 4; thence departing said Section line proceed South 67 degrees 56 minutes 42 seconds East on the aforesaid Southerly Right of Way line, a distance of 173.88 feet; thence departing said Right of Way line proceed South 22 degrees 03 minutes 18 seconds West, a distance of 106.80 feet; thence North 78 degrees 26 minutes 22 seconds West, a distance of 123.90 feet to the Point of Beginning.

And being more accurately described as follows:

Commencing at a 4" X 4" concrete monument no identification marking the Southwest corner of the Northwest Quarter of said Section 16 thence North 00 degrees 08 minutes 12 seconds East on the aforesaid West line of Section 16, a distance of 251.62 feet to the Point of Beginning; thence continue on said West line North 00 degrees 08 minutes 12 seconds East, a distance of 148.74 feet to a point of intersection with the aforesaid Southerly right of way line of State Road 4; thence departing said South line proceed South 20 degrees 02 minutes 30 seconds West, a distance of 106.04 feet; thence North 78 degrees 26 minutes 22 seconds West, a distance of 123.90 feet to the Point of Beginning.

Tax I.D. No.: 16-3N-24-0000-0033-0 001C

Address: 5 4 4 4 Highway 4 Baker, Florida 32531

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact:

Court Administration, ADA Liaison  
Okaloosa County  
1940 Lewis Turner Boulevard  
Fort Walton Beach, FL 32547  
(850) 609-4700 Fax (850) 651-7725  
ADA.Okaloosa@fcourts1.gov

at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of this Court on 3/13/2018.

J. D. PEACOCK, II Clerk of Circuit Court

By: Courtney Eslinger Deputy Clerk

03/28/18  
04/04/18

20180150

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT IN AND FOR OKALOOSA COUNTY, FLORIDA

THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK, AS SUCCESSOR-IN-INTEREST TO JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET MORTGAGE INVESTMENTS II TRUST 2006-AR4, M O R T G A G E P A S S - T H R O U G H C E R T I F I C A T E S , SERIES 2006-AR4, Plaintiff,

CHARLES W. ROGERS, INDIVIDUALLY

**LEGAL ADVERTISING 1100**

AND AS COTRUSTEE UNDER THE CHARLES W. ROGERS LIVING TRUST DATED OCTOBER 5, 1999, et al.,

Defendants.

CASE NO.: 2016-CA-000385 F

**NOTICE OF FORECLOSURE SALE**

NOTICE is hereby given that J.D. Peacock II, Clerk of the Circuit Court of Okaloosa County, Florida, will on April 23, 2018, at 11:00 A.M. CST, via the online auction site at [www.okaloosa.realforeclose.com](http://www.okaloosa.realforeclose.com) in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Okaloosa County, Florida, to wit:

Condominium Unit No. 78C, Island Echos Condominium, a Condominium according to Declaration of Condominium recorded in OR Book 770, Page 907, as amended by Amended Declaration of Condominium as recorded in OR Book 772, Page 962, PR Book 1111, Page 1926, OR Book 1574, Page 1784 and OR Book 2132, Page 2414, all of the public records of Okaloosa County, Florida.

Property Address: 676 Santa Rosa Blvd. Unit 78C, Fort Walton Beach, Florida 32548

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact:

Court Administration, ADA Liaison  
Okaloosa County  
1940 Lewis Turner Boulevard  
Fort Walton Beach, FL 32547  
Phone (850) 609-4700 Fax (850) 651-7725  
ADA.Okaloosa@fcourts1.gov

at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and official seal of this Honorable Court, this 19th day of March, 2018.

J.D. Peacock II Clerk of the Circuit Court

By: Courtney Eslinger DEPUTY CLERK

04/04/18  
04/11/18

20180153

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT IN AND FOR OKALOOSA COUNTY, FLORIDA

Carrington Mortgage Services, LLC, Plaintiff,

vs.

Wesley B. Browne, et al., Defendants.

GENERAL JURISDICTION DIVISION

Case No. 2016 CA 001798 C

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 5, 2018, entered in Case No. 2016 CA 001798 C of the Circuit Court of the First Judicial Circuit, in and for Okaloosa County, Florida, wherein Carrington Mortgage Services, LLC is the Plaintiff and Wesley B. Browne, Martha M. Browne are the Defendants, that JD Peacock II, Okaloosa County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at [www.okaloosa.realforeclose.com](http://www.okaloosa.realforeclose.com), beginning at 11:00 AM on the 17th day of April, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 3, BLOCK 3, THIRD ADDITION TO COUNTRYVIEW ESTATES, ACCORDING TO PLAT THEREOF ON FILE IN PLAT BOOK 10, AT PAGE 82,

**LEGAL ADVERTISING 1100**

IN THE OFFICE OF THE CLERK OF CIRCUIT COURT, OKALOOSA COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

If you are a subordinate lienholder claiming a right to funds remaining after the sale, you must file a claim with the clerk no later than 60 days after the sale. If you fail to file a claim, you will not be entitled to any remaining funds.

Dated this 21st day of March, 2018.

BROCK & SCOTT, PLLC  
Attorney for Plaintiff  
1501 N.W. 49th Street, Suite 200  
Ft. Lauderdale, FL 33309  
Phone: (954) 618-6955, ext. 4729  
Fax: (954) 618-6954  
FLCourtDocs@brockandscott.com

By: Kara Fredrickson, Esq.  
Florida Bar No. 85427

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Administration, ADA Liaison, Okaloosa County, 1940 Lewis Turner Boulevard, Fort Walton Beach, FL 32547, Phone (850) 609-4700 Fax (850) 651-7725, ADA.Okaloosa@fcourts1.gov

at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

03/28/18  
04/04/18

20180154

IN THE CIRCUIT COURT OF THE 1ST JUDICIAL CIRCUIT, IN AND FOR OKALOOSA COUNTY, FLORIDA CIVIL DIVISION:

CASE NO.: 2015 CA 002217

FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff,

vs.

TIMOTHY D. MATZ A/K/A TIMOTHY DAVID MATZ IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 6th day of February, 2018, and entered in Case No. 2015 CA 002217, of the Circuit Court of the 1st Judicial Circuit in and for Okaloosa County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is the Plaintiff and TIMOTHY D. MATZ A/K/A TIMOTHY DAVID MATZ, CAPITAL ONE, NATIONAL ASSOCIATION F/K/A HIBERNA NATIONAL BANK; and UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY are defendants. JD PEACOCK II as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at [www.okaloosa.realforeclose.com](http://www.okaloosa.realforeclose.com) at 11:00 AM on the 24th day of April, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 12, BLOCK 2, NORMANDY TERRACE, ACCORDING TO PLAT THEREOF ON FILE IN PLAT BOOK 2, PAGE 155, IN THE OFFICE OF THE CLERK OF CIRCUIT COURT, OKALOOSA COUNTY, FLORIDA

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and official seal of this Honorable Court, this 19th day of March, 2018.

J.D. Peacock II Clerk of the Circuit Court

By: Courtney Eslinger DEPUTY CLERK

04/04/18  
04/11/18

20180153

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT IN AND FOR OKALOOSA COUNTY, FLORIDA

Carrington Mortgage Services, LLC, Plaintiff,

vs.

Wesley B. Browne, et al., Defendants.

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 5, 2018, entered in Case No. 2016 CA 001798 C of the Circuit Court of the First Judicial Circuit, in and for Okaloosa County, Florida, wherein Carrington Mortgage Services, LLC is the Plaintiff and Wesley B. Browne, Martha M. Browne are the Defendants, that JD Peacock II, Okaloosa County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at [www.okaloosa.realforeclose.com](http://www.okaloosa.realforeclose.com), beginning at 11:00 AM on the 17th day of April, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 3, BLOCK 3, THIRD ADDITION TO COUNTRYVIEW ESTATES, ACCORDING TO PLAT THEREOF ON FILE IN PLAT BOOK 10, AT PAGE 82,

**COST PLUS 10%**  
310 W. JAMES LEE BLVD. • CRESTVIEW, FL  
**850-398-6919**  
PRICES EFFECTIVE APRIL 4 - 10, 2018  
STORE HOURS 6:00 A.M. - 10:00 P.M. 7 DAYS A WEEK  
WE BELIEVE IN COST PLUS A 10% SURCHARGE AT THE CHECKOUT. COST INCLUDES FREIGHT, FEES AND ANY ASSOCIATED EXPENSE.  
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**BIG SAVINGS EVERYDAY**

21.5-28 oz. can Bush's  
**Baked Beans \$4 for \$5**

10 lb. bag Fryer  
**Leg Quarters 44¢ lb.**

Twin (12.9 lb.) Bags  
**Kingsford Charcoal \$9.97 ea**

Family Pack Black Canyon Angus Beef  
**T-Bone Steaks \$5.44 lb.**

Wonder 8 count Hamburger or Hot Dog Buns or 18-20 oz. loaf  
**Round Top or Whole Wheat Bread \$1.50 ea**

Family Pack Black Canyon Angus Beef Boneless  
**Shoulder Roast \$2.70 lb.**

10 count box  
**Kool-Aid Jammers 2 for \$3** Grape, Cherry, Kiwi Strawberry or Tropical Punch

Family Pack Black Canyon Angus Beef Boneless  
**Shoulder Steaks \$2.97 lb.**

30 oz. jar  
**Hellmann's Mayonnaise \$2.99 ea**

18 oz. bottle  
**Kraft BBQ Sauce 77¢ ea.**

Family Pack Lean & Tender Boneless Sirloin  
**Pork Chops \$1.62 lb.**

3-4 count box  
**Cousin Willie's Popcorn 88¢ ea**

3 pack Lean & Tender Small Pork  
**Spareribs \$1.50 lb.**

12 count box Quaker  
**Instant Grits 2 for \$3**

Family Pack Lean & Tender Pork  
**Cubed Steaks \$1.80 lb.**

59 oz. carton Growers' Pride or  
**Donald Duck Orange Juice \$1.95 ea.**

Family Pack Black Canyon Angus  
**Beef Cubed Steak \$2.70 lb.**

16-20 oz. chub  
**McKenzie's Creamed Corn 88¢ ea**

Family Pack Black Canyon Angus  
**Beef Boneless Top Blade Steaks \$3.66 lb.**

8 oz. pkg. Dutch Farms  
**Shredded Cheese 4 for \$5**

Lean & Tender Boneless  
**Sirloin Pork Roast \$1.48 lb.**

50 oz. Original or 100 oz.  
**Simply Clean Tide \$4.75 ea.**

Family Pack Black Canyon Angus  
**Beef Boneless Flat Iron Steaks \$4.50 lb.**

**FARM FRESH PRODUCE**

head Green Cabbage **44¢ lb.**  
Red Slicing Tomatoes **\$1.00 lb.**  
1 lb. container Red Ripe Strawberries **\$3.16 ea.**  
Mississippi #1 Sweet Potatoes **67¢ lb.**  
Green or Red Seedless Grapes **\$2.21 lb.**

Jumbo Cantaloupes **\$2.36 ea.**  
Jumbo Red Onions **58¢ lb.**  
Tommy Atkins Mangos **\$1.00 ea.**  
14 oz. bag Dole Coleslaw **\$1.03 ea.**  
Washington Extra Fancy Red Delicious Apples **\$1.00 lb.**

10 lb. box Covered Wagon  
**Bulk Sliced Bacon \$1.79 ea.**

12 oz. pkg. Sugarale  
**Hot Dogs 75¢ ea.**

1 lb. pkg. Land O'Frost Premium Cooked Ham,  
Smoked Turkey Black Forest or  
**Honey Ham \$3.66 ea.**

**LEGAL ADVERTISING**  
**1100**

Fax (850) 651-7725  
ADA.Okaloosa@flcourts.gov

At least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 20th day of March, 2018.

JD PEACOCK II  
Clerk Of The Circuit Court

By: Sharon Patten  
Deputy Clerk

04/04/18  
04/11/18

**NOTICE OF SALE**

Pursuant to Section 713.75, Florida Statutes, there will be a public auction on 04/16/2018 at 8:00 AM for the following vehicle:

05 DODG  
2D4FV48V85H185942

There will be a public auction on 4/17/18 at 8:00 AM for the following vehicle:

00 FORD  
1FTNW21F7YEC98144

There will be a public auction on 4/26/18 at 8:00 AM for the following vehicle:

18 HOND  
5FPYK3F71JB004703

The auction will be held at 6194 Hwy 85 North, Crestview, FL 32536. Danco Towing has the right to turn down any and all bids.

04/04/18  
20180156

IN THE CIRCUIT COURT IN AND FOR OKALOOSA COUNTY, FLORIDA PROBATE DIVISION

CASE NO. 2018 CP 103

IN RE: THE ESTATE OF DOROTHY M. CLARNO  
Deceased.

**NOTICE TO CREDITORS**

The administration of the estate of DOROTHY M. CLARNO, deceased, whose date of death was November 24, 2017, is pending in the Circuit Court for Okaloosa County, Florida, Probate Division,

**LEGAL ADVERTISING**  
**1100**

the address of which is Okaloosa County Courthouse Annex Extension, Circuit Court, Probate Division, 1940 Lewis Turner Boulevard, Fort Walton Beach, Florida 32547. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is March 28, 2018.

/s/ Byron E. Cotton  
Attorney for Personal Representative:  
Byron E. Cotton  
Florida Bar No.: 0695521  
Cotton & Gates  
3 Plew Avenue  
Shalimar, Florida 32579  
Telephone: (850) 651-9900  
Telecopier: (850) 651-2522  
E - Service: efilincotton@cotton-gates.com  
Secondary: byron@cotton-gates.com  
diane@cotton-gates.com

Personal Representative:  
/s/ Jan Clarno  
Jan Clarno  
99 12th Avenue  
Shalimar, FL 32579

3/29/2018  
4/4/2018

**3100-3350**  
**MERCHANDISE**

- 3100 - Antiques
- 3110 - Appliances
- 3120 - Arts & Crafts
- 3130 - Auctions
- 3140 - Baby Items
- 3150 - Building Supplies
- 3160 - Business Equipment
- 3170 - Collectibles
- 3180 - Computers
- 3190 - Electronics
- 3200 - Firewood
- 3210 - Free Pass It On
- 3220 - Furniture
- 3230 - Garage/Yard Sales
- 3240 - Guns
- 3250 - Good Things to Eat
- 3260 - Health & Fitness
- 3270 - Jewelry/Clothing
- 3280 - Machinery/Equipment
- 3290 - Medical Equipment
- 3300 - Miscellaneous
- 3310 - Musical Instruments
- 3320 - Plants & Shrubs/Supplies
- 3330 - Restaurant/Hotel
- 3340 - Sporting Goods
- 3350 - Tickets (Buy & Sell)

**4100-4130**  
**EMPLOYMENT**

4100 - Help Wanted  
4130 - Employment Information

**HELP WANTED**  
**4100**

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Local company has immediate opening for Facility Attendant.  
Call 877-808-3623

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INCLUDES MANUAL LABOR IN LUMBERYARD. APPLY IN PERSON ASK FOR TOMMY. NO PHONE CALLS

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**HELP WANTED**  
**4100**

**NEW YORK'S FAMOUS PIZZA & PASTA**

**Delivery & Experienced Pizza makers Needed.**

Apply at:  
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Crestview Corners Shopping Center  
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These tiny ads sell, hire, rent and inform for thousands of families each week. Let a little Classified ad do a big job for you.  
**The Crestview News Bulletin Classifieds 864-0320**

**APARTMENT RENTALS**  
**6110**

**Publisher's Notice**

All real estate advertising in this newspaper is subject to the Fair Housing Act which makes it illegal to advertise "any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin, or an intention, to make any such preference, limitation or discrimination." Familial status includes children under the age of 18 living with parents or legal custodians, pregnant women and people securing custody of children under 18.

This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. To complain of discrimination call HUD toll-free at 1-800-669-9777. The toll-free number for the hearing impaired is 1-800-927-9275.



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**The Crestview News Bulletin Classifieds 864-0320**

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**IN THE CLASSIFIEDS!**

**PANAMA CITY NEWS HERALD**  
*Where life unfolds daily*

**Multi-Media Sales Executive**

The News Herald is seeking a **Multi-Media Sales Executive (MMSE)** in its Panama City location. This position will focus on tactical and rapid account development by prospecting for new business in an effort to grow print and digital advertising revenue in the local retail business category. Primary responsibilities include: relationship building, conducting needs assessments by active listening and clarifying needs, develop marketing plans to meet the customer's needs, generate and present proposals to provide long-term solutions for the customer. Minimum qualifications include: HS diploma or GED, BA/BS in Advertising, Marketing or related field a plus. Minimum 1-2 years sales and B2B experience. Must have a Florida driver's license, current auto insurance and must pass drug screening. Send cover letter and resume to [jsmith@pcnh.com](mailto:jsmith@pcnh.com) [mmcabe@pcnh.com](mailto:mmcabe@pcnh.com)

**MILTONDODGECHRYSLERJEEP.NET**

**SPRING SALES EVENT**

**MILTON SPRING CLEANING EVENT**

GET OUR BEST DEALS SO WE CAN MAKE ROOM FOR OUR NEW INVENTORY

**BRAND NEW 2018 RAM CREW CAB**  
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**MILTON'S PRICE ASSURANCE Guarantee**  
BRING US YOUR BEST OFFER AND WE'LL BEAT IT!

**NEW 2018 CHRYSLER 300 TOURING**  
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**NEW 2018 JEEP CHEROKEE LIMITED**  
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PRICE GUARANTEE APPLIES TO IN-STOCK, NEW VEHICLES ONLY. VALID ON LOCAL COMPETITORS WITHIN A 50-MILE RADIUS OF THE DEALERSHIP. PRICE GUARANTEE APPLIES TO THE SALE PRICE OF THE VEHICLE WITH A WRITTEN PRICE QUOTE AND AUTHORIZED SIGNATURE OF COMPETITIVE DEALER WITHIN 3-DAYS AFTER PURCHASE OR 300 MILES, WHICHEVER COMES FIRST. VEHICLE QUOTE MUST HAVE THE SAME MSRP, YEAR, MAKE, MODEL, TRIM LEVEL AND EQUIPMENT. DEALER'S STOCK ONLY. DEMONSTRATORS, DAMAGED VEHICLES (HAUL, ICE, ETC.) OR COMPETITIVE ADS LISTING "ONE AT THIS PRICE" OR VEHICLES WITH A SPECIFIC VIN DO NOT QUALIFY. CANNOT BE COMBINED WITH OTHER OFFERS. RESTRICTIONS MAY APPLY. SEE DEALER FOR COMPLETE DETAILS. OFFERS EXPIRE 4/30/18.

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PAYMENTS AS LOW AS **\$99 PER MO.\*\***

**DELIVERY WITH \$0 DOWN^**

**MAKE NO PAYMENTS UNTIL SUMMER<sup>++</sup>**

<b>2001 FORD MUSTANG</b> HOT BUY.....	WAS \$8,995 NOW \$6,980	<b>2016 FORD ESCAPE SE</b> ALLOY WHEELS.....	WAS \$19,995 NOW \$18,800
<b>2012 CHEVROLET SONIC 5DR</b> HATCHBACK ZLT.....	WAS \$8,990 NOW \$7,980	<b>2015 DODGE JOURNEY</b> 4DR SUV.....	WAS \$21,990 NOW \$18,980
<b>2011 CHEVROLET CRUZE</b> MUST SEE!.....	WAS \$9,990 NOW \$8,980	<b>2013 RAM 1500</b> 5.7L ENGINE.....	WAS \$19,995 NOW \$18,980
<b>2009 NISSAN FRONTIER LE</b> NAVY BLUE.....	WAS \$12,995 NOW \$10,980	<b>2012 RAM 1500</b> CREW CAB.....	WAS \$21,995 NOW \$19,488
<b>2017 FORD FIESTA SE</b> HATCHBACK.....	WAS \$13,995 NOW \$11,980	<b>2016 CHEVROLET EQUINOX</b> W/ BLUETOOTH.....	WAS \$20,995 NOW \$19,988
<b>2012 MINI COOPER S</b> KEYLESS ENTRY.....	WAS \$13,995 NOW \$12,980	<b>2017 FORD FOCUS ST</b> HATCHBACK.....	WAS \$23,995 NOW \$21,980
<b>2007 TOYOTA FJ CRUISER</b> SPORT.....	WAS \$14,990 NOW \$12,980	<b>2014 TOYOTA 4RUNNER</b> METALLIC SILVER.....	WAS \$27,995 NOW \$24,980
<b>2013 CHEVROLET CAMARO 1LS</b> W/ NAVIGATION.....	WAS \$14,995 NOW \$13,488	<b>2015 HONDA ODYSSEY</b> BLUETOOTH & LEATHER.....	WAS \$26,995 NOW \$25,488
<b>2017 HYUNDAI ELANTRA SE</b> 2.0L AUTO.....	WAS \$14,990 NOW \$13,980	<b>2016 JEEP GRAND CHEROKEE</b> LAREDO.....	WAS \$27,990 NOW \$27,888
<b>2012 DODGE CHARGER</b> RT.....	WAS \$15,990 NOW \$14,988	<b>2015 JEEP GRAND CHEROKEE</b> OVERLAND.....	WAS \$29,990 NOW \$28,688
<b>2015 NISSAN ROGUE SV</b> MUST SEE!.....	WAS \$16,995 NOW \$15,488	<b>2016 JEEP GRAND CHEROKEE</b> LIMITED, PEARL WHITE.....	WAS \$30,990 NOW \$28,980
<b>2010 RAM 1500</b> QUAD CAB.....	WAS \$16,990 NOW \$16,488	<b>2015 RAM 1500 DIESEL</b> CREW CAB.....	WAS \$31,990 NOW \$30,980
<b>2011 RAM 1500</b> V8 ENGINE.....	WAS \$17,990 NOW \$16,800	<b>2014 DODGE DURANGO R/T</b> GREAT BUY!.....	WAS \$33,995 NOW \$32,888
<b>2015 CHEVROLET CAMARO</b> LIKE NEW!.....	WAS \$18,995 NOW \$16,980	<b>2017 CHEVROLET SILVERADO</b> JUST REDUCED.....	WAS \$35,995 NOW \$33,980
<b>2013 RAM 1500 4WD</b> QUAD CAB.....	WAS \$19,990 NOW \$17,488	<b>2017 TOYOTA TUNDRA</b> CREWMAX.....	WAS \$34,995 NOW \$33,988
<b>2016 CHRYSLER TOWN AND COUNTRY</b> TOURING.....	WAS \$19,995 NOW \$17,980	<b>2014 FORD F-150 4WD</b> SUPERCREW.....	WAS \$37,995 NOW \$35,888
<b>2017 CHRYSLER 200 LIMITED</b> MUST SEE!.....	WAS \$19,990 NOW \$18,480	<b>2017 RAM 2500 4X4</b> CREW CAB.....	WAS \$39,995 NOW \$36,980
<b>2016 DODGE JOURNEY</b> LOW MILES.....	WAS \$19,990 NOW \$18,800	<b>2014 RAM 3500</b> DIESEL.....	WAS \$39,995 NOW \$37,980

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ALL OFFERS ON SELECT MODELS WITH APPROVED CREDIT. ALL PAYMENTS CALCULATED AT 3.99% APR AND WITH \$2,000 CASH OR TRADE EQUITY. <sup>++</sup> INTEREST ACCRUES FROM DATE OF PURCHASE. <sup>\*\*</sup>EXAMPLE: 2011 KIA OPTIMA \$2250 DOWN \$99 PER MONTH FOR 72 MONTHS AT 2.99% APR. ALL PAYMENTS PLUS TAX, TAG, TITLE, REGISTRATION, ACQUISITION AND FOUR HUNDRED AND NINETY-NINE DOLLAR DEALER FEE. SEE DEALER FOR DETAILS. PICTURES FOR ILLUSTRATION PURPOSES ONLY. OFFERS EXPIRE 4/30/18. <sup>^</sup> ZERO DOWN 99 PER MONTH FOR 60 MONTHS AT 3% APR. DOWN PAYMENT APR, TERM AND VEHICLE SELECTION MAY VARY BASED ON SEVERITY OF CREDIT.