



**MIG 13** LLC  
THE MORGAN INSURANCE GROUP

**AUTO • HOME • BUSINESS • LIFE • HEALTH • MARINE**

The Morgan Insurance Group is now MIG 13. Under new management, still locally owned and operated for over 30 years. We continue to proudly serve as the Florida Keys premier agency for all of your insurance and financial services needs.

★ ★ ★ ★ ★ **WE'VE GOT YOU COVERED** ★ ★ ★ ★ ★

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|---|--|---|--|--|
| <b>PERSONAL</b>   | <b>BUSINESS</b>  | <b>BUSINESS SERVICES</b>  | <b>GROUP PLANS</b>   | <b>FINANCIAL SERVICES</b>  |
| Home<br>Wind<br>Flood<br>Auto<br>Marine<br>Health<br>Life<br>Disability<br>Long Term Care | General Liability<br>Commercial Property<br>Commercial Auto<br>Worker's Compensation<br>Surety Bonds | Payroll<br>Benefits / Full Worksite Benefits<br>HR Management<br>Compliance | Group Health<br>Group Life<br>Group Dental<br>Group Disability (STD & LTD) | Full Client Service<br>Compliance<br>Group & Individual<br>401K / Retirement Planning<br>Annuities |
| <b>THREE LOCATIONS:</b>   |  |   |  |  |
| Coming Soon: Marathon Location  |  |   |  |  |
| <b>KEY LARGO</b>  | <b>MIAMI</b>   | <b>BIG PINE KEY</b>   |  |  |
| 102481 Overseas Hwy<br>Key Largo, FL 33037  | 4000 Ponce De Leon Blvd, Ste 400<br>Coral Gables, FL 33146   | 31109 Ave A #4<br>Big Pine Key, FL 33043                                    |  |  |

★ ★ ★ ★ ★ **FREE QUOTES - CALL TODAY!** ★ ★ ★ ★ ★

305-451-4788 • info@mig13.com • mig13.com

**IF YOU'RE GOING TO CHILL, CHILL BIG!**

**WE ARE OPEN!**

We are following all CDC Guidelines to keep everyone safe.



Don't worry, we still offer  
**TAKE OUT, DELIVERY & DOCKSIDE PICKUP**

**HAPPY HOUR!**  
4-7 PM  
MONDAY-FRIDAY

MM104 B/S | Key Largo | 305.453.9066 | www.jjsBigChill.com

## The Key Largo Grotto

"I went to the Grotto and lit a candle for Rodney Nelson," my friend Barry Watson told me. "Yeah, it's around the corner from my house. A tiny church where anyone can go," he said.

I was intrigued. Nelson was a good friend of ours who recently passed away. It's a personal and heartwarming tribute to light a candle there. And it is a magical place.

In the heart of Key Largo at MM 99.7, turn right onto Bay Drive (just north of Wendy's) and then take a quick right onto Poinsettia Drive, and you're there. Built by Taki Theodosiou and tended by his family with love, it is the most amazing (and could be the world's tiniest) church in the shape of a grotto. It's a miniature chapel built in 2009 and named after St. John The



Joanna

and is symbolic in the Greek Orthodox religion. It is there that Theodosiou's daughter Joanna finds much peace and inspiration. Joanna has sat in the little chair inside and written over 20 beautiful songs. She sings like an angel.

The littlest church in Key Largo is open to the public, as it was built for us all.

We have a message from the Theo family "All we ask is that whoever enters will find peace as we have, and will thank God for all he does for us. We hope you will trust and believe in God, no matter what nationality or religion you are, and will find peace as you enter this small place with so much love to offer. May you be blessed and may you find peace and happiness as we have here at our little Church."



Taki Theodosiou

Baptist and Yani Theodosiou, Taki's father.

The photographs on the walls were brought here from the Holy Mt. Athos in Greece

where there are 20 monasteries. The stained glass windows were hand crafted by Taki. The candle there has

been burning for 12 years



Key Largo Grotto  
MM 99.7 on Poinsettia Drive