



**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** ★ ★ ★ ★ ★

<p><b>PERSONAL</b></p> <ul style="list-style-type: none"> <li>Home</li> <li>Wind</li> <li>Flood</li> <li>Auto</li> <li>Marine</li> <li>Health</li> <li>Life</li> <li>Disability</li> <li>Long Term Care</li> </ul>	<p><b>BUSINESS</b></p> <ul style="list-style-type: none"> <li>General Liability</li> <li>Commercial Property</li> <li>Commercial Auto</li> <li>Worker's Compensation</li> <li>Surety Bonds</li> </ul>	<p><b>BUSINESS SERVICES</b></p> <ul style="list-style-type: none"> <li>Payroll</li> <li>Benefits / Full Worksite Benefits</li> <li>HR Management</li> <li>Compliance</li> </ul>	<p><b>GROUP PLANS</b></p> <ul style="list-style-type: none"> <li>Group Health</li> <li>Group Life</li> <li>Group Dental</li> <li>Group Disability (STD &amp; LTD)</li> </ul>	<p><b>FINANCIAL SERVICES</b></p> <ul style="list-style-type: none"> <li>Full Client Service</li> <li>Compliance</li> <li>Group &amp; Individual</li> <li>401K / Retirement Planning</li> <li>Annuities</li> </ul>
--	---	---	--	---

**THREE LOCATIONS:**

*Coming Soon: Marathon Location*

<div style="background-color: #e91e63; color: white; padding: 2px; font-weight: bold;">KEY LARGO</div> <p>102481 Overseas Hwy Key Largo, FL 33037</p>	<div style="background-color: #e91e63; color: white; padding: 2px; font-weight: bold;">MIAMI</div> <p>4000 Ponce De Leon Blvd, Ste 400 Coral Gables, FL 33146</p>	<div style="background-color: #e91e63; color: white; padding: 2px; font-weight: bold;">BIG PINE KEY</div> <p>31109 Ave A #4 Big Pine Key, FL 33043</p>
---	---	--

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

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

**Conch Entertainer Spotlight On:**

**Micah Gardner - The Barstool Sailor**

The Sunshine Billionaire Spreads His Wealth of Song, Wisdom, Fun and Humor by Marilee Free

Micah is an euphonious musician, who writes and sings about the "lure of sea-level living." With songs like 'Sunshine Billionaire,' 'The Last Key's Critter,' 'Tan Girl' and 'Humphrey the Manatee,' his shows revel in emotional versatility comprised of originals and a few eclectic covers.

Living in paradise, Micah is grateful to call Islamorada home. He also welcomes the opportunity to travel by 'Barstool Sailing' around the world. Truly appreciative of his blessings, he embraces life at every turn, being a teacher, tour guide, musician, storyteller, songwriter and now a beer-tender at the Florida Keys Brewery.

As a casual observer of change, and with his true people-pleaser skills, he has become a master of wordplay. In the late 90s, Micah was the lyricist and lead singer on 3 albums for the Ft. Lauderdale ska/reggae band Carnegie Tide. His solo albums include **Tales from the**

**Dockside, Backside of Sunrise, Trial of Miles,** and his latest endeavor, **Live @ Gypsy's**, which takes a musical journey into the realm of bossanova and Celtic sound.

Micah gives loving gratitude to Desiray Pruett. They are long-time friends who met when they were aspiring musicians performing at adjacent venues Island Grill and Smuggler's Cove. This fall they will be going on a 'Tropical Hibernation Tour' where Micah will do house concerts and small venue shows from South Florida to Maine. With multiple stops along the way, he will be bringing his brand of island folk music to private audiences of friends and family.

Desiray and Micah are creating an online store called Sunshine Billionaire Ware with an eclectic array of clothing, jewelry, music, wood-burned carvings and art designed especially for the

sub-tropical lifestyle. Cheryl McBay, from the Florida Keys Brewery, did the artwork for their latest Sunshine Billionaire attire. When Micah and Desiray put their ideas together, they are a buoyant force of creativity, life trip and most of all, FUN!



Micah invites you to go Barstool Sailing with him.



shares his wealth of knowledge on craft beer as well as where to go and what to do for fun in the Upper Keys.

You can see Micah's duo show the 2nd and 4th Saturdays of the month at the Florida Keys Brewery with master bassist Cliff Stutts. He also rotates performances at Marker 88, The Lorelei, OV and Amara Cay.

For more information contact Micah through his website: [barstoolsailor.com](http://barstoolsailor.com).

Micah expresses his gratitude to fans and friends that have supported, mentored and helped him live the dream. Master guitarist, Dave Feder gave Micah lessons when he first realized he could use the help. Lifelong friends Dave Eaken, TJ Hayes, John Gallant, Bobby Rodgers, Maria Wagner and Joe B. have always had his back. He gives credit to Wood Campbell for dialing in his live sound. As for the top hat, it was a gift from a friend and is worn in honor of the late Jack Snipes.

You can catch him beer-tending at the Florida Keys Brewery, MM 82, Monday and Wednesday nights, where he



Songs may finish and gigs may end, but people never forget the music and musicians that touch their hearts and souls.



Desiray and Micah, happy wanderers.



**THE PLACE TO WATCH COLLEGE BASKETBALL NCAA MARCH MADNESS**



**JIMMY JOHNSON'S BIGCHILL**  
TIKI BAR CABANAS POOL



**SPRING BREAKERS Welcome**



MM104 B/S - Key Largo

305.453.9066 | [www.jjsBigChill.com](http://www.jjsBigChill.com)

**We Stock Guitar Strings**  
— New & Used Guitars —



**CORAL FINANCIAL**  
Jewelry & Pawn

MM102 Oceanside Key Largo **453-5300**

Custom Jewelry