

P.O. Box 4323
Ft Walton Beach, FL 3254

ADDRESS CORRECTION REQUESTED

OKALOOSA ISLAND LEASEHOLDERS ASSOCIATION

Our November 2026 meeting will be held on **Monday, November 9** starting at 7 pm. For our November meeting, members will have the option of attending the meeting in-person at the Okaloosa Island Firehouse (104 Santa Rosa Blvd) or attending over the internet by Zoom. In a few days OILA members will receive a Zoom meeting invitation by e-mail, with instructions on how to join the meeting.

IN THIS NEWSLETTER

- Message from the President
- Agenda for November 9 Meeting
- Rainfall for October
- Architectural Review Committee Report for October
- Wuzzle Puzzles
- Draft Minutes Oct 19, 2026 Meeting
- This Month in History – November
- Wuzzle Puzzle Answers
- Message from the Fire Chief – Sean Mast

THE OIL LANTERN

THE NEWSLETTER OF THE OKALOOSA ISLAND LEASEHOLDERS ASSOCIATION, Inc
P.O. Box 4323, Fort Walton Beach, FL 3254
Editor: Jim Simpson, (850) 585-2116
Association Website: www.oilaweb.com
November 2026

OILA BOARD OF DIRECTORS 2025-2026

Nick Hall
president@oilaweb.com

Lori Waschak
vicepresident@oilaweb.com

Jesse Hunt
directors@oilaweb.com

Eddie Wall
directors@oilaweb.com

Dorothy Alligood
directors@oilaweb.com

Steve Scott
directors@oilaweb.com

Brad Cole
directors@oilaweb.com

Mark Waschak
secretary@oilaweb.com

Dylan Hunt
asstsecretary@oilaweb.com

Jim Simpson
treasurer@oilaweb.com

By-Laws of the Okaloosa Island Leaseholders Association
Article 1, Section 3

The general nature of the corporation shall be: to coordinate affairs between leaseholder members and the Board of County Commissioners in their role as heirs to the obligations and privileges of the Okaloosa Island Authority, to preserve the public lands on Santa Rosa Island, Okaloosa County, to advise and assist the county in the application of the protective covenants that affect leasehold members and to advise leaseholders and the public in general in their rights and obligations under said leases.

Message from the President – Nick Hall



Over the last few member's meetings, we have openly discussed the challenges facing our operational budget. As you may have noticed, our standard operational costs have increased dramatically over recent years, while our annual membership dues have remained constant for nearly 30 years.

To address this gap, the Board of Directors has been gathering data and evaluating various options. Our goal is twofold: to cover the immediate rise in annual operational costs and to rebuild our financial reserves. Having robust reserves is critical to absorbing future cost growth and protecting the membership against unforeseen expenses.

At our upcoming November member meeting, the Board will present our chosen course of action along with the financial rationale behind it.

The new dues structure will become effective on January 1, 2027.
We fully understand that any rate adjustment can be difficult news, and we recognize that a significant increase may lead some members to reconsider their involvement with OILA. Please know that this decision was not made lightly. Our priority throughout this process has been to minimize the financial impact on our membership as much as possible.

At the same time, we must ensure OILA remains equipped to:

- Maintain our level of active involvement with the membership.
- Continue our collaborative advocacy with Okaloosa County.
- Vigorously protect the public lands and uphold the protective covenants that benefit every leaseholder on Okaloosa Island

You are encouraged to attend the November meeting in person or via ZOOM to view the data firsthand, ask questions, and engage in this important conversation about the future of our island community.

Thank you for your continued support of OILA and preserving the beauty and integrity of Okaloosa Island

WUZZLE PUZZLES - What is a Wuzzle Puzzle? It is a puzzle consisting of combinations of words, letters, figures, or symbols positioned to create disguised words, phrases, names, places, etc. Are you ready to take the challenge and figure out the "disguised" meaning of these wuzzles? Good luck.

Wuzzle No. 1



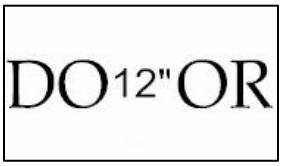
Wuzzle No. 2



Wuzzle No. 3



Wuzzle No. 4



Draft Membership Meeting Minutes – October 19, 2026 Okaloosa Island Leaseholders Association (OILA)

Meeting Minutes – October 19, 2026

Directors Present: Hall, Hunt, Scott, Waschak

7:00 PM – Call to Order and Pledge of Allegiance

- The meeting opened with the Pledge of Allegiance and an introduction from President Hall.
- The meeting had been rescheduled from its original date due to Tropical Storm Isaias.
- A motion to approve the previous meeting minutes was made and approved.

7:01 PM – Treasurer's Report

- President Hall presented the Treasurer's Report (see attachment 1 to these minutes) on behalf of Jim Simpson, who was unable to attend.
- A motion to reimburse Jim Simpson for mailing expenses was approved and entered into the record.

7:04 PM – Architectural Review Committee (ARC) Report

- Applications for new fences on Dolphin Drive and at **520 Dorado Drive** were reviewed.

7:06 PM – Municipal Services Benefit Unit (MSBU) Report

Paula Hudson presented the MSBU report.

- Reported expenses for the October-through-August period totaled **$8,938**.
- The reported year-over-year change was an increase of **$2,687**.
- The reported year-end fund balance was **$380,398**.

7:08 PM – Legal Committee Update

- The Legal Committee, President Hall, and OILA's attorney met with County representatives for an initial meeting regarding the ongoing covenant enforcement matter.
- At the County's request, the parties agreed to keep the proposal confidential while discussions proceed.
- OILA is reviewing the proposal in preparation for the next meeting with the County and intends to continue working in good faith until it determines that the process is no longer serving the association's interests.
- The Legal Committee also consulted with counsel regarding copyright claims involving photographs. Counsel advised that OILA's use of the images was acceptable, and the association considers the matter closed.

Further Legal Committee Discussion

- Brian Harrington, chair of the Legal Committee, provided additional context regarding the meeting with the County.
- County attorneys had requested that the discussions remain confidential. Information was subsequently shared by a small local Facebook group that is not affiliated with OILA.
- OILA continues to seek an agreement with the County that could resolve the dispute without filing a lawsuit.
- Any proposed agreement would require approval by the parties involved. If an agreement required changes to OILA's protective covenants, those changes would also need to be approved by the OILA membership in accordance with the applicable requirements.

7:17 PM – Budget Discussion

- Following the budget concerns raised at the September meeting, directors have developed a proposed budget to address the shortfall between current expenses and available funding.
- A plan addressing membership dues is expected to be presented for discussion at the November meeting.

7:18 PM – Announcements and Emergency Preparedness

- The previously announced firehouse pancake breakfast will proceed as planned.
- Okaloosa Island reportedly fared reasonably well during the storm compared with other parts of the county.
- County meetings are expected to resume the following week, with immediate recovery needs concentrated in the northern part of the county.
- A multi-county task force is currently operating from the Convention Center.
- President Hall encouraged members to review their evacuation plans and assess their properties and structures for storm preparedness.
- OILA will work to improve continuity procedures and leadership redundancy to ensure the association can continue operating during emergencies or leadership transitions.

7:23 PM – Adjournment

- A motion to adjourn was made and approved.

Attachment 1: TREASURER'S REPORT: October 19, 2026

TREASURER'S REPORT: October 19, 2026

MEMBERSHIP TOTAL: 247

September 14, 2026 TOTAL BALANCE: $17,573.71

ASSOCIATION DISCRETIONARY FUND BALANCE AS OF September 14, 2026……. $ 7,377.43

RECEIPTS SINCE LAST REPORT:

Membership Dues……	**$ 432.00**
Mail Fees……	**$ 80.00**
Donation: Frank & Shelia Adcock……	**$ 80.00**
Total Receipts:…….	**$ 592.00**

EXPENDITURES: No Expenditures

EXPENSES PENDING APPROVAL FOR PAYMENT

Reimburse Jim Simpson for the cost of postage to mail the October 2026 OIL Lantern……..	**$ 57.40**

(Treasurer's Report continued on next page)

Reimburse Jim Simpson for the cost of postage to mail out the OILA membership renewal by mail
For members due renewal in the month of October 2026……..……..**$ 32.80**

Total Expenses Pending Approval for Payment… **$ 90.20**

ASSOCIATION DISCRETIONARY FUND BALANCE AFTER RECEIPTS, TRANSFER, EXPENDITURES & EXPENSES PENDING APPROVAL FOR PAYMENT AS OF October 19, 2026……..……..**$ 7,839.23**

LEGAL FEE ALLOCATION BALANCE AS OF September 14, 2026…..……**$ 8,775.00**

LEGAL FEE ALLOCATION EXPENDITURES SINCE LAST REPORT……**No Expenditures**

LEGAL FEE ALLOCATON BALANCE AS OF October 19, 2026……..……..**$ 8,775.00**

BEAUTIFICATION FUND BALANCE AS OF September 14, 2026……..……..…**$ 1,421.28**

BEAUTIFICATION FUND EXPENDITURES SINCE LAST REPORT ……**No Expenditures**

BEAUTIFICATION FUND BALANCE AS OF October 19, 2026……..……..…**$ 1,421.28**

SUMMARY: October 19, 2026 Fund Balances

-- Association's Discretionary Fund Balance**.** ……..……....**$ 7,839.43**
-- Legal Fee Allocation Balance……...**$ 8,775.00**
-- Beautification Fund Balance…….……**$ 1,421.28**

TOTAL FUNDS BALANCE… .**$ 18,035.71**

Respectfully submitted,
Jim Simpson, Treasurer

THIS MONTH IN HISTORY – November

November 3, 1957 - Soviet Russia launched the world's first inhabited space capsule, Sputnik II, which carried a dog named Laika.

November 7, 1944 - President Franklin D. Roosevelt was elected to an unprecedented fourth term, defeating Thomas E. Dewey. Roosevelt died less than a year later on April 12, 1945.

November 8, 1895 - X-rays (electromagnetic rays) were discovered by Wilhelm Roentgen at the University of Wuerzburg in Germany.

November 14, 1666 - The first experimental blood transfusion took place in Britain, utilizing two dogs

November 17, 1993 - NAFTA, the North American Free Trade Agreement was approved by the U.S. House of Representatives by a vote of 234 to 200

November 22, 1935 - Trans-Pacific airmail service began as the China Clipper, a Pan American flying boat, took off from San Francisco, reaching the Philippines 59 hours later. The following year, commercial passenger service began.

WUZZLE PUZZLES ANSWERS

Wuzzle No. 1	Wuzzle No. 2	Wuzzle No. 3	Wuzzle No. 4
"BREAK"FAST	**CORNER STONE**	**THE PRICE IS RIGHT**	**FOOT IN THE DOOR**

MESSAGE TO THE COMMUNITY FROM SEAN MAST, CHIEF, OKALOOSA ISLAND FIRE DEPARTMENT



Community members, I cannot thank you all enough for your continued support over the last few months. As we enter the new budget year for the department we are focused on maintaining the best services in the area. Our crews remain ever vigilant to answer the needs of our community and visitors.

Hurricane Isaias brought late season challenges to our area. Without the support of our commissioners, the community, and our diligent crews we would not have been able to do as well as we did. The area suffered a large flooding event that made it difficult for emergency services to move. Fortunately, we were able to address every need before, during, and after the storm and answer the needs of our citizens. We had multiple power line/pole responses coupled with numerous alarm activations in commercial buildings, and lots of minor structural damage and a few major structural damaged homes. Within 24 hours of the storm passing our firefighters made it to every single residential home to check on the welfare of those that may not have been able to evacuate. Station 4 was not without damage either. We are currently working toward a complete roof replacement as the building suffered some roof damage.

Some areas we are focusing on this budget year are putting new Truck 4 in service by January 1. It has been a long 4-year focus of the department to obtain a new aerial apparatus. The truck has arrived and crews are working daily to prepare it for service. There is quite a difference between old and new, so training is of upmost importance. New Truck 4 is 100' and has a bucket. That is 25' longer than the current Truck 4. This truck will be the 4th aerial apparatus in department history since 1977. Stay tuned for release dates for the push in ceremony at Station 4.

The fire station itself needs some maintenance. The engine bay floors are currently undergoing recoating. The original floor needed some updating. This year we hope to complete a kitchen remodel as well, replacing some of the original equipment since 2000. And as mentioned earlier, a complete roof replacement.

The pancake breakfast on October 24th was a huge success. Over $3400 was raised to assist with Children in Crisis. Most of the money will help with the annual Shop-with-a-firefighter event in December. We can't thank enough the vendors that contributed items for auction.

Lastly, through the months of November and December crews will be out pressure testing hydrants and hose. So please be patient as crews work through residential and commercial areas. Thank you all for your support and if you see the crews make sure to give them a thumbs up.

Sean Mast, Chief, Okaloosa Island Fire Dept

104 Santa Rosa Blvd
Fort Walton Beach, FL 32548
850-244-5373