BUSINESS KEPORT

Standing Tall in Tough Times Businesses Find Ways to Prosper in Down Economy

he location at 3545 SW 34th St. seemed jinxed. Three restaurants had come and gone since the building opened in 2004.

When the last one, MT's Chophouse, moved out in March 2009, building owner Charles Allen decided to tackle restaurateuring himself, although he had no experience in it.

Now after its first year in business, Embers Wood Grill is thriving—with month-to-month sales 20 percent above those MT's posted for the previous year.

Allen is one example of an Alachua County business owner who has succeeded in a down economy. To one degree or another, business owners who are thriving have followed a common formula, which includes working from a strong base of expertise, becoming more responsive to customers' needs, streamlining operations, minimizing debt and paring expenses.

Brent Christensen, president and CEO of the Gainesville Area Chamber of Commerce, sees this formula working throughout the community. To thrive these days, he says, "You have to go the extra mile and find ways to fill gaps in the marketplace, while making your customers feel valued and wanted."

Allen's success was based on three significant advantages:

- The staff of 14 from MT Chophouse was available.
- Equipment left behind by the three previous restaurant owners was on hand.

 Allen and his wife June didn't have any debt on the building, which is part of their Stratford Square Shopping Center.

An even more significant key: Allen says he empowered his two partners-general

chef Briton Dumas-and the restaurant's employees.

"Rvan, Briton and I don't tell each other what to do," Allen says. "We respect each other's expertise and listen to each other and our employees.'

The partners also get fresh ideas for improving the business from their interns, who include students in Eastside High School's Culinary Arts Program and from the University of Florida's Hospitality Management Program.

Embers stays competitive by keeping prices 25 percent below those of comparable restaurants and offering a wide price range of meals and appetizers, Todd says. "As a fine-dining restaurant, it's easy to overshoot your customers," he says. "We want to be sure that if you're not comfortable with other items on the menu, you can rely on the steak as something familiar."

Embers also advertises aggressively. "You have to leverage your ads," Allen says. For example, he signed a \$4,000 contract for the Larry Vettel Show on WRUF-AM to broadcast live from the restaurant every Thursday during football season. "People associate the Gators with excellence in football, and I want them to think of

us as having the best steak in town," Allen says.

To further promote their brand, Todd, who Allen says is the only wine sommelier—a high level wine steward—in Gainesville, has help the restaurant earn awards from two magazines, Wine Enthusiast and Wine Spectator.

(continued on page 24)



General manager Ryan Todd, Chef Briton Dumas and owners June and Charles Allen have created a successful steakhouse at a location where three previous restaurants had failed

Inside

City Fire Assessments Anger Business Owners

How to Kick Your Brand Up a Notch

Charles Chestnut's 50 Years of Success

Gainesville vs. Tally. Which is Better for Business?

City Adds \$2 million to Cover Retirement Obligation

By Chris Eversole

A lready facing a tight budget year, the City of Gainesville will have to pay an extra \$2 million into its employee retirement plans in the 2011 fiscal year because the recession has hurt earnings on retirement investments that the plans own.

The city's contribution for the retirement plans will go from \$2.6 million per year to \$4.5 million, a 75 percent jump.

Investments in Gainesville's General Employees Plan lost 16.4 percent in the 2008 fiscal year and 1.8 percent in 2009. The Consolidated Police Officers' and Firefighters Plan lost 16.2 percent in the 2008 fiscal year and 3.8 percent in 2009.

In the past, Gainesville's \$400 million in retirement investments earned more than 10 percent annually, but declining earnings in the stock market prompted the city to lower its

projected long-term return to 8.5 percent.

Things are much worse elsewhere in Florida, city officials point out. Even with the increase, Gainesville will be contributing 9 cents on the payroll dollar into the retirement plans for police and firefighters and 11 cents for all other employees. Some South Florida communities are now paying between 30 cents and 73 cents for each dollar in employee pay to support their retirement plans.

Such South Florida communities as Coral Springs, Hollywood, Miami Beach and West Palm Beach are spending heavily now to cover employee retirement plans because they raised benefits generously during the flush years when quickly appreciating property values made increases easy to swallow.

Gainesville made relatively moderate improvements in its plans, say officials, including a 2 percent annual cost-of-living increase in 1999 and a state-mandated increase in funding

for police and fire pensions in 2006. Employees covered much of the 2006 adjustments.

"Our costs are going up, but not as much as some other communities," says Gainesville Budget and Finance Director Mark Benton.

BETTER AND WORSE THAN STATE SYSTEM

Gainesville's retirement system treats employees better than the Florida Retirement System in some ways and not as well in others.

The big benefit of being a city employee is that you can retire after working for the city for 20 years rather than waiting for the 30 years required under the Florida State Retirement System.

While Gainesville's plan sounds generous, it comes at a price. In exchange for the 20-and-out program, regular city employees contribute 5 percent of their salary into the retirement system, and police and firefighters contribute 7.5 percent. Employees covered in the state system don't contribute a dime. (continued on page 18)

WANT AN 18% ANNUAL RETURN THAT'S SAFE, SECURE AND GREEN?

A Solar Electric System Is The Missing Piece To Your Financial Puzzle – Call Solar Impact Today!

You know that solar electricity has a positive impact on the environment and reduces our need for foreign oil. Find out how Solar Impact has made solar affordable for many businesses in Florida and can do the same for you.



30% Federal Tax Credit/Grant (No AMT Limit)



5-Year Accelerated Depreciation



Solar Equipment Can Be Used As Loan Collateral

If you would like to learn more about how Solar Impact can help your business benefit from these and other incentives, visit our website or give us a call.



Solar Impact has sold more solar electricity in North Central Florida than any other company and is one of the leading solar electric companies in the state. A few of our satisfied business customers include:

Emmer Development McGurn Management AMJ Inc.

Gleim Publications Cotton & Gloria Fletcher

solarimpact.com 352-338-8221



Licensed & Insured: CVC56761 & CGC1515087

When We Say, "We Are Your Local Community Bank"... We Mean It!



is wished

The May Old-Fashloned Bank

GAINESVILLE

MetroCorpCenter 4100 NW 39th Ave. • 352.416.0330

Towne Center Crossing Hwy 441 • 386-418-8307

OCALA

1632 Silver Springs Blvd. 352.368.3756

www.GatewayBankCFL.com ALL DEPOSITS FEDERALLY INSURED UP TO \$25

MEMBER F.D.I.C.

SENIOR LEGACY EDUCATION SERIES Sponsored by Gateway Bank

Gateway Bank, in partnership with several local experts, is proud to announce its sponsorship of a new educational series. The **Senior Legacy Series** will cover a variety of topics most relevant to the senior population, and will take place at the **Gateway Bank** located at 4100 NW 39th Avenue, Gainesville.

The kickoff session (free of charge) will be held on Tuesday, August 10, 2010, from 5:30pm to 6:30pm, and is entitled "Doughnut Holes and Coffee -A Review of the Health Care Reform Act."

Future programs will include topics such as Financial and Estate Planning, Medicaid Planning, End of Life Decision-making, Reverse Mortgages and Healthy Aging, to name a few.

For further information, please contact Brenda McDowell at 352-416-0338, or email your questions to bmcdowell@gatewaybankcfl.com.

SOLVING COMPUTER PROBLEMS for Small to Medium Businesses



- Preventative Maintenance
- Service Plans
- Off-site Backup
- Emergency Repairs

What our clients are saying...



"ComputerCare has been proactive in their service and recommendations enabling the North Central Florida YMCA to streamline day to day operations and reduce expenditures. ComputerCare has been exemplary in their role as IT support and maintenance."

John Bunting Chief Financial Officer North Central Florida YMCA

Call for your FREE Consultation

352.378.8433

4566 NW 5th Blvd, Suite Q www.computercarellc.com



Temporary, Temp-to-Hire & Direct Hire Staffing

Clerical/Administrative Medical Office Customer Service Creative Finance/Accounting

IT/Technical
Production Assembly
Light Industry
Warehouse
Career Professional

Locally owned & operated since 1985
Certified Drug Free Work Place
MBE & SBE Certified

www.TempForceGainesville.com 4740 NW 39th PI, Suite A • Gainesville. Florida 32606 352.378.2300

Why did you become a Chamber Member?

StorterChilds has been a proud member of the Gainesville Area Chamber of Commerce since 1967, and every dollar we have invested has been money well-spent.

We joined for the exposure and networking. But being an active member has also given us the opportunity to get more involved in the community and affect policy for other local businesses. I can't imagine doing business in our vibrant community without being a part of the Chamber.

Shariq Siraj President, StorterChilds Printing Co., Inc.



With a membership of more than 1,270 businesses representing 70,000 employees, the Chamber can accomplish collectively what no one business can do alone.

Join us today!

www.GainesvilleChamber.com

352.334.7100





Content | August 2010

In the News Impact of Fire Assessment

In the News Newberry Closer

In the News Reggae Shack's \$1M Campaign

to Tourist Destination

Feature Workplace Violence

Business Basics Monitoring Cash Flow

13 Marketing 101 Improving Your Brand

Building Business Giving Successful Presentations

Success Story Charles Chestnut **Made in Gainesville** Kenaf Research Farm

Feature Gainesville vs. Tallahassee

By the Numbers Top Employers

Feature Value of Our Local Airport Money Matters
Health Insurance Costs

Transactions Commercial Sales & **Business Start-Ups**

CORRECTION

The July cover story on Innovation A-Z failed to note Russell Donda's role in starting Viewray Inc. and RTI Biologics. Donda was the founding CEO of Viewray, and was a co-founder and spearheaded business development for Regeneration Technologies, which became RTI Biologics.

Editor and Publisher

Senior Account Executive

Art Director

Managing Editor

Design Interns

Alyssa Cohen

Account Executive

Distribution Manager

Quinten Ershock

Fiscal Manager

Senior Writers

Chris Eversole Rick Sapp

Writers

Alex Chachkevitch Sara Clark Elizabeth Hillaker Downs Jennette Holzworth Kevin Ireland

Columnists

Victor Hazy Jim Meisenheimer Kelley Robertson John Spence Damion Wasylow

Photographers

Chris Eversole Jason Henry Rodney Rogers Sarah Hsu Rick Sapp

Contact:

PO Box 15192, Gainesville, FL 32604 352-377-1402 (ph) • 352-377-6602 (fax) E-mail: info@gainesvillebizreport.com





Let Us Handle All Your Tax and Business Planning!

PROACTIVE TAX STRATEGIES™



Pam Burns, CPA

- ☑ Business Consulting
- ☑ Start up Companies
- ☑ Cash Flow Analysis
- ☑ Business Forecasting
- ✓ Financial Statements
- ☑ Tax Strategy Planning
- ☑ Tax Deductions
- ☑ Retirement Planning
- ☑ Tax Return Preparation
- ☑ IRS Issues

PROFESSIONAL BOOKKEEPING SERVICES ONE SOURCE ACCOUNTING, LLC



Stephanie G. Travis, M.Acc

- ☑ Monthly Accounting Review
- ☑ Bank Reconciliation
- ☑ Accounts Receivable
- ☑ Accounts Payable
- ☑ Sales Tax Filing
- ☑ Payroll Services
- ☑ Payroll Tax Filing
- ☑ Monthly Management Reports

PAM BURNS CPA & ASSOCIATES
(352) 333-7880
150 NW 75th Drive, Ste A
Gainesville, FL 32607
pam@pamburnscpa.com
pamburnscpa.com

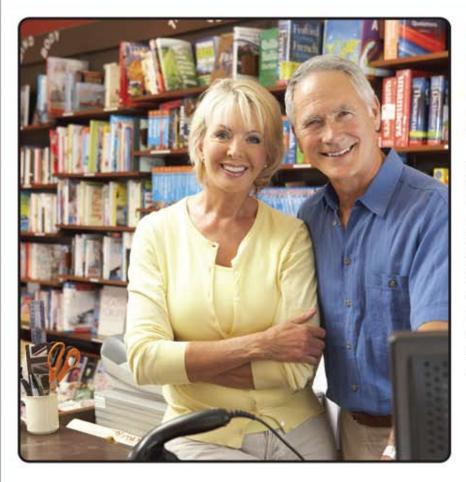
ONE SOURCE ACCOUNTING LLC
(352) 219-1520
5200 NW 43rd St. Ste 102-233
Gainesville, FL 32606
stephanie@onesourceaccounting.com
onesourceaccounting.com

Walker Furniture





* * * Established 1940 * * *



RIGHT FOR YOU AND YOUR BUSINESS. RIGHT HERE IN

GAINESVILLE.

VyStar Business Services helps business owners be more successful in the same ways we help our individual members: By paying attention to your needs, giving you a high level of focused service and making sure we're always by your side when you need us. At VyStar, we never forget that it's your money. Contact the Business Services Team at our Gainesville branch (3616 SW 34th Street), online or call today and learn why VyStar is great for business.

- . Business Loans . Savings & Checking Accounts
- Investment Services Business Platinum Rewards Credit Card
- Direct Deposit of Payroll Electronic Federal Tax Payment System
- Merchant Services Internet Banking Business Money Market
- Remote Deposit Capture



VyStar Business Services — Gainesville 352-372-1645 ext. 5570 or 352-214-3886

www.vystarcu.org



All loans subject to approval. Certain restrictions and limitations apply.

VYSTAR MEMBERSHIP IS OPEN TO ALL PEOPLE WHO LIVE OR WORK IN THE FOLLOWING COUNTIES:

Alachua • Baker • Bradford • Clay • Columbia • Duval • Flagler • Gilchrist

Hamilton • Levy • Putnam • Marion • Nassau • St. Johns • Suwannee • Union • Volusia

What Small Business Owners Really Need

While reading through Rick Sapp's comparison of Gainesville and Tallahassee in this month's issue, I was struck by one point in particular.

When asked his priorities, new Gainesville Mayor Craig Lowe talked about quality of life, transportation, strengthening neighborhoods and diversifying energy sources. For Tallahassee Mayor John Marks, the list was shorter: "Economic development is the number one priority," he said.

I don't mean to single out Mayor Lowe, and clearly his goals are admirable, but I have to wonder which is more likely to get us out of this stubborn recession: biomass and buses, or businesses creating new jobs?

To me, the answer is clear: It all starts with jobs. And the key to new jobs is a vibrant small business community. According to the Small Business Administration, small businesses drive the American economy.

- make up 99.7 percent of all employer
- employ more than half of the country's private workforce.
- create 65 percent of the new jobs in the private sector, including 40 percent of high-tech jobs.
- produce a majority of the innovations generated by U.S. companies.

Yet despite our major role, we small business owners rarely get the support from any level of government that we need to

succeed. What sort of help could government supply? How about these items for starters?:

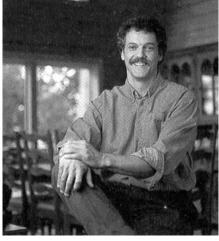
Access to capital. If the federal government really wants to help the business community, it should shift its attention to the little guy and make it easier for start-ups and small business owners to get funding.

Fair taxes. This doesn't necessarily mean significantly lower taxes; it simply means taxes that are equally shared by the business and residential communities. Now, because local governments are limited in their ability to raise taxes on residential properties, they're making up the difference by increasing business taxes more quickly. That shrinks the amount of money a small business owner has to hire new help.

Quicker decision-making. In some communities (including the city of Alachua), planning departments set up a one-stop shop to facilitate decisions on properties that are already appropriately zoned for development. Developers can get the approvals they need within days. Here in Gainesville the process can take months.

An attitude of support. While city planners are trying hard to shake the long-time reputation as being unfriendly to business, there's still a sense that any new business is suspect and will have to jump through hoops before it's approved.

Recognition for the role we play. Shands, UF and the VA Hospital will always be the dominant employers in this area, but local



small businesses are significant employers too. Wouldn't it be nice if just once in a while we heard a "thank you" for our contributions?

GROWTH, THANKS TO YOU

I'm pleased to announce that we've increased the circulation of the Business Report 40 percent and are now distributing the magazine throughout Gainesville, Newberry and the city of Alachua.

Thanks to both our advertisers and readers for helping to make our growth possible. TBR

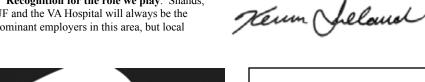
We can evade reality, but we cannot evade the consequences of evading reality.

A man who wants to do something will find a way; a man who doesn't will find an excuse.

Leadership is based on inspiration, not domination; on cooperation, not intimidation.

William Arthur Ward

Money won't buy happiness, but it will pay the salaries of a large research staff to study the problem.





Give them the most selfless gift of all, a more secure future







Martha S. Kern, CFP, CHFC Agent

New York Life Insurance Company 11116 NW 60th Terrace Alachua, FL 32615 (352) 505-4967 mskern@ft.newyorklife.com

© 2010 New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 SMRU 00409010CV (Exp. 06/11) AGY-1546 100271



Some Business Owners Riled by New Fire Assessment By Chris Eversole

The Gainesville City Commission's decision to adopt fire assessments outrages some property owners, while some others are glad to support fire service through the assessments, and still others haven't paid much attention.

Saul Silber is one of the disgruntled. "It's totally ridiculous," says Silber, who owns 900 rental units in Gainesville. "The city needs to face reality. We need a tax cut, not new taxes.'

Silber says he is facing a \$5,000 fire assessment at the same time he has been forced to lower rents 20 to 25 percent and has seen occupancy rates decline 10 to 15 percent.

On the other side of the argument is Brett Beckett, principal of the One Room School House. He believes funding for fire services is worthwhile. He's not sure how much the school's 4,000-square-foot building will be assessed, but he assumes it will be less than \$500.

"I look at police and fire as similar to us in providing a service that needs support," he says. "I don't mind paying a few hundred bucks."

In between is Beau Beery, commercial property manager for AMJ, Inc. He hasn't added up the cost of the assessments for the company's 250 residential units and 400,000 square feet of commercial space. "It stings, but I like to pick my

battles, and this is one that wasn't worth fighting," he says.

The fire assessments are based on a formula that considers a building's square footage and use, levying a higher assessment on businesses with a higher fire risk. The safest category includes homes, hotels and offices. In the more dangerous categories are bakeries, gas stations and restaurants

The assessments will also be levied on churches and nonprofit organizations, which are exempt from property taxes. The University of Florida will not have to pay the assessments because it is exempt under state law. If UF did have to pay, its tab would exceed \$500,000.

As a group, large landlords are the hardest hit by the assessments

For example, Nautilus Realty will pay \$4,500 in fire assessments on top of its annual property tax bill, which was \$60,000 last year, says owner Stathe Karahalios. He's upset about the increases, saying, "The economy is the worst it's been since the Depression, and the city commission ignores it and passes on its shortfall to business," he says.

City Manager Russ Blackburn counters claims that the city isn't tightening its belt. In a revised budget presentation, released late last month, he said that even with the \$4.9

million that the fire assessments are expected to generate, the city will need to cut at least 29 positions and \$3.5 million in spending.

The cuts are likely to be higher once the commission decides how much it will roll back property taxes to help offset the impact of the fire assessments. The maximum roll-back option that Blackburn presented was one-third of a mill, which would reduce property taxes by \$1.6 million. The city would have to pare a like amount to balance the budget.

Commissioners Jack Donovan and Thomas Hawkins voted against the assessment plan commissioners approved. Donovan says he preferred easing into a fire assessment at no more than half the rate that the commission OK'd.

Donovan says he had been concerned about the impact of the assessments on nonprofit organization that provide social services supplementing those of the city. He says the city is considering a \$125,000 grant program to help nonprofits offset some of the impact of a fire assessment. The amount each nonprofit would get would be based on the services it provides.

Donovan says the most serious impact of the assessments will be on homeowners with fixed incomes. "There are a lot of pensioners who it will hurt," he says.





3905 SW 43rd Gainesville, FL 32608 **Exit 384 off I-75**

Call 352.376.0004 for reservations!

Hot Buffet Breakfast **Every Day**

High-Speed Wireless Internet in all Rooms



Elizabeth Davies CPA since 1985

- QuickBooks Consulting
- Bookkeeping
- S Corporations
- New Business Start-up

(352) 372-5355

3911 W Newberry Road, Suite C2 www.epdcpa.com

Our office hours are flexible to meet your needs. We provide evening and weekend hours upon request.



NEWS BRIEFS

Newberry Closer to Tourist Destination Ball Park

The city of Newberry is one step closer to building a championship baseball park that will attract thousands of young players and parents to the community each year.

With Alachua County allocating to the project roughly one cent of the recently increased visitor bed tax, Newberry can now finalize an agreement for a 16-field complex. The park, which will be known as Nations Baseball Park, will have grandstands, lights and artificial turf infields. It will host regional youth baseball tournaments, and according to estimates, will generate \$7.7 million a year in revenue from visitors

"It's been a long process, says Richard Blalock, director of parks and recreation for Newberry. "I really have to compliment Roland Loog and the Visitors and Convention Bureau, Jack Hughes and the Gainesville Sports Commission, and Randy Reid and the folks at the county. They really recognized what an important boost this could be for our economy."

The facility will be built by Cooperstown Dreams Park, which runs a thriving youth baseball championship program in New York State. That program is so successful it frequently has to turn away teams, so Lou Presutti, the owner, is now planning to set up regional parks, with Newberry being the first.

The Newberry park is expected to cost \$7 million with Presutti agreeing to pay anything above that figure. It will be built on land donated by a local developer, and Blalock says Newberry is now applying for a state block grant to cover water and sewers. "Our goal is not to cost taxpayers a penny for this facility," he says.

To cover the \$7 million base cost, the county is allocating

\$625,000 of the bed tax per year for 20 years. The county's contribution to the park will be held until the park is actually built.

Blalock says Presutti is eager to get started and he hopes the city and Presutti can finalize an agreement quickly.

"They really want to start turning dirt in September," Blalock says. "Lou really believes if we can get the park done by next spring, he can get 2,000 teams in here next year."

In addition to the Cooperstown Dream Park project, the county voted to allocate a total of \$600,000 in bed tax revenue to the Cade Museum for Innovation to help it leverage support from other groups. Also, the county agreed to use a portion of the tax to help build facilities at the new location of the Alachua County Fairgrounds.

Gateway Bank Sponsors Educational Series

Gateway Bank, in partnership with several local experts, is sponsoring a Senior Legacy Series that will cover topics of interest to older residents.

The kickoff session, which is free of charge, is entitled "Doughnut Holes and Coffee - A Review of the Health Care Reform Act." It will be held Tuesday, August 10 from 5:30pm to 6:30pm at the bank location in the Metro Corp Center, 4100 NW 39th Avenue, Gainesville.

Future programs (free for Gateway Bank customers, \$5 for the general public) will be held every other Tuesday at 5:30 pm, beginning August 31, and will include topics such as Financial and Estate Planning, Medicaid Planning, End of Life Decision-making, Reverse Mortgages, and Healthy Aging, to name a few.

For further information, contact Brenda McDowell at 352-416-0338, or email your questions to bmcdowell@gatewaybankcfl.com.

Shands Ranked Tops in 8 Specialties

Shands at the University of Florida has earned top rankings in the 2010-2011 edition of America's Best Hospitals, published by *U.S. News & World Report*.

Shands at UF had the highest ranking among Florida hospitals in four specialties: heart and heart surgery (ranked 32nd nationwide); kidney disorders (ranked 40th nationwide); pulmonology (ranked 29th nationwide); and urology (ranked 25th nationwide).

Business Benefit When Employees Volunteer

Employees who leave the office to volunteer in the community may actually boost the company's bottom line by performing better on the job, according to a new University of Florida study.

Jessica Rodell, who did the research for her doctoral dissertation, found that employees who are given permission to participate in public service worked harder, applied themselves on the job and supported their employers in the workplace and in the community.

"We have this idea that if employees volunteer, it distracts them from their work," says Rodell, who is now a management professor at the University of Georgia. That's not the case, she says.

The study also found that employees performed better at their jobs if their company had a formal volunteer program in place, even if they didn't take advantage of it.

"It seems to be a signal to employees that there is good in the company, and they respond by being better employees," she says.



Dr. Carlyle is ready with treatment for:

- Back Pain
- Headaches
- Work & Sports Injuries
- Auto Accidents
- Stress Relief

Massage Therapy Available

Access Chiropractic Center

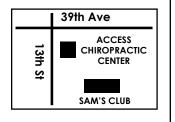
352-338-0095 3181 NW 13th Street

(just north of Sam's Club)

Mon, Tues, Wed, Fri 9 am–noon,2-5 pm Saturday

9 am-noon

Most Insurance Accepted BC/BS Provider



Are Your Walls Looking A Little Bare?



WE CAN FRAME ANYTHING YOU OWN

- Diplomas
- Jerseys
- Collages
- Canvases
- Gator Art



\$25 OFF Any Purchase Over \$100

352-333-7225 2725 SW 91st St. #130

Next to Publix in Haile Plantation

Choose Your Art at TalkingWalls2.ArtThatFits.com

VISA



Restaurateur Starts Drive to Help Needy By Jennette Holzworth

Sister Hazel, the local advocate for the homeless, has donated 65 years of her life to the underprivileged. Now, a local business owner wants to give something back to her.

Omar Oselimo, owner of the downtown Reggae Shack Café, has started a campaign to raise \$1 million to build a facility that will centralize the efforts of Sister Hazel's Angel of Mercy Ministries, which provides food and meets other needs of the less fortunate in Gainesville.

The ministry helps people during difficult transitional periods, while also serving as a collection center for donations and other efforts. For example, last year the ministry gathered clothes and supplies for the victims of the earthquake in Haiti.

Sister Hazel founded the Angel of Mercy Ministries in 1970 and has since run the organization without a formal operations center.

Oselimo says it will take the efforts of the entire community to build a new facility, but it will significantly increase Sister Hazel's efforts at a time when so many people are down on their luck.

"There are a lot of people in the streets who need help," Oselimo says. "These are regular people who were living paycheck-to-paycheck before that got pulled from them. There are people who choose to live like that, but many,

many people who don't. They have nowhere to turn, and Sister Hazel reaches out to them.

"If the community pulls together, they can show these people that people care about them."

Oselimo points to a 2009 study conducted by the National Law Center on Homelessness and Poverty that lists Gainesville as the fifth "meanest city" in America, based upon many things, including the general political climate toward homeless people in the city.

He says he doesn't agree that attitude holds true throughout the community, and he wants to provide an inspirational avenue to help people look at homelessness in a different way.

One hundred percent of the funds donated will go directly to Sister Hazel, he says. Oselimo is funding the promotional and administrative costs, and everyone associated with the drive is volunteering.

As part of his contribution, Oselimo is donating a portion of proceeds from certain menu items at Reggae Shack Café to the campaign. He also intends to use the Internet and text messaging to spread the word and accept funds.

The foundation will have an account on Crowdrise.com, an online fundraising platform started by actor Edward Norton. It helps charities spread awareness and raise money



Restaurant owner Omar Oselimo hopes to raise \$1 million to build a facility for the Sister Hazel Angels of Mercy Ministries, which helps the poor.

for their programs. Oselimo is also working on a text-anddonate account so people can contribute from their cell phones.

Oselimo says while the campaign is an enormous undertaking, he is confident the goal can be reached and a positive statement can be made.

"This whole drive is going off the faith that there are people in the community who care," he says. "I can't raise a million dollars by myself, but if the community raises a million dollars together, we can make a difference."



ASK ABOUT HOW JENNY CRAIG CAN WORK FOR

Men
 Seniors
 People with Type 2 Diabetes

-AmericanAirlines[®] American fagle

Service to Miami! October 1st

MIAMI TO GAINESVILLE **GAINESVILLE TO MIAMI Departs Arrives Departs Arrives** 11:15 a.m. 12:50 p.m. 7:45 a.m. 9:20 a.m. 8:20 p.m. 9:55 p.m. 1:20 p.m. 2:55 p.m.

SAMPLE ONE-WAY LOWEST FARE FOUND IN OCT:

Miami Boston	\$81 \$89	Las Vegas New York City	\$176 \$99
Dallas	\$119	San Francisco	\$129
Denver	\$119	Seattle	\$129
Los Angeles	\$114	Washington D.C.	\$109

*Airfare is subject to change at any time.

For more information and to register for airfare information visit www.flygainesville.com



Feature Story

Protecting Your Business from Workplace Violence

By Sara Clark

You've probably read about workers "going postal" and figured workplace violence could never occur at your business. But the chances of it happening are more common than you think.

Two million people are the victims of workplace violence each year, according to one estimate from the federal Occupational Safety and Health Administration. And experts are worried the problem may be growing due to the pressures the recession is putting on workers.

Given those concerns, it's important to have a strategy in place to protect your employees and your business, suggests Carolyn Buchanan, who has led discussions on workplace violence and will be conducting a workshop on the subject in October.

Spotting the Signs

While it is hard to define precise behaviors that signal a potentially violent situation, there are some clues that should alert you to possible problems, says Eva Del Rio, human resources consultant and founder of HR Pro on Demand. Look for signs such as these, suggested by Del Rio and the Michigan and North Carolina state labor websites:

- Workers who aren't acting like themselves or who are withdrawn.
- Employees who are constantly angry at others, or who feel they've been wronged.
- Workers who make cryptic statements like, "What goes around comes around."
- Employees who may appear to have an alcohol or substance-abuse problem.
- Workers who become frustrated and impatient and end up keeping information from others.
- Employees who seemed more stressed than normal or who are short-tempered.
- Workers whose performance, behavior, appearance or attendance is falling.
- Employees who show an increased fascination with weapons.

How to Intervene

Typically, when employers see the first signs of what may be workplace violence, they tend to ignore them. This is the worst thing you can do, Del Rio says. It is much better to approach the situation directly. Simply ask what's troubling the person and, "What can I do?" The employee may be going through a divorce or losing his home, and knowing that there's a comfortable environment at work in which to talk, without fear of being fired, can help prevent the person from snapping.

If the employee doesn't respond to friendly intervention, you have two options: progressive discipline or discipline through counseling.

Progressive discipline, or giving warnings that grow in consequence up to termination, can be the riskier option, because if you don't handle the encounters correctly, you may be perceived as the troubled employee's new enemy, and possibly a target if the person resorts to violence, Del Rio says.

Buchanan recommends disciplining through counseling instead of reprimanding. With this method, you'd sit with the employee and tell the person what was done wrong and why he or she shouldn't have done it.

what was done wrong and why he or she shouldn't have done it.

The situation acts more like a help session than a confrontation.

If discipline doesn't improve the situation and you feel the only

option is to terminate, make sure you take precautions to protect yourself and other employees. For example:
Change the employee's security passwords and deactivate

- Change the employee's security passwords and deactivate the person's access card so the fired employee won't be able to do malicious damage.
- Change the locks on doors that the employee would have a key to.
- Let another member of management know you intend to terminate someone for workplace violence and ask the manager to keep close by in case you need help.

While the most sensational cases involve physical aggression, workplace violence can range from physical acts to threats, harassment, intimidation, disruptive behavior and destruction of property.

All of these acts can hurt your business by reducing productivity, driving away good employees and, in the worst-case scenario, causing worker's compensation claims or lawsuits.



- Do the firing at the end of the day and work week, Del Rio suggests.
- Make sure any employees who might have been targets are out of the workplace when the firing occurs.
- Do the firing out of view of the rest of the staff.

Screening Beforehand

The easiest way to curb violence in the workplace is through prevention beforehand, and a good program starts when a person first applies for a job, suggests Buchanan, who also owns the Tempforce employment agency in Gainesville.

Obviously, you'll want to do a background check on the person—but don't stop there. When she's interviewing potential hires, Buchanan says she watches the person the moment he or she enters the office to identify potentially alarming characteristics. Listen for statements that could be telling too. For example, pay special attention if an interviewee blames a past employer for being fired or resigning, because often people who blame others become threats in the workplace, Buchanan says.

It's also important to make sure the person you hire is a good match for the job and a good fit with other employees, since a mismatch could trigger violence, Buchanan says.

It helps to put a potential employee through multiple interviews with different managers, to reduce the chances the person is masking troubling behavior with you.

Although by law you can't ask certain questions that might signal future violent situations, like, "Do you have a custody hearing coming up?," you can ask strategic questions to get the person talking, such as, "If you could change anything in your life, what would it be?" These types of questions can open the door to free discussion, Buchanan suggests.

Train. Train. Train.

Buchanan insists constant training is the key to preventing violent situations. Training at least yearly can help employees deal with stress so they're less likely to snap, and it shows other staff members how to dissolve a potentially violent situation before it

When you get right down to it, though, the best and simplest way to prevent violence may be to show respect and to acknowledge your employees every day, Buchanan says. Make sure they know their value to the company, whatever their position may be. When people know they're respected, they're less likely to lash out, especially in violent ways, Buchanan says.



The Importance of Monitoring Your *Cash Flow*

- Business A is a startup that's nominally profitable, according to its P&L statement, but it has many customers who are slow payers.
- Business B, after years of high profitability, is now in a slowdown, but the owner continues to spend as he always has and just piles his check stubs and receipts in a shoebox for year-end accounting.
- Business C is in high-growth mode and is shipping thousands of products a month to clients, who are buying on credit.

What do these companies have in common? They all could end up closing because of cash flow problems.

Poor cash flow is probably the single greatest reason businesses fail. And it's a growing concern. According to a 2009 American Express OPEN Small Business Monitor survey, cash flow issues rose for a majority of businesses last year.

"Most of us don't keep track of cash flow; we just pay bills as they come in. We figure, 'I've got money in the bank; I'm OK," says Pam Burns, a Gainesville CPA and Proactive Tax Strategist. "But if you're going to be successful, it's extremely important to monitor your cash flow regularly.'

It's especially critical when the economy is slow, Burns says. "You need to understand where your money is going so you can make knowledgeable decisions about where you can cut back," she says. If you regularly monitor cash flow, you also can respond more quickly to changes before you end up in a hole. And, if you need to apply for a loan to tide you over or grow your business, you'll need to show the bank you have a good handle on cash flow management, Burns says.

So how can you do a better job managing cash flow? First, analyze your income and expenses every month.

Compare overall cash flow month by month to look for spikes or dips. Also, examine monthly income and expenses this year versus the same time last year. If your business is cyclical, also look at how this year's cycles compare to last year's.

Burns says with Quickbooks, you can drill down to specific expenses to determine if they're justified. For example, you might find the amount you're spending on inventory is rising because a specific supplier snuck through a price-increase.

'You really have to look deeply at your numbers to determine where your problem is and what you need to do," Burns says.

Some of these steps may sound like no-brainers, but Burns says few of the business owners she counsels analyze cash flow. They may look at P&Ls and balance sheets but neither of those gives an accurate idea of how much money is actually coming in and going out each day. A P&L, for example, won't show loan payments you could be making, which could have a major

TIP: If you tend to pay for small expenses with cash, stop. It's too easy to forget cash purchases. Instead, use a debit card. This will provide a written record of all purchases so you can more accurately chart cash flow, and also deduct the expenses at the end of the year.

TIP: Quickbooks has a feature that allows you to modify a P&L statement to show results as a percent of income. This indicates what percentage of total income you're spending on certain expense categories. If you know the standards for your industry, you can compare to determine how your spending compares to similar businesses in your industry.

"We can all have cash flow issues," she says, "even Donald Trump. That's why I make it a point now to talk to my clients about cash flow.

RESOLVING CASH FLOW PROBLEMS

Assuming you have a cash flow problem, there are several steps you can take to turn things around. These include:

Look for wasted spending and eliminate it. For example, Burns says one of her clients decided to look for a new location for his office after analyzing how much he was spending on rent. He moved near a complementary business, which helped drive sales, and his rent dropped to one-fifth of what it had been.

Bring in money faster. Bill for your product or service immediately—ideally the same day the work is done. Also, consider discounts for early payments or cash payments. Just make sure the discount isn't so steep it's cutting into your

Keep a careful eye on receivables. Statistics show that the chances of collecting a bill drop dramatically when a debt goes

Pay your bills slower. Pay on the last day they're due, but not before, so you can keep money in your account longer

Try trading. If you're concerned about low cash flow, look for ways you can barter for services you're now paying cash for.

Ideally, with steps like these you'll be able to build up a solid cash flow balance that will carry you through slack times and emergencies

Burns recommends you keep a reserve that's large enough to cover at least six months' worth of fixed expenses, such as rent and utilities. Don't factor payroll into your emergency fund because if your business slows down, you can adjust that expense. B



SUNDOWNER! SUNDOWNERSI

Monday-Thursday: 5 to 7pm Friday-Sunday: 4 to 6:30pm

SANGRIA AND MIMOSA SPECIALS 1/2 PRICE BOTTLES OF WINE \$1 OFF ALL TAPAS \$5 MOJITOS *FULL DINNER MENU*

For Dinner Reservations Call www.emilianoscafe.com

8 Choices, 8 Minutes 8 Dollars

Crazy 8's LatinBowls!

- Mix & Match over 200 Combinations
- Great Price
- Great Taste
- Perfect Portion
- Customized to Your Liking!

CATERING OPPORTUNITIES

- **Business Luncheons**
- **Delivery Available** (See Menu Online)
- **Custom Menus Available**

7 SE 1st AVE • Downtown Gainesville (352) 375-7381 • www.EmilianosCafe.com





Align Your Business with the Growth of Gainesville...

at TIOGA TOWN CENTER

Leasing Opportunities New Phases from 600 - 4,000 sq ft



Call today for availability. 352-331-4000

www.TiogaTownCenter.com

JUMP-START YOUR CAREER!



Infinite Energy is a growing multi-state energy marketing company and one of the area's largest hiring forces.

Join our sales team with a great career opportunity as a professonal Inside Sales Representative

Starting at \$12.00/hr plus commission
Success-oriented training program



EOE/AA/MFDV

TIRED OF PAYING TOO MUCH FOR PRINTER CARTRIDGES?



Cartridge World BUSINESS DIRECT

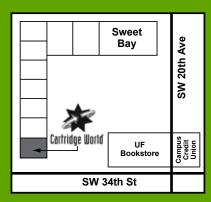
WE CAN SAVE YOU UP TO 50%:

- Remanufactured Ink & Toner Cartridges for Printers, Copiers & Fax Machines
- High Quality.100% Satisfaction Guaranteed
- Drive-Thru Immediate Exchange
- FREE Delivery on Orders Over \$30

352-505-6626 2132 SW 34th Street In the Sweetbay Shopping Center

Trule oweelbdy ellepping eeliter

www.CartridgeWorldUSA. com/store849



STEPS to Kick Your BRAND Up a Notch



f you want to separate your business from the competition you, need to concentrate on building your brand.

That was the core message from a recent branding workshop sponsored by the Gainesville chapter of the Florida Public Relations Association. The workshop, which drew more than 80 businesspeople to Pugh Hall at the University of Florida, offered dozens of ideas to help improve brands, including these seven:

It starts with understanding your brand. A brand and a logo are not the same thing. While a logo is simply a visual emblem, a brand reflects the emotional and psychological relationship people have with your business—your company's entire personality, says Holly Clark of Candour, a multidisciplinary boutique design firm.

This can include the atmosphere of your business, even the lighting and background music you may play.

Research is essential. To successfully position your brand, you have to have a good handle on who your customers are and your market in general. Otherwise, you'll end up wasting money on strategies that don't work and then backtracking. "It's the old carpentry method," says Reese Riggle, director of marketing and communication at Dalton Agency. "Measure twice and cut once."

Undertaking this research isn't difficult and can be done through the Internet, interviews on the street, interacting with your customers, focus groups and surveys and polls, Clark says.

Before you start your research, make sure you have a good handle on what you're trying to achieve with your branding. For example, is it more important to drive sales or boost your recognition among customers? The answer will lead you to the type of research you need to be conducting.

Positioning, the often overlooked step. Positioning is critical because it differentiates your brand from competitors and establishes your business in your customers' minds, Clark says. For example, Satchel Raye from Satchel's Pizza says he positions his brand as handmade and home-grown brand to differentiate it from the franchise pizza businesses in town.

Clark recommends asking yourself these questions to clarify what your positioning should be:

- What do we do best?
- Who is our target customer?
- What needs do we fulfill for them?
- Who is our competition?
- What makes us different from our competition?

Strive for a name that's unique. You may have already named your product or have something in mind, but either way, you should ask yourself these questions before investing any more time:

- Is it unique enough to stand out?
- Is it easy to pronounce?
- Is it a name you can trademark?

If your customers can't pronounce your name then they most likely can't remember it, says Clark—and we all know that word-of-mouth is one of the best ways to get your product to the masses.

Not sure about the name you've picked? Clark says that successful names usually fall in one of these categories:

- The name is a pronoun and uses the name of the place of manufacturing or founder, like McDonald's.
- It's metaphorical, borrowing the meaning from an item that shares its characteristics, like Apple or Target.
- It's descriptive and lets the customer know upfront what it offers, like Home Depot and United Airlines.
- It's composite and mixes parts of words to make a new one, like Nestea and Walmart.
- It's completely invented, like Kleenex.
- It's an acronym, making it shorter but recognizable, like HSN (Home Shopping Network).

Make your brand recognizable. Society is becoming more visually stimulated, which means your brand has to appeal to the eye as well. To make your brand visually recognizable involves choosing the right logo, color, typography and graphic elements.

Your logo should be easy to identify, unique, easy for consumers to understand and be able to be used in different mediums (T-shirts, vehicle graphics, etc.).

There's psychology behind colors, and mastering it can help you choose one that will evoke the right psychological response from your customers, Clark says. For example, people identify red with love, passion and energy, while yellow is associated with happiness and lightheartedness.

When the Sebastian Ferrero Foundation was putting together their logo, they started without a plan but ended up wanting to choose a little boy who could represent any child. This became their graphic element and then they added the color blue, not because of strategy, but because Sebastian's favorite color was blue. In the end, Lesley Cox, the director of administration at the foundation, realized that blue was a very strategic color because it's a bright and happy color and represented "the sky is the limit" kind of ideal.

Typographically, you should use no more than three fonts in your advertising, public relations, marketing and everyday business. Make sure you pick fonts that represent the mood you're trying to evoke from your customers, Clark says.

Broadcast your brand. Once you've developed your brand, you have to get it in front of potential customers. That requires several steps.

"There is a common misconception that branding, marketing, advertising and public relations are all essentially the same thing," Clark says. "And this couldn't be farther from the truth."

Each of these plays its own role in getting out your message, and you can't have one without the other, she says. Advertising delivers your brand though print ads, billboards and radio/TV commercials. Marketing uses brochures, newsletters, guerilla marketing, giveaways and partnerships to reach people. And public relations relies on press releases, announcements, social media and event planning to communicate.

Be consistent. Once you've developed your brand, it's important to present it consistently. A business can make the mistake of changing its brand, because it gets bored with it, but "it's not about you—it's about the consumer," Clark says.

Customers go through four steps in becoming familiar with a brand. First, they see or hear about it. Then, they learn a little about it. Then, they form an opinion of the product, service or company behind the brand. And finally, they decide whether they want to invest in it. If you change your brand's image, you risk confusing or upsetting your customers and losing their loyalty.

To ensure your logo and brand are being used in the right manner, it's helpful to create a brand manual or style guide that your staff can follow.



7 Steps to Giving Successful Presentations by John Spence

he ability to deliver a focused, professional and engaging presentation, whether it be to a customer, a handful of people in your company or an audience of 500 at a trade association meeting, is a critical skill that nearly every business person wants to improve. Based on my more than 17 years as a "professional speaker," here are a few recommendations to help you be a superb presenter.

Everybody gets nervous—accept it and do a great job anyway. I deliver about 70 speeches a year and I'm still nervous before every single one of them. Whether it's a casual presentation to four people or a keynote speech to 4,000, I still get butterflies, sweat like crazy and get dry-mouth. Many of my friends who have been pro speakers for decades tell me they do

Talk about what you know. If you want to minimize nervousness, stick with what you know. Talk about topics you understand well, and avoid any topic out of your area of expertise.

Prepare. Prepare. Prepare. Even if you know a subject cold, you should put lots of thought, time and practice into what you intend to say before you step up to give your presentation.

Structure your presentation. Create a clear outline and flow to your presentation. This will make it easier for you to give it, and easier for your audience to follow along with your thinking. The classic structure that most professional speakers use it is the Three Ts: Tell them what you're going to tell them, tell them and then tell them what you told them. In other words, provide a brief intro to outline what you're going to talk about, then offer the body of your presentation and then a brief summary to review the key points you want the audience to remember.

Keep it simple. There is no such thing as having 27 key points. The best presenters know that the audience can only remember between four and six significant pieces of information, so no matter how complex your topic, it is best to boil it down to just a handful of truly vital points.

Remember the audience wants you to succeed. Nobody wants to watch you melt down or listen to a bad presentation. Whether you're presenting to two people or 2,000 people, I promise you the vast majority of the people listening will be on your side. So make eye contact with the audience, smile and interact with them.

Put yourself in their seat. The absolute best way to get the audience on your team and ensure a successful presentation is to make sure you build your entire presentation around what the audience wants to hear, what is of interest to them and what they will find engaging and valuable, not what is cool or interesting to you.

So, forget about the nerves (or at least try to), put in some serious time of preparation—make sure you're talking about topic you understand well—build a simple structure that makes it easy to follow your thinking, and focus intently on delivering real value to the people listening to you. If you do these things, I can guarantee that you will be much more successful in your future presentations. IBB



John Spence is the managing partner of Flycaster and Company, an Alachua-based firm that delivers strategic branding, design, advertising and employee development services to clients worldwide. His new book, Awesomely Simple: Essential Business Strategies for Turning Ideas Into Action, published by Jossey-Bass, is now available at local book stores and through Amazon.com. You can learn more about the book at awesomelysimple.com.

Why I Read The Business Report



"I'm thrilled to have The North Central Florida Business Report as our community's most important source of business news. It is full of well-written articles that give business owners insightful advice, ideas and suggestions. Kudos to the entire staff."

> **Terry Van Nortwick** President and Founder PRO iNK

Every month the Business Report provides news and information that will entertain you, enlighten you and help you build your business.

Join Terry and Turn to North Central Florida's Best Business Magazine The North Central Florida Business Report

www.gainesvillebizreport.com



In May 2010, over 1,000 people gathered during LifeSouth's donor picnic at Camp Kaluaqua in High Springs to form one of the largest human blood drop formations in the country. LifeSouth's North Florida district needs just as many donors per week to meet the need of our community hospitals.

Be a part of something big and give blood today. For more information, call 888.795.2707 or visit www.lifesouth.org.

Community Blood Centers Connecting our donors to our patients



We Specialize in the financial needs of small & mid-sized businesses.

Florida Credit Union's Mortgage Loan Specialists will work with you every step of the way when it comes to your new home. Call today for your FREE quote, and see why over 47,000 members know that Florida Credit Union is where the smart money goes.

- 15-Year Fixed Loans
- 100% Financing Available
- Low Rates & Low Payments

- > Purchases or Refinances
- Construction Perm Loans
-) Weekend & Evening Appointments

- Excellent Customer Service
- Online Applications
- Your Money Stays Local

Loan officers available twenty-four hours a day, seven days a week for your convenience!

As a customer-owned financial institution, Florida Credit Union is dedicated to serving only the interests of our customers. Our success is not based on making a profit by charging high rates and fees. Florida Credit Union was chartered for the purpose of saving our members money. All residents of Alachua, Bradford, Citrus, Clay, Columbia, Gilchrist, Lake, Levy, Marion, Putnam, Sumter, Suwannee and Union counties can join Florida Credit Union



Steve Jeppson (352) 377-4141 x 2136 Cell (352) 572-1081 sjeppson@flcu.org



Roger Morales (352) 377-4141 x 2152 Cell (352) 514-6812

For more information call (800) 284-1144 or visit any Florida Credit Union branch

Gainesville | Ocala | Lake City | Starke



flcu.org





A Half-Century of Success

During His Long Career, Charles Chestnut III Has Found Achievement as a Business and Civic Pillar.

By Chris Eversole

uring his long career, Charles Chestnut III has played a prominent role in Gainesville's economic and political history.

He heads one of the oldest businesses in town, the Chestnut Funeral Home, founded in 1914 by his grandfather, Charles Chestnut Sr., and Matthew Hughes, with Hughes operating in Ocala and Chestnut in Gainesville. And the family's history in Alachua County dates back even further.

Chestnut's great-great grandparents, Maria and Johnson Chestnut, were among the slaves who moved here with the Haile family from South Carolina in 1854.

Johnson Chestnut was a carpenter and furniture maker. After slavery ended, he served on the Gainesville City Commission from 1868 to 1869.

As a child, Charles Chestnut III and his family lived on the second floor of the building that still serves as the funeral home at 18 NW 8th Ave. When Hughes died in 1952, the Chestnuts moved to Ocala, and Chestnut attended high school there

He was a sophomore at Bethune-Cookman College when his father died in 1959, prompting a family decision that Charles should go to mortuary school. After attending Eckles School of Mortuary Science in Philadelphia, he returned to the business.

Once he was established, Chestnut became active in the NAACP, leading to his election to the Alachua County School Board in 1976, where he served until 1992. He then served on the Alachua County Commission from 1992 to 2000.

His family continues his political tradition. His wife, Cynthia, sits on the Alachua County Commission, while son Charles "Chuck" Chestnut IV is a state representative.

As he turns 70, Charles Chestnut III feels good about the future of his business, which he is passing on to his cousin, Larry Saunders, and to Charles IV. He's also excited about the new funeral home that the business is building at the intersection of Northeast Eighth Avenue and Northeast 12th Street

What did your grandfather teach you about the funeral business?

Growing up, my grandfather always saw this as a community service and a social service. Back in 1914,

insurance policies were nil to none. We developed a Chestnut Burial Club, and then we had the Farmer's Aid Society to help people save for this expense.

The social aspect meant that sometimes you buried folks for nothing. My grandfather felt everyone was entitled to a decent Christian burial, whether they had the resources or not. That was a funeral home's contribution to the community, whether you got paid in dollars or whether you got paid in fruit or with livestock, food or watermelons.

Had you always planned to enter the family business?

Actually, my father did not want me to be in this business because he knew its trials and tribulations. My grandfather was quiet about it until my father's death, and the family got together and decided I should go to mortuary science school. In those days, you didn't do what you wanted to do. You did what you were told.

Has the business changed over time?

Funeral customs in the African-American community haven't changed. What has changed is that you don't do preparations—embalming the body—at one's home.

My grandfather used to go out to the [deceased's] house to do it. It might take you half a day to get somewhere out in the country. Back in the '20s, it was horse and buggy days.

The Thomas Funeral Home had a motorized hearse. Most of the funerals were on Sunday, and they would let my grandfather borrow the hearse. As we got our own vehicles, we used to go pick up families if they didn't have transportation. We would bring them in to do the arrangements and for the viewing and provide cars for the funeral.



Charles Chestnut III has spent a half-century contributing to the community as a business owner and elected official.

Most African-American funeral homes in small towns owned automobiles. When you got funeral services, you got transportation. That has not changed to this day. We have four limousines, three hearses and three lead cars.

Are your funerals mostly at churches?

Nine times out of 10 they are. The only times we run a chapel funeral is when the person or the family does not have any strong ties with a church. And sometimes it boils down to the request of the deceased.

We're getting ready to build a 200-seat chapel that will help some of the smaller churches that don't have enough seating. It's 8,400 square feet, which is a little bit more space than we have here, but it's laid out quite differently than here.

To what degree do you help the family cope with their loss?

That runs from family to family, depending on their religious connection. We do prayer with them, and we ask God to give them strength and courage. We try not to get into religion.



We're there 24/7. Nothing is too small or too large. There's generally a lot of community support. In African-American culture, when death occurs, the community surrounds them. There is constant visitation by community members. They bring food, so the family doesn't have to cook. We always have a repast after the funeral, which is a mass feeding of everybody.

There are people who knew the loved one well. There are people who cut jokes. It helps ease that grieving or sadness. Somebody's going to make you smile or make you laugh because they are going to be talking about your daddy or about your momma.

Let's talk about your time in public office. Why did you decide to enter politics?

I decided to run for the school board because of the deficiencies in the schools. You could see the differences between the resources that the majority community schools had and the African American schools had.

I ran in 1972 and was defeated. Then I was elected in 1976.

How did your civic involvement impact your business?

During the integration movement, when I was president of the NAACP Council, it was tough. Independent people were few and far between. When there was a death in a family, business people would tell the families, "We will pay for the funeral, and we'll pay for the casket, if you change from Chestnut Funeral Home to somebody else."

It was a tremendous hit. We would have Saturdays with no funerals, while the other African-American funeral homes had several.

But your work helped the community in the long run.

Over time, people began to appreciate the things we were able to accomplish through the civil rights movement. You were able to move from a second-class citizen to a first-class citizen.

Before, you could go to F.W. Woolworth or McCrory's to buy pencils and all the other little things you needed to get school started, but you couldn't go to the lunch counter for a hamburger, hot dog or Coke. When my grandmother went into Wilson's [a local department store] to get a dress, she couldn't try it on.

Why did you have such a commitment to civil rights?

It had a lot to do with going to mortuary science school in Philadelphia in 1960. There, I could ride the subway and go into restaurants and get something to eat with no problem.

So when I came back here in 1961, I began saying, "Whoa, man, this just ain't right."

How does it feel to know you've had an impact on history?

I've got mixed emotions, to tell the truth, because we have



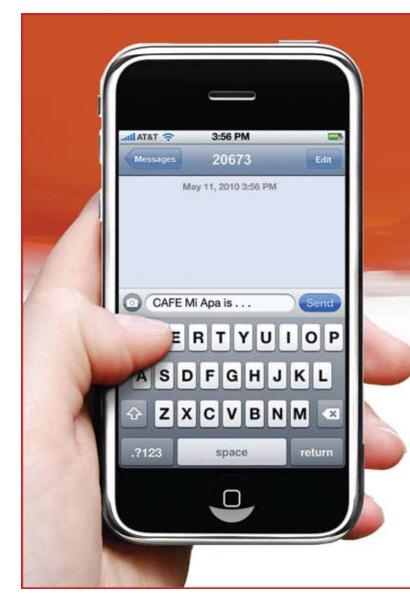
Charles Chestnut Sr., Matthews Hughes, Charles Chestnut Jr., Matthews Hughes in front of the Chestnut Funeral Home in the late 1940s.

gained—in one way—so much, but lost in a little bit more than we've gained.

What do you mean?

We don't have the African-American businesses that we used to have.

Once we cracked the doors on Woolworth, McCrory's, G.C. Murphy and Humpty Dumpty and all those little restaurants along University Avenue and 13th Street, the businesses on Fifth Avenue began to dry up.



We want to know what you think about Mi Apá Latin Café!

Just Text "CAFE" followed by a space and your comments to **20673.** As a way of showing our appreciation, we'll send you a coupon for a **FREE appetizer** with your next purchase!



Open daily from 7AM – 10PM Fridays & Saturdays until 12AM

114 SW 34th St • Gainesville, FL

(352) 376-7020

www.MiApaLatinCafe.com





Charles Chestnut III (center) with son Christopher Chestnut, cousin Larry Saunders and son Charles Chestnut IV (back) and grandson Charles Chestnut V. Charles III has turned over day-to-day management of Chestnut Funeral Home to Saunders and Charles IV.

How do you evaluate your success?

I know within the African-American community there is some gain. People are working where they couldn't have

worked a long time ago. You can't go across this community and not see some African-Americans. When I was growing up, that was not the case. You were either a maid for a house or you worked on a railroad laying down crossbars or stuff like that. Even in the medical field, there weren't many blacks. There were only two black nurses on the Negro floor of Alachua General Hospital.

I would guess it's hard to find good employees for your business. What do you look for when you're hiring?

Compassion, understanding, punctuality and appearance. We will train you in the system, but you've got to be in the right mind.

What is your essential philosophy for business and civic involvement?

My essential thing is to create a secure community to live in. I want to live in a healthy community. I want to live in an educated community. And I want to live in an economically viable community in which our children don't have to leave town to find a good job.

Now that you're 70, are you forming an exit strategy from the business?

My son, Chuck, and my cousin, Larry Saunders, manage the business now, and I've scaled back. I realized that it's important for families that we serve to be comfortable with Larry and Chuck, so if something happens to me they don't have to worry.

How does it feel to look back on your accomplishments?

I'm glad to see it. But what hurts me now is when I take a look at people who have benefitted from education and moved into good jobs and I see them retiring. I worry about who will replace them.

The educational system is failing the younger generation. The community has failed them. Where is the quality going to come from? Those of us who might be considered in the middle class have dealt with our children and really pushed them and kept our value system together. This younger generation is scaring me.

I have always been concerned with the masses. It's a business decision. If I can make living better for the masses of people, then they are going to be in the position that, if something happens to a family member, they will be able to pay me for a funeral.

Do you have any regrets?

Really, I don't. I did in the past because I kept saying to myself that I was a poor businessman because for a period of time I had more accounts receivables than I had paying customers.

When I look over it all, I won't complain. God has been good to me. I think we have been relatively successful. We keep our bills paid. We keep giving good service. And our accounts receivables have begun to level off.

(Cover Story)

City Adds \$2 million to Cover Retirement Obligations

(continued from cover)

Most units of government in Alachua County are members of the state retirement system, including the University of Florida, Alachua County School District and the small municipalities.

Even these units will be setting aside more money to cover retirement costs in the coming year. The state retirement system is requiring universities and state and local governments to raise their contribution per regular worker from 8.7 percent of salaries to 9.6 percent. For police and firefighters, the amount is increasing from 19.8 percent to 22.1 percent.

When Gainesville's general workers retire they receive a pension equal to 2 percent per year of service, multiplied by the average of their last three year's salaries. Multiplying the 2 percent by 20 years of service translates to a 40 percent payout. The multiplier for police and fire retirees is 2.625 percent per year of service, or a 52.5 percent payout for 20 years of service.

The average benefit for employees in the state retirement system is \$16,843. The average for Gainesville is \$20,930 for general employees, \$28,013 for firefighters and \$29,031 for police.

The city plans a thorough review of its retirement system next year. Among

other issues, the review will consider if the employee contributions are high enough and if the 20-year-and-out plan is viable.

Bus Service Extended To Gainesville Airport

To encourage more customers to use Gainesville's airport, the Regional Transit System has expanded bus service between the airline terminal and the University of Florida. The route, which will include a stop in downtown, will begin service August 16. Buses will operate hourly on weekdays starting at 7:25am.

"The new service will expand the ground transportation options for our customers, giving residents and visitors one more reason to choose Gainesville Airport," says Allan Penksa, airport CEO. "The timing is perfect with American Eagle's recent announcement of flights to and from Miami."

Penska says he expects the 9,000 students from Miami-Dade and Broward counties to find these new services attractive.

In addition to domestic travelers, the new services will also provide more options for Gainesville's significant number of international students and guests.

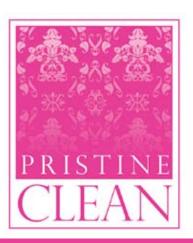
TRY OUR ENVIRONMENTALLY FRIENDLY CLEANING SERVICE

Safe for Pets and Children

• Non-Toxic and Biodegradable Cleansers

• Digital Vacuum Motors Use Less

Energy and Have ZERO Emissions



"I personally guarantee your satisfaction with our services." - Owner, Ashley Smith

RESIDENTIAL AND COMMERCIAL

Express and Pristine Full-Service Packages and Everything In Between

352-278-3437

Ashley@PristineCleanGainesville.com PristineCleanGainesville.com

PRISTINE. GREEN. CLEAN.

Inventor Seeks **Cure for Poverty** in Humble Plant

Kenaf Can Be Used for Food, Construction and More

by Jennette Holzworth

oney doesn't grow on trees, but the cure for world hunger and poverty may grow in fields of kenaf. That's the hope of the members of the Kenaf Research Farm in Micanopy, who are promoting the plant as a food and shelter source

for the underprivileged. A member of the hibiscus family, kenaf has been historically used to make paper and cloth, but eco-researcher and inventor Bill Loftus and his team are testing new uses for the plant to help impoverished nations pull themselves out of poverty and create a new way of life.

'We're looking at making countries self-sustaining," Loftus says. "You can't solve poverty by throwing money at it. You solve it by throwing job training and jobs at it, and that's what we're about.'

INSPIRATION FROM A MID-LIFE CRISIS

Loftus began his quest to find a workable solution for the basic human needs of food and shelter following a self-described mid-life crisis. In 1994 he abandoned his career as a contractor and focused his efforts on inventing.

He came across kenaf in 1996 while trying to formulate a lightweight, insulated concrete block that women and children of developing countries could use to build homes.

He found that mixing kenaf into the concrete mixture created a sturdy block so lightweight it could float in water.

Later, Loftus learned of a hybrid form of kenaf known as "Whitten" and found that the "lemony, Caribbean-ish" flavor of its leaves was popular in Haitian taste tests.

"It's another cool taste," he says. "We've found people really like it." Kenaf is a rich food source for people and animals. The leaves consist of up to 34

percent protein and the seeds are rich in omega polyunsaturated fatty acids, which help

A FERTILE MIND

ill Lotus's inventive mind never seems to stop. While he holds patents On numerous kenaf-based products in 19 countries and his main focus is on using kenaf as a food and building source, he also has another line of inventions awaiting patent approval, he says.

Among his creations is an earthquake-resistant foundation, which uses heavy-duty springs as shock absorbers to help homes withstand earthquakes. Loftus says the simple system could save countless lives in a country like Haiti that lacks advanced engineering technology to build smarter buildings.

The invention should work well with lightweight structures built from his kenaf concrete, he says.

"It's tricky, but it's not rocket science," Loftus says. "It's something that's not that expensive."

Loftus is also developing a self-contained, single-house sewage treatment system that would generate methane, which could be used as cooking fuel.



Researcher and inventor Bill Loftus points to the seed pods on a kenaf plant. The seeds are rich in omega polyunsaturated fatty acids, which help prevent disease and improve overall health.

prevent disease and improve overall health.

Also, Loftus, says, animals that eat kenaf will produce high-protein manure which, in turn, will provide nutritious fertilizer for more crops.

HELPING HAITI

The Micanopy team is now focusing its efforts on promoting kenaf to help fix Haiti, mainly because of the island's close proximity to the U.S., Loftus says. The organization is affiliated with the Angels for Haiti Project, which is currently overseeing kenafplanting there.

He hopes the plant can become a major food source for Haitians. He also believes growing and selling kenaf could generate significant income for the islanders.

To help speed adoption of the plant, Loftus has developed farm equipment that rural farmers with one- to 10-acre plots can use to cultivate the plant.

"I'm aimed at the small guy getting productive," he says. "Everyone likes to say, 'If you teach a man to fish, you feed him for life.' Well, here's the missing step to that. We train people to make the fishing poles so they can go out and catch the fish."

NOT JUST FOR OVERSEAS

While much of the work at the Kenaf Research Farm is focused on helping people in Haiti, Loftus says the versatile kenaf plant also has practical applications here. A significant one: helping the U.S. deal with the oil spill in the Gulf of Mexico.

The Environmental Protection Agency recently approved kenaf for use in the oil spill cleanup, Loftus says. The core of the plant can absorb six to 10 times its weight in oil.

He says he will soon submit a proposal to BP for a kenaf-based raft that would aid in clean-up efforts. Using his floatable kenaf concrete for buoyancy, Loftus would build a circular frame of plastic pipes and sandwich kenaf core chunks between the sides of the raft. The structure would float in contaminated water and efficiently soak up oil, he

"There are so many things it can be used for," Loftus says. "It's kind of a plant that does everything."

PLANS FOR EXPANSION

With his test projects proving that kenaf is a valuable resource, Loftus says he's now seeking investors to help expand use of the plant in underdeveloped countries.

He says he needs about \$5 million to launch his plans for Haiti, an estimate that includes processing 4,000 tons of kenaf core for the Gulf of Mexico oil spill, establishing a kenaf research farm in Haiti and planting 20,000 pounds of Whitten kenaf. That much kenaf, Loftus notes, would cover 2,000 acres.

"I don't believe in donations, I believe in investment," Loftus says. "If we invest in the 'poor people,' and we make them successful, everyone profits. We think in a few years' time we'll have something people can get a return on."

Loftus estimates that if kenaf and its many uses caught on in the U.S., it could be a \$20 million industry.

"It's not a small thing we're trying to do, but we have to start somewhere," he says. "I think there are enough people out there with the same vision, and I just bring to the table a piece of technology that we're able to run with."

Gators Versus 'Noles

A Tale of Two Cities and Their Efforts to Build Business By Rick Sapp



emember the Choke at Doak and Free Shoes University? Remember the ankle twisting, eye-gouging, blown calls? Burt Reynolds and Erin Andrews? When it comes to sports, Gainesville and Tallahassee have long been tough competitors who battle for the public's attention.

But there's rivalry off the field as well.

When companies look for a college town in which to locate in North Florida, Gainesville and Tallahassee are in the thick of the battle. And for the winner it's more than just a battle for bragging rights; it's a competition that can produce high-quality jobs, a stronger economy and opportunities for entrepreneurs and innovative businesses.

To get a better feel for how these two cities might compare

Table 1: Quick Comparisons

	Gainesvil	le Tallahassee	
Population	108,65	55 159,012	
City area (sq mi)	2	48 95	
County Population	243,574 (Alachua)	265,714 (Leon)	
County Area (sq mi)	87	74 667	
BA or higher degree	42.8	% 45%	
Per capita income	\$16,77	79 \$18,981	
Below poverty	26.7 9	% 24.7 %	
Source: http://quickfacts.census.gov/qfd/states/12/1225175.html			

1. 2006; 2. 2000 (percent of persons age 25+); 3. 1999



Tallahassee is the home of Florida State University and Florida A&M University. Together, the numbers of students and their economic impact are approximately the same as that of the University of Florida in Gainesville

in the eyes of appraising business owners, we took at look at their strengths and challenges. Here's what we found:

POLITICAL FOCUS

By political affiliation, Gainesville/Alachua County and Tallahassee/Leon County are similar. As of May, Supervisor of Elections Pam Carpenter notes there were 150,309 registered voters in Alachua County: 52 percent Democrat, 28 percent Republican and 20 percent non-affiliated. Leon County's Ion Sancho registered 178,522 voters: 57 percent Democrat, 27 percent Republican and 17 percent something else. Nevertheless, local elections in both communities tend to be non-partisan—at least on the surface—since candidates may not campaign specifically as Democrats or Republicans.

Despite the similarity in party affiliation, there are significant differences in the make-up of the elected boards in the two communities, and in their focus. Here in Gainesville, the city and county commissions are populated by environmental activists, ministers, several current or former university officials, several long-time politicians and a couple business people. When asked his priorities, new Gainesville Mayor Craig Lowe talks about strengthening neighborhoods, quality of life, transportation and diversifying energy options.

In the city of Tallahassee and Leon County, the dozen commissioners are skewed more toward attorneys, longtime politicians, lobbyists and business people, most without backgrounds in community or environmental activism. Mayor John Marks' emphasis in Tallahassee is clear: "Economic development is the number one priority. The mayor and city commission are working diligently to encourage, foster and facilitate appropriate economic development efforts."

Business Advantage: Tallahassee

A mil rate is basically the dollar amount of tax per \$1,000 of assessed value of property. The mil rate paid by a property in Alachua and Leon Counties is the sum of the county, city and school board, plus any special district such as water management districts.

Local millage is only a portion of each government's revenues, of course, as municipalities received state sales and corporate income taxes, along with revenues from secondary

Table 4: Tax Rates		
Ad Valorem Millage	Alachua County	Leon County
Total Tax Inside County Seat Rural Areas	23.8967 OR 23.9208 ¹ 22.7184	19.842 16.142 OR 20.842 ²
Tax Components		
County	8.0495 General Fund 1.6252 MSTU-Sheriff 0.4124 Unincorporated	7.85 General Fund 0.50 EMS
City	1.1804 MSTU-Fire 4.3963 General Fund	3.70 General Fund
School Board	9.408	7.747
Water Management Dist.	0.4399 (Suwannee) 0.4158 (St. Johns)	0.045 (NW Florida)
Sales	6.75%	7.50%
Lowest Gas Price (June 29, 2010) ³	\$2.68/gal.	\$2.55/gal.
Tourist Development	5.00%	5.00%
1 The difference depends upon	Water Management Distric	t zone

3. The average state tax per gallon of gas in the U.S. is 47.7 cents. At 52.8 cents, gallon, Florida is in the high tier of tax rates (April 2010). California is highest at 67.0

sources such as parking and jay-walking fines.

Property taxes are about 20 percent lower in Tallahassee/ Leon County than in Gainesville/Alachua County, even though the Capital City has levied a special one mil tax in certain downtown zones to fund economic improvement. The sales tax, however, is slightly higher in Tallahassee.

A difficulty that both of these areas face is the great amount of property that is not subject to local taxation, including state, federal and local government properties, non-profit corporations and church properties. About half of the property in Gainesville and Alachua County is exempt, while slightly more than half in Tallahassee and Leon County off the rolls. By contrast, such counties as Marion and St. Johns report that 60 and 70 percent of their properties are

Business Advantage: Tallahassee

ECONOMIC ENGINES

Sports, education and research have helped drive the economies in both Gainesville and Tallahassee, but the Gators definitely have the edge in these categories.

In sports, four championships in football and basketball in the last four years have given the people of Gainesville years of memories and millions of dollars in revenue. Over in Tally, despite the 9-foot statue of The Bobby, sports has come up short in the last decade with no major national championships since the Seminoles took two football championships in

In education, both cities are filled with students:

UF and Santa Fe College enroll about 68,000 students in Alachua County. The state capital, which has three universities—FSU, Tallahassee Community College and Florida A&M University—has an almost identical number.

The endowments of the Alachua County colleges are greater than those in Leon County; \$1.1 billion (Santa Fe has a \$36 million endowment) versus \$689 million (\$570 million for FSU, \$88 million for Florida A&M and \$31 million for TCC).

Annual operating budgets are approximately the same at the university level: \$573 million for UF and \$612 for FSU/ FAMU. But a portion of UF's budget is supporting research and agriculture outside Gainesville, so the impact of UF's dollars is less, locally.

In research, however, Gainesville and UF are clearly several touchdowns ahead of the Tallahassee rivals. According to 2007 statistics compiled by The Center for Measuring University Performance, the UF ranks No. 15 nationally in attracting research support, with a total of \$593 million. With \$190 million of research funding, FSU is No. 89 and FAMU (\$54 million) is not ranked.

Gainesville also has the Shands centers and the regional Veterans Hospital pumping money into the economy.

Business Advantage: Close, but advantage Gainesville

ECONOMIC DEVELOPMENT

Instead of taking development as it comes, both Gainesville and Tallahassee have become more proactive in soliciting industry.

The Gainesville Area Chamber of Commerce's recent

push for Innovation Gainesville is a prime example of the efforts here to generate jobs and attract companies. But the community has been brewing its own businesses for years, thanks to research at the University of Florida and the region's very active business incubators. In fact, our area now has more incubators per square mile than any other city in the U.S., says Brent Christensen, chamber president and CEO.

The Gainesville focus is weighted to medical and biotechnology. Along with the two Bigs—the Sid Martin Biotechnology Incubator and the Gainesville Technology Enterprise Center—we have Santa Fe College's Center for Innovation and Economic Development, the fledgling FISE (Florida Institute for Sustainable Energy) at UF, and Synogen, a private incubator founded by Jamie Grooms and Richard

Table 3: Economy at a Glance

,	Gainesville	Tallahassee
Civilian labor force	138,700	194,500
Total non-farm	127,400	172,400
Mining, logging, construction	4.5 %	6.7 %
Manufacturing	3.9 %	3.8 %
Trade, transportation, utilities	17.9 %	22.2 %
Information	1.5 %	3.1 %
Financial activities	5.8 %	7.3 %
Professional and business	10.6 %	18.5 %
Education and health services	23.2 %	20.2 %
Leisure and hospitality	13.5 %	16.6 %
Government	42.0 %	63.9 %

Source: www.bls.gov/eag/eag.fl_gainesville_msa.htm#eag_fl_ gainesville_msa.f.P and www.bls.gov/eag/eag.fl_tallahassee_msa. htm - estimates for March 2010

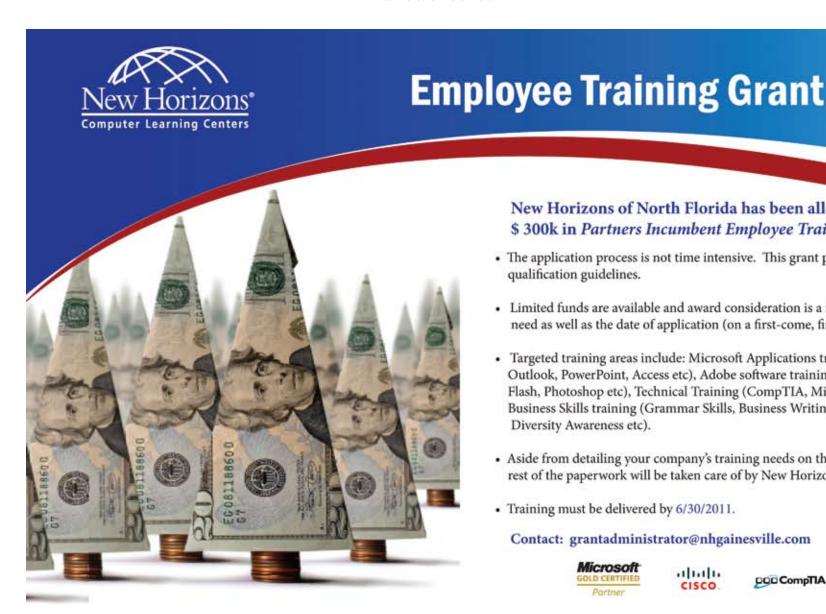


A bulldozer rips trees from the ground in preparation for a new housing project in Gainesville. The tension between the development and preservation is strongest in Florida's capital city.

Allen, the founders of RTI Biologics.

And more incubators are on the away. Along with the Florida Innovation Hub, which will be built on the old Alachua General Hospital site, the city of Gainesville is planning an incubator. City Manager Russ Blackburn says the city plans to start developing the innovation campus on the 16-acre site east of GRU's Kelly Generating Station and south of downtown in 2011

In Tallahassee, the build-your-own business incubation concept has taken hold far more slowly and the focus is different, relying in great part on research at the National High Magnetic Field Laboratory at FSU (in which UF is a partner),



New Horizons of North Florida has been allocated \$ 300k in Partners Incumbent Employee Training Grant

- · The application process is not time intensive. This grant program has very liberal qualification guidelines.
- Limited funds are available and award consideration is a function of company need as well as the date of application (on a first-come, first-served basis).
- · Targeted training areas include: Microsoft Applications training (Word, Excel, Outlook, PowerPoint, Access etc), Adobe software training (Dreamweaver, Flash, Photoshop etc), Technical Training (CompTIA, Microsoft, Cisco), and Business Skills training (Grammar Skills, Business Writing, Customer Service, Diversity Awareness etc).
- · Aside from detailing your company's training needs on the grant application the rest of the paperwork will be taken care of by New Horizons of North Florida.
- Training must be delivered by 6/30/2011.

Contact: grantadministrator@nhgainesville.com









the largest and highest-powered magnet laboratory in the world

Beyond that, FSU opened its first incubator in renovated buildings in the Commonwealth Center in northwest Tallahassee on June 9. The goal is to provide opportunities for FSU researchers and related start-ups.

"It's ideal to help grow business," says Kim Williams, chair of the Economic Development Council. Confirmed tenants are Florida Custom Synthesis (drug-compound development and research); CICEFT, or Cable-in-Conduit, Engineering, Fabrication, and Test (encasing superconducting wire in stainless tubes for use in nuclear facilities); and BioFront (hepatitis C testing kits).

"Space is limited on campus, and there isn't another place in Tallahassee with laboratories for these types of start-up companies, so we built our own," says Kirby Kemper, FSU's vice president for research. "By retrofitting these existing buildings, we have an inexpensive way of establishing a small-business incubator for local companies working with university-generated research."

Business Advantage: Gainesville, by the score of a typical Urban Meyer-Bobby Bowden football game.



TRANSPORTATION

When business travelers and commerce want to reach Gainesville, they have ready access to the city through Interstate 75, as well as Gainesville Regional Airport. The 1,650-acre airport is located roughly 10 miles from I-75 and a dozen miles northeast of UF and Shands, which impacts travel to those key destinations. Gainesville airport serves 300,000 passengers annually through Delta. U.S. Air and American Eagle.

In Tallahassee, business travelers have access through Interstate 10 and the 2,743-acre Tallahassee Regional Airport, which is seven miles southeast of downtown, making it marginally more convenient for business travelers. Tallahassee's one million air passengers are served by four airlines: American Eagle, Continental, Delta and U.S. Air

Business Advantage: Tallahassee, by half the length of a football.

Table 2: Gross Financial Comparisons

	Garriesville	raliariassee
Wholesale trade sales (000)	\$758,053	\$741,152
Retail sales (000)	\$1,468,125	\$2,050,057
Accommodation/food service (000)	\$196,999	\$370,102
Total firms	8,320	12,808
Ad valorem tax levied (2009-10)	\$119M county: \$ 26M city	
County net budget per residen	t ¹ \$973	\$788
County ad valorem tax collections ¹	\$73 million	\$88 million
Ad valorem exempt property ²	47 %	42 %

Cainasvilla

Tallahassaa

Source: http://quickfacts.census.gov/qfd/states/12/1225175.html - all 2002 data

1. www.leoncountyfl.gov/omb/Budget05-06/bib/Budget_In_Brief.pdf - 2005 2. Other sources report that in Alachua County, 51 percent of property is on the tax rolls while in Leon County that figure is 56 percent. By contrast, Marion County reports taxing 60 percent and St. Johns County 70 percent.

ΟΙΙΔΙ ΙΤΥ ΟΕ Ι ΙΕΕ

The three blocks of SE 1st Street from the Hippodrome Theatre to University Avenue can reasonably be considered the heart of downtown Gainesville. Much of the private property in that area has recently been redeveloped. But there are some rundown buildings and center city is surrounded by a bevy of local government buildings and separated from UF by a mile of strip development and older neighborhoods.

Entertainment here is very dependent on offerings from UF, where everything from the Florida Museum of Natural History's Butterfly Rainforest to the Curtis M. Phillips Center for the Performing Arts attracting visitors.

Gainesville has worked very hard to put additional monies into its four core redevelopment areas and, with the advancing plans for the Cade Museum of Innovation and other opportunities in the Depot Avenue area, this vision could pay off handsomely when the economy improves.

The Tallahassee picture is more complex, but the economic heart of that city, which is dominated by high rise state office buildings, extends from the state capitol north a half-dozen blocks to West Tennessee/U.S. 90. The downtown area offers the Mary Brogan Museum of Art and Science and the Challenger Learning Center with IMAX theater and planetarium. Tallahassee has its share of older properties and poor neighborhoods interspersed along U.S. 90, which was at one time the principal east-west thoroughfare through north Florida.

Tallahassee's recent redevelopment efforts have focused on the properties between the FSU and FAMU campuses. Gaines Street renewal, in fact, is high on Mayor Marks' agenda and the homegrown art zone in the McConnell Drive loop, west of Railroad Avenue, is a vital destination.

Business Advantage: Off-campus, Tallahassee has a slight edge.

REGIONAL ECONOMIC INITIATIVES

When then Florida governor Jeb Bush began talking about downsizing state government, it was a wake-up call to Tallahassee, says Mayor Marks.

"Don't get me wrong. State government is very strong here," he says, "but we began to look elsewhere to support our economic base."

As a major part of that initiative, Tallahassee committed to a regional approach to spur growth, says Beth Kirkland, executive director of the Economic Development Council. The council promotes Leon, Gadsden, Jefferson and Wakulla Counties in business initiatives.

According to Marks, the Leon County area has significant eco-tourism potential, especially in cooperation with Wakulla County. "A whole lot of attractions here need promoting," he says. "We may not be the kind of place where families will come for a week of vacation, but for a day or two there's plenty to see and do."

"We also worked with the Stanford Research Institute out of St. Petersburg to develop six sectors of interest," Kirkland says. Those include:

- 1. Alternative Energy and Environment
- 2. Aviation, Aerospace, Defense and National Security (Manufacturing)
- 3. Health Sciences and Human Performance Enhancement
- 4. Information Technology
- 5. Research and Engineering Services
- 6. Transportation and Logistics

"We mapped these sectors because a misperception about Tallahassee is that we're the state capital and with state government and two universities we're all about public sector jobs," Kirkland says. "That just isn't necessarily true"

Gainesville has also crossed the county line to develop a regional economic network. Christensen mentions the Heart of Florida Coalition that is headquartered at College of Central Florida in Ocala (formerly Central Florida Community

College) as a driver. Taking a different approach, the coalition has developed seven strategic focus areas:

- 1. Economic Development
- 2. Legislative
- 3. Marketing/Branding
- 4. Regional Water
- 5. Regional Transportation
- 6. Arts, Culture and Recreation
- 7. Organizational Structure/Funding

To date, the coalition has developed plans and strategies, and hosted summits, workshops and

conferences.

Business advantage: Even.

A business wishing to relocate, expand or open its doors in North Florida might very well narrow its choices to Gainesville or Tallahassee.

At that point, the decision on where to go may be up for grabs. If taxes are a concern, Tallahassee has the edge. If access to high-tech, biotech and green energy research is important, Gainesville is clearly the choice. If quality of life is important, both areas have pluses.

Ultimately, development may come down to a few essential benefits: a site that is prepared and available, a streamlined approval process and a critical mass of related businesses.

Table 5: Budgets and Employees

(FY2010)	Annual Bu	udget (mi	llion)	Employees
Gainesvi	ille	\$726	Police	1,333 Rescue 166, a 364, Bus 235, b Works 88)
Alachua	County	\$327	;	1,924 (Fire Rescue 243, Sheriff 850, Public Works 226)
Tallahass	see	\$714		2,849

Tallahassee \$714 2,849
(Fire Rescue 272,
Police 485, Bus 168,
Public Works 283)

Leon County \$247 1,806
(EMS 106, Sheriff 637,

Public Works 243)

NOTE: Florida Government Employment Data (Dec. 2009)
Total Local Employees: full-time (660,697), part-time (part-time 172,204).

1. Both cities own their utility systems and figures are included: Gainesville Regional Utilities and City of Tallahassee Consolidated Utility System.

2. The Tallahassee Fire Department provides professional fire protection and rescue services from 15 stations located throughout the city and unincorporated Leon County. Its response area covers 702 square miles, serving a population of approximately 272,000.



ansportation Planning Agend

Central Tallahassee is more compact and more vertical than central Gainesville. It is the home not only of state government, but of city and county government also.



Top 30 Employers in Gainesville and Tallahassee

Gainesville		Tallahassee	
EMPLOYER	NUMBER OF EMPLOYEES		UMBER OF EMPLOYEES
UNIVERSITY OF FLORIDA	14,723	STATE OF FLORIDA (NON-UNIVERSITY)	39,777
SHANDS HOSPITAL	12,588	FLORIDA STATE UNIVERSITY	8,784
VETERANS AFFAIRS MEDICAL CENTER	4,317	LEON COUNTY SCHOOLS	4,077
ALACHUA COUNTY SCHOOL BOARD	4,299	TALLAHASSEE MEMORIAL HEALTHCARE	3,480
CITY OF GAINESVILLE	2,200	FLORIDA A&M UNIVERSITY	3,468
PUBLIX SUPERMARKETS	2,056	CITY OF TALLAHASSEE	2,633
NORTH FLORIDA REGIONAL MEDICAL CEN	TER 1,700	PUBLIX SUPERMARKETS	2,000
NATIONWIDE INSURANCE	1,300	WAL-MART STORES	1,900
ALACHUA COUNTY	1,120	LEON COUNTY	1,522
SANTA FE COLLEGE	796	TALLAHASSEE COMMUNITY COLLEGE	1,090
WAL-MART DISTRIBUTION CENTER	736	CAPITAL REGIONAL MEDICAL CENTER	878
GATOR DINING SERVICES	625	ACS	852
DOLLAR GENERAL DISTRIBUTION CENTER	624	TALLAHASSEE LEON COUNTY CIVIC CENTER	672
MERIDIAN BEHAVIORAL HEALTHCARE, INC	. 620	CAPITAL CITY BANK GROUP	626
WAL-MART STORES	504	CAPITAL HEALTH PLAN	485
TOWER HILL INSURANCE GROUP	500	BRANCH BANKING & TRUST	403
RTI BIOLOGICS, INC.	365	GENERAL DYNAMICS LAND SYSTEMS	367
COX COMMUNICATIONS	350	ST. MARKS POWDER	330
HUNTER MARINE CORPORATION	325	SODEXHO, INC.	300
AVMED HEALTH PLAN	317	WESTMINSTER OAKS	300
UF ATHLETIC ASSOCIATION	300	ELBIT SYSTEMS OF AMERICA	287
U.S. POSTAL SERVICE	296	THE FLORIDA BAR	265
FLORIDA FARM BUREAU	260	TALLAHASSEE PRIMARY CARE	260
CH2M HILL SOUTHEAST, INC.	254	COMCAST CABLE TELEVISION OF TALLAHASSE	EE 260
PERFORMANCE FOOD GROUP	245	FRINGE BENEFIT MANAGEMENT COMPANY	240
EXACTECH, INC.	235	JIMMIE CROWDER EXCAVATING & LAND CLEA	ARING, INC. 225
J.C. PENNEY COMPANY	230	HEALTHSOUTH	225
MEDICAL MANAGER	220	CENTURYLINK	220
THE GAINESVILLE SUN	214	TALLAHASSEE DEMOCRAT	210
PARADIGM PROPERTIES	200	BIG BEND HOSPICE	200
SOURCE: GAINESVILLE AREA CHAM	BER OF COMMERCE	SOURCE: ECONOMIC DEVELOPMENT COUNC	CIL OF TALLAHASSEE

Standing Tall in Tough Times Businesses Find Ways to Prosper in Down Economy

(continued from cover)

Embers also has taken on the challenge of catering up to 1,200 meals for the Sebastian Ferrero Foundation's Noche de Gala fund-raiser. This will expose a wider audience to its food.

"The time we put into special events provides great wordof-mouth advertising, and we know that someone has benefited from our efforts," Todd says.

And the restaurant is offering cooking classes hosted by Dumas, who is a graduate of the Eastside program and Johnson & Wales University's Culinary Arts Program in Miami.

"Great things happen when you're pushed into new territory," Allen says.

STREAMLINING OPERATION IS A KEY TO SUCCESS

April Strickland and her father, Rickie, always have believed that giving to the community reaps benefits, but they had no idea how massive that return could be until their business, Ark Remodeling and Construction, became the contractor for the *Extreme Makeover Home Edition* home built in Gainesville last winter.

The experience not only paid off in referrals, but also helped Ark streamline its building process. "We used to have a general idea of when things would get done," April Strickland says. "We had to schedule things much more tightly during the week of the *Extreme Makeover* project. Now we have a tighter dayby-day schedule."

As consumer confidence edges up, many people are realizing that remodeling their existing home makes more sense than trying to sell it and buy a new one, Strickland says.

"We're doing a lot of porch enclosures, additions and bathroom and kitchen remodelings," she says.

FINDING NEW WAYS TO MEET CUSTOMERS' NEEDS

Tough times brought Mike and Heather Remer closer together. When the economy dove in late 2008, Heather decided to help Mike by going to work at ComputerCare, the business he founded in 2006 on a small scale and had gradually built.

"I got a chance to see how passionate he was about what he does," Heather says. "A lot of couples miss out on working together."

The Remers responded to the tight economy by being more serious about planning and striving harder to satisfy customers.

For example, to meet the desire of businesses for predictable expenses and reliable computer operations, they started emphasizing service plans. "With the plans, we do a lot of preventative maintenance—cleaning up data, keeping software up-to-date, preventing longer-term problems," Heather says.



To grow their business during tough times, Mike and Heather Remer of ComputerCare have expanded their service contract work and started offering remote maintenance to fix computers at distance sites.

Another emerging service is remote maintenance, with Mike and the company's two other technicians monitoring client's computers and networks from the ComputerCare office.

That goes to an extreme. The company now is remotely servicing the computers of Jon Heimer, CEO of the biotech company OxThera, in his office in Sweden and as he travels throughout Europe.

ComputerCare strives to make business simpler for its customers—who range from sole proprietors to companies with 100 workstations. "We want them to be able to work on their business rather than get bogged down in computer repairs," Heather says.

CURBING DEBT, GROWING CUSTOMER BASE LEADS TO SUCCESS

The economic downturn caused Sander Kaplan to dig deep for the first time in a long time. Before things got tough, the businesses in which he's involved were "running themselves" and weren't especially challenging.

"I had become complacent," he says. "I never had to think hard."

When business tightened, Kaplan became more creative in running A Candies' Limousines and Motorcoaches and in serving as director of construction and administration for Deb-Lyn Inc., the Burger King franchise owned by his father-in-law, Chuck Gatton.

"There's no manual to tell you how to get out of tough spots," Kaplan says. "I really had to find a way to do more with less."

He asked his insurance agent to "sharpen his pencil" when his limo and bus policy was up for renewal. "In the week we were negotiating on the policy, I saved \$7,000 on a \$50,000-a-year policy for vehicles," Kaplan says.

He also dropped one office position, asking employees to take on the duties. And he paid off the three limousines on which he still had debt. "I wanted to have as much paid off as possible so I could withstand the economic ups and down," he says.

Maintaining the bus part of his business, which Kaplan started in 2005, was doubly challenging because it was in its infancy when the economy slumped. Kaplan realized that the Gainesville area alone couldn't provide enough business for the company's three \$400,000, 56-passenger motor coaches and its 28-passenger mini-bus. So, he started subcontracting his fleet to bus companies around the state. Sometimes, disasters actually help business. As the Gulf oil leak unfolded, Kaplan picked up business from other bus companies that were directing some of their vehicles to transport workers to the clean-up effort.

Kaplan also increased value to attract more customers. Borrowing the value-menu concept from Burger King, he offered four hours of limo service for a three-hour rate.

FINDING SUCCESS IN A NEW FIELD

Angel Venega started PC Techman in October 2008, when the stock market was staggering. In the time since, he's found the down economy a blessing because businesses are more likely to repair their computers than replace them, he says. "No matter what, you need your computer," he says.

Venega runs his computer repair shop differently than most of his competitors. His office suite is wide open, with the computers he's working on visible, not closed off with the technicians behind a wall. "I used to work for a company where everyone was afraid of the customers," he says.

Venega is PC Techman's sole technician, keeping overhead low and workmanship high, while his wife, Michelle, assists part-time with bookkeeping and running the office.

Venega came into the computer repair business through the back door. Friends and family used to ask him to repair their computers, so he taught himself how to do it.

At the time, he was running a limousine service in Miami.

When that business declined, he moved to Gainesville and became a commercial trucker for four years, occasionally repairing computers for people he met on the road. He then worked for another computer company for three years. He also did side work and had a base of customers when he opened PC Techman.

Business it up 30 to 40 percent from his first year to his second, Venega estimates. He figures 50 percent of his business comes from returning customers, 30 percent from referrals and 20 percent from new customers who find him, some of them looking for Komputer Kingdom, which used to occupy his location.

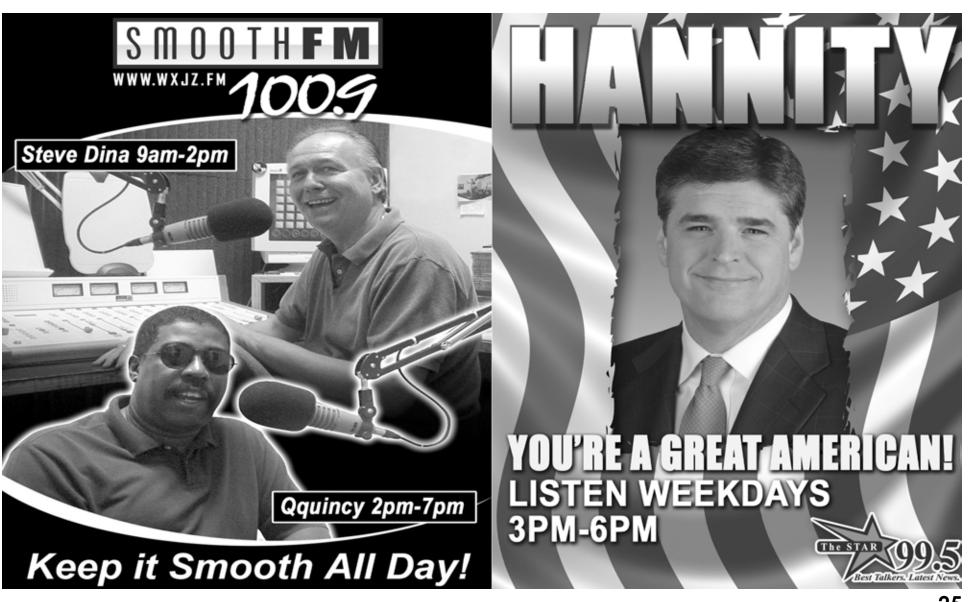
The talkative Cuban-born Venega builds rapport with his customers, constantly throwing out words of encouragement. "One minister asked if I minded if he used some of my ideas in his sermons," he says.

Venega's advice about staying positive is to turn off the TV. "Concentrate on what you can do, not on the doom and gloom," he says. "My dad used to say, 'When you hit a wall, jump over it or dig under it."

As these business owners prove, while the recession has caused pain for many, some businesspeople are finding it presents opportunity too. You just have to find the right way to approach the challenge.



When the recession hit, Sander Kaplan paid down debt and sought out-of-area clients to keep his luxury motor coach business thriving



MAJOR PLAYER

Although Relatively Small in Size, Gainesville's Airport Plays a Critical Role in Region's Success

By Chris Eversole

Ith huge, international airports to the north and south, Gainesville Regional Airport might seem like an afterthought for travelers. Yet even though two-thirds of the potential passengers from Alachua and Marion counties opt to fly from Jacksonville, Orlando or Tampa, the local airport plays a critical role in the region's success, say airport and business leaders.

The airport is indispensable in helping some major employers do business here.

Jets, small planes and helicopters headquartered at the airport save lives, including whisking teams of surgeons to harvest life-saving organs from donors across the Southeast.

Gainesville Regional Airport is vital to attracting new businesses to the area, says Brent Christensen, president and CEO of the Gainesville Area Chamber of Commerce. "It's a factor in nine of 10 companies considering a move here," he says. "The airport is a fantastic front door to the community."

Win Phillips agrees. Current chairman of the Gainesville-Alachua County Airport Authority and the University of Florida's vice president for research, Phillips says Gainesville Airport is vital to keeping the region competitive.

"We may be a relatively small community, but we are home to a world-class university, and we have a unique and rapidly developing innovation economy," he says. "We need our airport to open these assets to outsiders. We also need the airport to ensure that our own resident 'creative class' has the same advantages as those in the Research Triangle, Boulder or Silicon Valley.

"The airport is essential to this region's economic future. UF is an attractor, and the airport is a facilitator."

Rising to Ongoing Challenges

Despite a tight economy and struggles in the airline industry, Gainesville Airport is more than holding its own in attracting customers, with flights on Delta Airlines and US Airways running 85 percent to 95 percent full. It will expand service in October, when American Airlines launches two flights daily to and from Miami.

Still, the airport could do better in drawing travelers,



Upgrades to the Gainesville Regional Airport included adding three passenger loading bridges.

especially those who never give it a second thought, often based on the misconception that fares from Gainesville aren't competitive with those from larger airports.

Gainesville Airport faces other challenges too:

- As flights fill up, the airlines serving Gainesville are tempted to raise fares, which could dampen local bookings.
- The airport shoulders more than \$500,000 in debt service annually for the 61,000-square-foot building it constructed to help Eclipse Aviation service lightweight jets. Eclipse vacated the building after it went bankrupt in 2008.
- Costs, including those for screening passengers and meeting government mandates, keep rising.

To counteract these challenges, airport officials are taking several steps. They're reaching out to local businesses to encourage them to price local flights before going elsewhere. Also, they're positioning the airport as a regional resource, with the help of the Ocala/Marion County Chamber of Commerce and the Heart of Florida Regional Coalition

"We need to see Marion and Alachua counties as one region," says Ron Ewers, the Marion County representative on the airport authority.

When the Marion Chamber recently contacted its members and suggested they check Gainesville fares when booking trips, it had a good response, says president Jaye Baillie. "We're getting the word out that it's often even in costs, particularly if you consider parking and tolls, with other airports," she says. "But people have to think about it. Out of sight, out of mind."

CEO Has Played a Vital Role

Erik Sander is director of industry programs for UF's College of Engineering. When he arrived at the university in 1995, travel through the local airport was difficult and frustrating, he says. "Now it's much more pleasant and reliable"

Airport CEO Allan Penksa, who took over in 2006, deserves much of the credit, says airport board member Mark Goldstein. Penksa oversaw the \$7.1 million remodeling, completed in 2008, which spruced up the terminal

in addition to expanding the waiting area and adding a new food service area. He obtained federal grants for 95 percent of the remodeling and is constantly seeking other federal dollars, Goldstein says.

Penksa also meets regularly with airlines to expand flights. "He's lobbying the airlines, holding their hand and explaining the value of the market," Goldstein says. "He's put Gainesville on the map in a short period of time."

Penksa is now focused on attracting an airline with direct flights to the Northeast. Many venture capitalists and innovation companies, including American Renewables, which is building GRU's new biomass energy plant, are in New England, he says. There also is high demand for flights to New York City and Washington, D.C.

Miami Trips Welcomed

Early response to American's planned flights to Miami bears out the airline's decision to establish that route, says American representative Jeff Woods. People who made initial bookings included travelers connecting to flights to Buenos Aires, Los Angeles and Boston.

The Miami connections, with roundtrip airfare less than \$200, should help Gainesville in several ways:

- It will make business trips to South Florida affordable and quick. (The ticket price is roughly half the cost of a single driver traveling to Miami and back by car, Phillips says.)
- It should encourage more parents of University of Florida students to visit them here, which will help local hotels and restaurants.
- It should make Gainesville more attractive to businesses considering relocating here.

The Miami flights are important to Exactech, which sells bone and joint implants in 35 countries, says Jeff Burdge, a sales specialist with that company.

"Our business will be able to take advantage of international flights through Miami, including destinations in South America and Europe," he says. "These new flights will really help us reach our customers and patients more efficiently."

The prospect of more parents of the 9,000 University of Florida students from Dade and Broward counties visiting

Gainesville excites the hospitality industry, says Roland Loog, executive director of the Gainesville/Alachua County Visitors & Convention Bureau.

Plus, Loog sees more conferences and conventions coming to Gainesville, especially for statewide groups. "Before, we mostly got the 'drive' market," he says. "Now we can get more of the 'fly' market. The Miami connection opens up a whole new realm of inbound tourism."

The Visitors and Convention Bureau is planning a billboard near the Miami airport touting the \$100 one-way trips to Gainesville.

Jack Hughes, executive director of the Gainesville Sports Commission, sees the Miami connection as a key to attracting more athletic events here. "It's really exciting," he says. "We have a lot of potential to bring in teams from the Caribbean and Central and South America through Miami, which is the gateway to Florida."

The Good and Bad of Business Travel

Dick Rauber is approaching 2 million miles on Delta Airlines, making 70 to 100 flights a year. In the past year he's made all but one of those trips through Gainesville Airport.

Flying Gainesville is far more convenient than Tampa, Jacksonville or Orlando for Rauber, who sells medical practice software for GE Healthcare.

"It's traveler-friendly," he says of the airport. "It's significantly easier for the business traveler."

Rauber normally books two weeks in advance and finds Gainesville fares very competitive with fares from the airport's three larger competitors. He made one

flight from Gainesville to Seattle for less than \$400.

But try as it will, the airport can't meet the needs of every traveler. Jackson Streeter, who moved here from San Diego this winter to head Banyan Biomarkers, generally uses Jacksonville International Airport for his frequent trips to Washington, D.C.

"Rather than making a stop in Atlanta or Charlotte, I take a direct flight from Jackson to Reagan International," he says.

Sue Washer, president and CEO of Applied Genetics Technologies Corp., picks and chooses when she uses the Gainesville Airport. "I almost always fly from Gainesville because of the value of the time it would take me to drive to Jacksonville, Orlando or Tampa. Even if I have an hour layover in Atlanta, I can use that time to get some work done."

On the other hand, Washer holds meetings of her eight-member board in Orlando. "They like to be able to get in and out in one day, and they can't do that in Gainesville," she says.

Success Is Breeding Success

Penksa believes the airport's progress is leading to more good things. "There's more synergy now than there has been at any other time in the years I've been here," he says. "We're reaching a critical mass to support a strong airport and strong economy with technology companies, the University of Florida and the talent and passion that go with them."

Growth needs to be planned carefully, Penksa warns. "We have to keep flights affordable and convenient. We face growing expenses and regulations," he says. "We have to grow smartly."

Medical, Police Flights Save Lives and More

Around the clock, flights from Gainesville Regional Airport save lives.

On short notice, Shands HealthCare surgeons board one of five eight-passenger jets operated by University Air Center to harvest organs from donors and return to transplant recipients here.

The air center's jets also serve as ambulances for patients outside helicopter range and within 500 miles of Gainesville. "Seventy-five percent of our jets' service is hospital related," says Bill Pokorny, the air center's general manager.

LifeSouth, headquartered in Gainesville, uses a plane operated by University Air Center to transport blood to its branch locations in Atlanta, Huntsville, Birmingham, Montgomery and Mobile. The plane makes the rounds every day of the year except Christmas and Thanksgiving, picking up blood samples for testing in Gainesville and carrying other cargo for LifeSouth.

The Joint Aviation Unit of the Gainesville Police Department and the Alachua County Sheriff's Office also count on the airport.

The unit's three helicopters help police pursue robbery suspects, patrol high burglary areas, check construction sites for thieves and look for trouble spots after football games.

The helicopters help firefighters, too, by tracking brush fires and keeping an eye on major blazes.

\$ (Sales Strategies) **Sales Habits** You Need to Develop By Kelley Robertson

o achieve long-term success in sales means that you need develop a variety of habits. Here are nine that will help you improve your results.

HABIT #1: Prospecting. Top sales pros devote a significant amount of time to prospecting for new business and this habit prevents the peaks and valleys that many other salespeople experience. Colleen Francis, sales trainer and owner of Engage Selling Solutions, suggests that having 300 percent of your targeted budget in your pipeline will ensure that you reach your quotas.

Do you have a prospecting plan in place and do you execute that plan?

HABIT #2: Asking great questions. Top salespeople have learned to ask tough, probing, thought-provoking questions that make prospects think. The challenge with this is that many salespeople are uncomfortable asking these types of questions because they feel that questions of this nature are too intimate or too probing. The key is to verbally rehearse before you meet with your prospect or customer. Experience has taught me that most people will tell you anything you want if you have the courage to ask.

What powerful questions are you prepared to ask?

HABIT #3: Listening skills. The best salespeople I know are excellent listeners. They listen carefully to what their prospect says and listen for underlying clues and hidden messages. They also seek clarification when necessary. They use prompters such as, "Tell me more," or, "Go on," which encourages the other person to divulge additional

information. And, they also make strong eye contact, which demonstrates that they are paying close attention.

How can you improve your listening skills?

HABIT #4: Creativity. In today's ultra-competitive environment, the ability to stand out from the competition is critical. Top sales reps look for creative ways to achieve this. They use creative approaches in their prospecting methods, in their sales calls, their voicemails and e-mails. In everything they do, they try to ensure that their prospect will remember their name.

What are you doing to differentiate yourself from your competitors?

HABIT #5: Effective Presentations. During my tenure in the corporate world, I endured many sales presentations and most of them were ineffective because they focused on the seller's company or product. Great sales presentations focus on the prospect's situation and clearly demonstrate how they will benefit by using your product, service or solution.

How can you improve your sales presentations to ensure they are client-focused?

HABIT #6: Persistence. It's been reported that it now takes up to 14 "touch points" to connect with senior level executives. Successful sales people know that it takes persistence and diligence to make contact and they use a variety of strategies to achieve this goal (see "Habit #4").

How many attempts do you make before you stop trying?

HABIT #7: Organizational Skills. Let's face it; salespeople have a ton of responsibilities in addition to meeting quotas

and targets. Successful salespeople prioritize their time and use technology to help them manage their workload.

What can you do to improve your organizational skills?

HABIT #8: Asking for testimonials. Most salespeople don't seek and use testimonials, even though they know the importance of doing so. They don't know how to ask or they are afraid that their customer won't provide a testimonial. Top salespeople consistently ask for testimonials and even help their customers develop an appropriate endorsement.

What can you do to develop this habit?

HABIT #9: Follow up. Too many salespeople fail to follow-up after sending a proposal, mistakenly thinking that the prospect will call them if they are interested. News flash! It's up to you to follow through and I guarantee that you are losing sales if you are waiting for people to call you back

What follow-up system can you develop?

Develop these sales habits and integrate them into your routine and you will quickly notice an improvement in your results.



Kelley Robertson, author of *The Secrets of Power Selling* helps sales professionals close more sales at higher profits with less effort. Kelley conducts sales training workshops and speaks regularly at sales meetings and conferences. Contact him at 905-633-7750 or Kelley@Fearless-Selling.ca. Get your free copy of *100 Ways to Increase Your Sales* by subscribing to Kelley's free newsletter, "59 Seconds to Sales

ccess" at www.Fearless-Selling.ca.
© MMX Kelley Robertson, All rights reserved.



Health Insurance Tips for Small Business Owners by Victor Hazy

Tou know the feeling: Your small group health insurance anniversary is coming, and with it the usual question: "How much are rates going up this year?" Many smallbusiness owners are understandably concerned about the price of insuring their employees and themselves, especially with the new federal Health Care Reform law kicking in. Here are some key things to consider as you plan for your business.

Health Care Reform Protects More, Costs More

Starting in September, the new federal law requires health insurance companies to keep adult children on their parents' policy until age 26. The law also eliminates annual and lifetime caps on coverage. These mandates will provide more protection but also will drive up insurance company costs, which they will likely pass along in the form of premium increases. From the information I've seen, health insurance rates are increasing 20 percent to 25 percent because of these changes.

Coverage Required, But Small Businesses Exempt

To help pay for expanded access to health care, the federal law requires every individual to have coverage. Starting in 2014, penalties will be imposed on individuals who do not carry health insurance. Families earning up to 400 percent of the poverty level will qualify for help in paying their premiums.

Fortunately, small businesses with fewer than 25

for employees. It is too soon to tell what the impact on rates will be because, while more people will be paying into health plans, which could potentially lower rates, more people with pre-existing conditions will be covered, which could potentially raise rates.

Individual Policies Could Save Businesses Money

If you do offer employees health insurance and you're looking for a way to control costs, you might want to consider shifting to individual policies, with you contributing a portion of the cost. Often, employees can purchase individual policies with their own money for less than a group policy that your business may be helping

There are a couple reasons for this. First, individual policies are "medically underwritten," meaning the insurance company verifies that a person is in good health before it issues an individual policy. Because of this, it has a better idea of its risks and can charge less. Second, with an individual policy, your employees only buy the coverage they need, whereas a group policy covers broader potential needs. Also, the group policy may include a premium for maternity benefits for all female employees, but in an individual plan, you can choose to pay for this coverage or

Even better, your employees can reduce the premium by choosing a higher deductible. In many cases raising the 20 percent.

Group Policies Better for Those with Health Concerns

If you have employees with major health issues, a group policy is a better option because the members of a group can get coverage without having to answer questions about pre-existing conditions. You can even qualify for a group policy with a group of one person but enrollment is limited to once a year (in August). The "group of one" rates will be significantly higher than an individual policy. That is the price you pay to avoid the underwriting questions. The downside of group policies is the insurance rates tend to rise faster than for individual policies because insurance companies are covering unknown health risks.

If you're looking for group or individual coverage, be sure to check with several reputable companies, because rates can vary widely, as can underwriting. One company may not want to insure a diabetic on pills, for example, while another company would cover that same person with no problem.



Victor Hazy is president of Insurance World of Gainesville and also hosts the "Insure Your World" radio show, Mondays at 12:30pm on WTMN AM 1430. He is licensed with UnitedHealthcare, the Blue Cross and Blue Shield Association, Aetna, Humana, Mutual of Omaha and other companies. He can be reached at 352-377-7283 or through his website,



CALENDAR



BUILDERS ASSOCIATION OF NORTH CENTRAL FLORIDA

City Codes Meeting Thomas Center, 11:45am

ROTARY CLUB OF GREATER GAINESVILLE

Napolitano's, 12:15pm

LEADS CLUB BUSINESS PARTNERS OF GAINESVILLE

SpringHill Suites by Marriott Hotel,

WORK YOUR NET NETWORKING

RBC Bank 11:30am

BUILDERS ASSOCIATION OF NORTH CENTRAL FLORIDA

Executive Committee Meeting BANCF, 11:45am

ROTARY CLUB OF GAINESVILLE

Paramount Plaza Hotel, 12pm

UNIVERSITY CITY KIWANIS

UF Hilton, 12pm

ALACHUA COUNTY EMERGING

Board Meeting LifeSouth, 6pm

KIWANIS CLUB OF GAINESVILLE

Paramount Plaza Hotel, 12pm

ROTARY CLUB OF DOWNTOWN GAINESVILLE

Tapas 12 West, 12pm

BUILDERS ASSOCIATION OF NORTH CENTRAL FLORIDA

Board of Directors Meeting BANCF, 5pm

JRSDAY

SUNRISE ROTARY

UF Hilton, 7am

LEADS CLUB GAINESVILLE PROFESSIONALS

Best Western Gateway Grand, 11:45am

WORK YOUR NET NETWORKING

Tioga Dental, 6pm

BUILDERS ASSOCIATION OF NORTH CENTRAL FLORIDA

County Codes Meeting BANCE 11:45am

ROTARY CLUB OF GREATER GAINESVILLE

Napolitano's, 12:15pm

ALACHUA COUNTY EMERGING LEADERS

Professional Development Committee Gainesville Chamber of Commerce, 6pm

LEADS CLUB BUSINESS **PARTNERS OF GAINESVILLE**

SpringHill Suites by Marriott Hotel,

BUILDERS ASSOCIATION OF NORTH CENTRAL FLORIDA

Ambassador Committee Phone Bank Meeting BANCF, 8am

WORK YOUR NET NETWORKING

RBC Bank, 11:30am

ROTARY CLUB OF GAINESVILLE

Paramount Plaza Hotel, 12pm

UNIVERSITY CITY KIWANIS CLUB

UF Hilton, 12pm

SENIOR LEGACY SERIES

Kickoff Meeting: The Health Care Reform Act Gateway Bank, 5:30pm

ALACHUA COUNTY EMERGING

Fundraising Committee Meeting The Caffeine Bar at Ben & Jerry's, 6pm

KIWANIS CLUB OF GAINESVILLE

Paramount Plaza Hotel, 12pm

ROTARY CLUB OF DOWNTOWN GAINESVILLE

Tapas 12 West, 12pm

ALACHUA COUNTY EMERGING LEADERS

Community Policy & Advocacy Committee Meeting Volta Coffee, 6:30pm

AUGUST 12 THURSDAY

SUNRISE ROTARY

UF Hilton, 7am

LEADS CLUB GAINESVILLE PROFESSIONALS

Best Western Gateway Grand, 11:45am

ALACHUA COUNTY EMERGING **LEADERS**

Happy Hour 2-Bits Lounge at UF Hilton, 6pm

WORK YOUR NET NETWORKING

Tioga Dental, 6pm

THE BREAKFAST CLUB LEAD-**SHARING GROUP**

UF Hilton, 7am

ROTARY CLUB OF GREATER GAINESVILLE

Napolitano's, 12:15pm

ALACHUA COUNTY EMERGING LEADERS

Marketing & Communications Committee Meeting Maude's Classic Cafe, 6pm

ALACHUA COUNTY EMERGING I FADERS

Kickball Committee Meeting Books-A-Million, 7pm

LEADS CLUB BUSINESS PARTNERS OF GAINESVILLE

SpringHill Suites by Marriott Hotel,

WORK YOUR NET NETWORKING

RBC Bank, 11:30am

ROTARY CLUB OF GAINESVILLE

Paramount Plaza Hotel, 12pm

UNIVERSITY CITY KIWANIS CLUB

UF Hilton, 12pm

GAINESVILLE AREA WOMEN'S NFTWORK

Sweetwater Branch Inn, 11:30am \$18-25

KIWANIS CLUB OF GAINESVILLE

Paramount Plaza Hotel, 12pm

ROTARY CLUB OF DOWNTOWN GAINESVILLE

Tapas 12 West, 12pm

19 THURSDAY

SUNRISE ROTARY

UF Hilton, 7am

GAINESVILLE CHAMBER

Chamber Lunch Series Villa East 11am \$25-40

FLORIDA PUBLIC RELATIONS ASSOCIATION

Member Luncheon Sweetwater Branch Inn. 11:30am

LEADS CLUB GAINESVILLE **PROFESSIONALS**

Best Western Gateway Grand, 11:45am

WORK YOUR NET NETWORKING

Tioga Dental, 6pm

ROTARY CLUB OF GREATER GAINESVILLE

Napolitano's, 12:15pm

LEADS CLUB BUSINESS PARTNERS OF GAINESVILLE

SpringHill Suites by Marriott Hotel,

GAINESVILLE CHAMBER

Coffee Break Hampton Inn, 9am

WORK YOUR NET NETWORKING

RBC Bank, 11:30am

ROTARY CLUB OF GAINESVILLE

Paramount Plaza Hotel, 12pm

UNIVERSITY CITY KIWANIS

UF Hilton, 12pm

ALACHUA COUNTY EMERGING LEADERS

Social Committee meeting Coffee Culture, 6pm

GAINESVILLE CHAMBER

Coffee Break Hampton Inn, 9am

KIWANIS CLUB OF GAINESVILLE

Paramount Plaza Hotel, 12pm

ROTARY CLUB OF DOWNTOWN GATNESVILLE

Tapas 12 West, 12pm

SUNRISE ROTARY

UF Hilton, 7am

LEADS CLUB GAINESVILLE **PROFESSIONALS**

Best Western Gateway Grand, 11:45am

ALACHUA COUNTY EMERGING

Membership Committee Meeting UF Hilton, 6pm

WORK YOUR NET NETWORKING

Tioga Dental, 6pm

SHARING GROUP

THE BREAKFAST CLUB LEAD-

UF Hilton, 7am

ROTARY CLUB OF GREATER

GAINESVILLE Napolitano's, 12:15pm

LEADS CLUB BUSINESS PARTNERS OF GAINESVILLE

SpringHill Suites by Marriott Hotel,

WORK YOUR NET NETWORKING

ROTARY CLUB OF GAINESVILLE

Paramount Plaza Hotel, 12pm **UNIVERSITY CITY KIWANIS**

CLUB UF Hilton, 12pm

RBC Bank, 11:30am

SENIOR LEGACY SERIES Session #1: Healthy Aging Gateway Bank, 5:30pm

*All events according to groups' websites at press-time.



BUSINESS REPORT

SUBSCRIBE TO THE BUSINESS REPORT!

Make sure you get the best of the area's business news, trend stories and business profiles delivered directly to your door each month.

To subscribe, send check or money order:

The Business Report Attention: Subscriptions PO Box 15192 Gainesville, FL 32604

Get a full year of coverage (12 issues) for just \$19.95! Address E-mail

Transactions (All content comes from city, county and state official records.)

COMMERCIAL SALES

Location: 204 Waldo Road Buyer: Kwak Type: Commercial Price: \$147,500 Broker: Mike Dickey, Re/ Max Professionals

Location: 2031 NW Sixth St. Buyer: Thread Pit Inc. Type: Commercial Price: \$310,000 Broker: John Michael Oberg, Coldwell Banker/M M Parrish/Spring Hill

COMMERICIAL LEASES Location: 6527 NW 18th

Lessor: Podder: Anand Type: Warehouse Price: \$81,000 Broker: David Ferro, Bosshardt Realty

Location: 3600 NW 43rd St. Lessor: Cameo Homes of Florida Inc. Type: Office Price: \$100 800 Broker: Perry Pursell, Re/ Max Professionals

FICTITIOUS NAMES

211 PINE STREET 3880 NW 23rd Terrace Gainesville

352 MULTIMEDIA 4022 SW 17th Lane Gainesville

ALACHUA DIESEL & FORKLIFT

P.O. Box 1309 Gainesville

ALACHUA PRINTING

P.O. Box 1329 Alachua

BBIG, LLC.

6933 NW Fourth Blvd. Gainesville

BESTSELLERS CAFE 4121 NW 16th Blvd.

Gainesville

BOERDOM FARM

15115 NW 298th St. High Springs

BSG HEALTH 4300 NW 23rd Ave. Gainesville

4300 NW 23rd Ave. Gainesville

CENTER FOR **PSYCHOTHERAPY AND** HYPNOSIS 1810 NW Sixth St.

Gainesville

CLASSIC FLORAL

15147 NW 150th Ave., Apt. Alachua

CREATIVE THERAPY BY HARMONY 2401 SE 12th Terrace

Gainesville

DELISHOUSNESSS, LLC 1716 NW Third Ave. Gainesville

DISCOUNT FOOD MART AND 99 CENT STORE #1

9931 NE State Road 24

DISTRICT ONE CONFERENCE P.O. Bo 5533

Gainesville

FLORIDA SOIL AND ENVIRONMENTAL SERVICES

P.O. Box 1925

FTL MODA INC. 4420 NW 36th Terrace Gainesville

GARDEN OF EATIN

735 NW 30th Ave. Gainesville

GIFTS BY SARA BETH 122 Turkey Creek

Alachua **GLAMOUR ON THE GO**

214 SE First St.

Gainesville

GONE 4 EVER SHREDDING 3303 NW 83rd St.

Gainesville

HEAD OF THE CLASS UNIFORMS

21151 NW 166th Place **High Springs**

HEAVEN SENT AGENCIES

205 SE Fourth Place High Springs

INTERVIEW AUTHORITY 405 NE Fourth St. Gainesville

KICKIN BI HES CAFE

20 SE 48th St. Gainesville

LADY BUG FLOWERS AND

P.O. Box 38

Alachua

LEGAL TECHNOLOGY INSTITUTE

2121 NW 54th Terrace Gainesville

LOGIC SYSTEMS ENTERPRISE

7477 SW 81st Way Gainesville

MIDNIGHT COOKIES

3700 Windmeadows Blvd. Gainesville

MONA BUGDAL 1117 NW 35th Ave.

Gainesville

RAM JACK SOLID FOUNDATIONS

17690 NW 278 Ave. Alachua

RUNETTE'S LAWN CARE 3325 NW 245th St.

Newberry

SARIANA'S

6860 SE 221st St. Hawthorne

SNELICAROO

1402 SE Fourth St.

SP FINE PRINTS

405 NE Fourth Ave. Gainesville

STUDIO SENSUALE

P.O. Box 23684 Gainesville

SUSTAINABLE LANDSCAPING

7701 NW 258th Ave. Alachua

TROPIC SOL

5724 SW 86th Driver Gainesville

UNFORGETTABLE EVENTS 7803 SW 55th Place

Gainesville

VALERIE'S LOFT 14520 Main St.

Alachua

WIGGINS TRUCKING 205 SE 16th Ave.

Gainesville

ZUMBA WITH ABBY 13266 SW First Place Newberry

OCCUPATIONAL LI-CENSES

2 KUTE NAILS & SPA

5200 NW 43 rd St., Apt. 103 Gainesville, 32606

ALLISON HOGAN

1009 NE Seventh Place Gainesville, 32601 (Speech-language Pathology)

ALPH BIOSURGERY INC.

4605 NW Sixth St., Suite A Gainesville, 32609 (Tissue Bank – Laboratory)

ANDRAE BRYANT BAIL BONDS

3008 NW 13th St., Suite D Gainesville, 326069

ANDREWS, ANNE MARIE, L.

1924 NW Sixth St Gainesville, 32601 (Massage Therapy, Exercise)

ANGARAN, RUTH S.

2610 NW 43rd St., Suite 2A Gainesville, 32606 (Counseling, Psychotherapy)

AUTOMOTIVE PAINT + SUPPLY **COMPANY OF GAINESVILLE**

4506 NW Sixth St. Gainesville, 32609

BARTEE, DAVID E. 4121 NE 15th St.

Gainesville, 32607 (Painting)

BODY WORK BY FISCHER

2616 NE 17th Terrace Gainesville, 32609 (Auto body repair)

BOURGEOUIS, TERRIE 101 SE Second Place, Suite 120

Gainesville, 32601 (Personal Trainer) BRYAN, PENNY

5200 NW 43 rd St., Suite 301

Gainesville, 32615 (Haircuts, Cosmetologist) CAKE CLASSICS INC.

4908 NW 34th St., Apt. 2 Gainesville, 32605

COUNTY BOY LAWN SERVICE

12 SW Second St. Gainesville, 32601

EBERT, CHARLES JR.

5542 NW 43rd St. Gainesville, 32653 (Real Estate)

ENTERTAINMENT METALS

3711 SW 42nd Ave. Gainesville, 32608 (Manufacturing)

FREERIDE SURF + SPORT

5221 NW 43rd St., Suite B Gainesville, 32606 (Retail/ Skate shop)

GASPER, MICHAEL JOHN

2842 Derringer Court, Orange Park, 32065 (Peddler)

GATOR DORM MOM RESIDENTIAL CLEANING

Gainesville, 32606 **GOLF CART WORKS**

4440 SW 35th Terrace, Suite

103 Gainesville, 32608 (Golf Cart Repair)

HACKBARTH DELIVERY SERVICE 4216 SW 35th Terrace

Gainesville, 32608 (Courier) HCP SERVICES

901 NW Eight Ave., Suite

Gainesville, 32601 (Home Health Services)

HEAVY WEIGHT JANITORIAL

2824 NE 21st Way Gainesville, 32609 (Interior Cleaning)

HUNTINGTON LEARNING

CENTER 4620 NW 39th Ave., Suite B Gainesville, 32606

INQUEST SECURITY

2233 NW 41st St., Suite Gainesville, 32606

(Security Guard Services) MANN, DONNA/STATE FARM INSURANCE

2622 NW 43rd St., Suite A2 Gainesville, 32606

MARTIN, MELANIE

4631 NW 53rd Ave, Ste 105 Gainesville, 32653 (Real estate salesperson)

MAVINS. PHYLLIS 2911 NE 16th Terrace

Gainesville, 32609 (Janitorial services) **MCCLAUD, CHARLES MOSES**

1402 SE Fourth St.

Gainesville, 32601 (Catalog/Mail Order, Motivational Speaking)

MCCRAY, BARNEY 1704 SW 66th Drive Gainesville, 32607 (Auto detailing)

MCKINNEY, STEPHEN R.

2218 NW 24th St. Gainesville, 32604 (Energy Rating and Building performance)

MOBILE TECHNOLOGY BRANDS, LLC/RE-TECH 3256 SW 35th Blvd

Gainesville, 32608

MR. BUBBLES CLEANING SOLUTIONS 2701 SW 13th St., M30

Gainesville, 32608 MUNOZ, LISA 4830 NW 43rd St, Ste G-104

Gainesville, 32606 **NORMAN FAMILY DAY CARE**

1139 NE 25th Terrace Gainesville, 32641

NEAT STROKES

2225 NW 15th Ave. Gainesville, 32605 (Painting & Wallpaper Hanging)

OLCOTT, PAMELA A. 3305 NW 53rd Ave Gainesville, 32605 (Psychologist)

OSBORNE, SUSAN L 4631 NW 53rd Ave, Ste 104 Gainesville, 32606 (Social worker)

PARRISH, HOWARD 1700 NE 5th Ave

Gainesville, 32641 (Mail order) PATRICK, SHERRY 2727 NW 43rd St, Ste 1 Gainesville, 32606

(Real estate salesperson) **PERMANENT MAKE-UP &**

TATTOOING BY LISA PADGETT 4509 NW 23rd Ave, Ste 5 Gainesville, 32606

PETERSON, GEORGE M.

1101 NW 45th Ave Gainesville, 32609 (Landscaping/lawn maintenance)

PIGMAN, VIRGINIA

8620 NW 13th St, Lot 414 Gainesville 32653 (Bookkeeping/income tax

PREMIER ENTERPRIZES 2308 NW 71st Place Gainesville, 32653

(Storage rentals)

SOLUTIONS 1225 NW 16th Ave Gainesville, 32601 (Graphic design/computer repair)

PROFESSIONAL ENGINEERING

RA STOKES ENTERPRISES 1216 S Main St Gainesville, 32601

(Catalog mail order) RIM. MARVIN I .

2721 NE 11th St Gainesville, 32609 (Home repair)

Tracy M. Ross has joined AMJ. Inc. as assistant commercial property manager. She has 15 years experience in marketing and advertising, spending most of her career as a media planner/buyer for advertising agencies.

AvMed Health Plans has provided funding to the American Federation for Aging Research for a Florida Research Grant. The money will underwrite young scientists researching aging and age-related disorders. The first research grant was awarded to Dr. Yongjie Zhang, a post-doctoral Fellow in the Department of Neuroscience at Mayo Clinic College of Medicine in Jacksonville.

The Shands Cancer Hospital at the University of Florida has been awarded a Leadership in Energy and Environmental Design Gold Certification from the U.S. Green Building

Council for its environmental and energy-efficient features. Only four hospitals in the country currently are Gold LEED

Beau Beery, director of commercial brokerage & asset management at AMJ, Inc., has earned designation as a Certified Property Manager from the Institute of Real Estate Management. Certified Property Managers are recognized as experts in real estate management.



organizations, including Magellan Behavioral Health of Florida, Cinergy Health, United Homecare Services and Principal Health Care. The NASCAR Foundation and The V Foundation for Cancer Research have donated \$500,000 to Shands Children's

C. Murphy Leopold has been named

officer of Haven Hospice. She comes to Haven with more than 16 years of

experience at a variety of healthcare

senior vice president and chief operating

Debbie Treise in the University of Florida's school of journalism has been named president-elect of the America Academy of Advertising.

Hospital at the University of Florida to support its new

easier access to primary care physicians

pediatric oncology unit. The unit will provide young patients

Bob Bagley has joined Paul Davis Restoration as general manager of the new Gainesville office.

The pediatric endocrinology program at Shands Children's Hospital at the University of Florida has been ranked 12th nationally for diabetes and endocrine disorders in the 2010-11 Best Children's Hospitals edition of U.S. News & World

Alison Cox from the Brice Group has received the A.W. Fletcher Service Award from the Builders Association of North Central Florida to honor her outstanding work on behalf of the association

Santa Fe College Professor David Tegeder and University of Florida Professor Steven Noll have received the 2010 Rembert Patrick Award for their book, Ditch of Dreams: The Cross Florida Barge Canal and the Struggle for Florida's Future. The award, from the Florida Historical Society, honors a scholarly book written about a Florida history topic.

Andrew Rocco has received the 2010 Don Lester Service

Award from the Builders Association of North Central

Karen Zadarei has been promoted to chief executive officer of AxoGen Inc., replacing Jamie Grooms, who continues as chairman. Zadarej had served as chief operating officer.



Hospice as director of volunteer services. Quirie comes to Haven after serving as volunteer services director for a hospice in southwest Florida. Prior to that, she was director of membership and marketing for Girl Scouts of Gulf Coast Florida, based in Sarasota, She is a graduate of the University of Florida with a bachelor's degree in anthropology.

Courtney Quirie has joined Haven

Courtney Quirie

AUGUST 2010



YOUR SOURCE FOR COMMERCIAL REAL ESTATE IN AND AROUND GAINESVILLE



Michael S. Ryals

Senior Vice President
Commercial and Land Division
Bosshardt Realty Service, Inc.
Phone: (352) 371-6100
Email: Mike@TeamRyals.com



www.TeamRyals.com

Mike Ryals has been involved in commercial real estate in Gainesville for over 25 years. He has vast experience and expertise within Gainesville, Alachua and the surrounding areas. Whether you are looking to sell, buy, or lease commercial real estate in or around the Gainesville area, Mike can help you. He has handled over \$200 million in transactions over the last decade and worked with many national and local firms. So whether you are looking to invest, sell or lease, Mike can help



















"In the last 4 to 6 weeks, we have noticed a significant increase in local commercial activity"

Retail For Lease





Office For Sale

Warehouse/ Flex Space































www.TeamRyals.com

Lease with us and use our truck FREE!*



Great for Business Records, Equipment, or Personal Storage

- **Example 2** Climate Controlled Units
- **Wideo Surveillance Security**
- **Example 2** Four Stories with Elevators
- **Pre-wired for Electricity**
- **III** Unit Sizes: 5x5, 5x7, 5x10, 10x10, 10x15
- **Access 7 Days a Week**



MINI STORAGE

3447 SW 42nd Avenue

Located behind Alarion Bank off SW 34th Street

352-478-4215

www.34thStreetMiniStorage.com