

**North East Business Association**

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**Maureen Thompson**-Vice President  
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**Nancy Burns**-Secretary  
Leon County Sheriff's Office  
**Barbara Clements**-Treasurer  
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**Kurt Tellers**  
St. James Certified Property Management  
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Nationwide Insurance  
**Rich Blankenship**  
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**Kevin Tuten**  
MobileNETS, Inc.  
**Jim Ashlock**

**NEBA News**

**Editors:**  
**Maureen Thompson**- Media Options  
**Nancy Burns**- Leon County Sheriff's Office

The North East Business Association publishes NEBA News bi-monthly. Articles of interest are welcome. Publication of submitted materials is subject to review and space available. Article deadline is the 1st day of the month of publication.

Send articles, letters, photos or suggestions to: NEBA News at the following email addresses: burns@mail.co.leon.fl.us or maureen@mediaoptionsinc.com. or FAX-850-893-4097

For additional information phone Maureen Thompson at 850-668-0948 or Nancy Burns at 850-922-3331

**President's Corner**

**From Will Messer:**

As the year is coming to a close, our business association is charging forward with great strength. We continue to meet for monthly luncheons and bring up important issues that affect all small businesses. Our goals this past year have been accomplished in many areas and issues such as: Citizens for Consolidated Elections when we took a bold stance for creating consolidated elections and the Clean Money Campaign brought forth by a citizens group that greatly diminished the role small business might have on future elections. The efforts of our board have been successful and remarkable.

We have challenged the city and county commissions and the school board. We reminded each member that NEBA expected them to stand behind their political promises and better our community.

Small businesses standing strong together are powerful! The North East Business Association is growing in numbers and each member participant adds to our strength. Your membership of \$35 truly goes a very long way,

but your participation is priceless.

It is has been a privilege to serve as your association president this year. Without the help of our board, we could not have accomplished the many things we originally set forth to achieve. Ted Thomas has been our program chair and has done an excellent job. Maureen Thompson has been the voice of reason. Nancy Burns has been a great secretary and a model of the Sheriff's Office. Barbara Clements kept our finances straight. Rich, Angie, Scott, Alan, Kurt, Jim and Kevin weighed in on volunteer efforts that cannot be mentioned in so few words. And lastly, Peggy has once again shown that hell hath no wrath like a small business woman scorned. I have enjoyed all of the board conversations and monthly meetings. We are a thriving association because of the individual efforts of our group.

As my last news letter, I cannot thank all of you enough. I look forward to seeing everyone at our Christmas Party December 14th. Don't forget to bring a "Toy for Tots" gift. See you all at the next luncheon and keep fighting for small business.

**THANKS!**

The North East Business Association sends our deepest appreciation to outgoing Board Members Alan Null and Kevin Tuten for their contributions and service to the NEBA.

**Join Us At At The NEBA Holiday Party**



NEBA President Will Messer would like to invite all NEBA members to the NEBA holiday party on December 14, from 6 P.M. - 8 P.M. It will be held in lieu of our monthly meeting at Lucy Ho's, and will be held at Will Messer's home, 4052 Kilmartin Drive. There is no charge except for a new unwrapped toy for the Toys for Tots program. The value is your decision. NEBA supports the Toys for Tots program and we look forward to seeing you at the party.

**ABOUT TOYS FOR TOTS**

Toys for Tots is the Marine Corps' premier community action program, one of the nation's flagship charitable endeavors, an American tradition and a national treasure. For 51 years, Marines have been the unchallenged leaders in looking after needy children at Christmas. The Toys for Tots message of hope for the future has motivated youngsters to grow into responsible, productive, patriotic citizens and community

leaders. Toys for Tots has earned the distinction as a program which plays an important role in helping youngsters emerge from a background of poverty to adulthood as assets to society. Toys for Tots not only benefits children, but also has a positive impact on communities, on businesses - large and small, on the Marine Corps and on the nation. Toys for Tots is one vehicle for addressing the issue of poverty among children.

**Farewell President Will Messer**

With the start of 2005, we will be welcoming a new President to NEBA. We wish to thank the outgoing President, Will Messer, for his many contributions to NEBA this year. He has succeeded in maintaining a top notch association and a membership of over 100 businesses. He has met several of his goals such as identifying how local government represents small businesses, examining positions on consolidation and getting to the bottom of why city commission elections do not coordinate with the November general election.

We wish you the best in your endeavors and look forward to working with you on the board next year.

*From the 2004 Officers and Board of Directors*

**Monthly Meetings Are Informative**

If you have missed the last two meetings, you have missed some interesting and informative speakers. We have been delightfully enlightened by Mary Ann Lindley from the Tallahassee Democrat and Dr. Bill Law from Tallahassee Community College.

We try to keep our speakers interesting and informative. If you would like to request a specific speaker to address our membership at a meeting or are aware of someone who would be willing to speak on an interesting topic or issue, please contact Ted Thomas at 545-1241.

**2005 NEBA Officers and Directors**

Don't miss the January 11th, 2005 meeting, when NEBA members will vote on the following proposed slate:

**Officers:**  
President- Maureen Thompson  
President Elect- Nancy Burns  
Secretary- Rich Blankenship  
Treasurer- Barbara Clements  
**Directors:**  
Kurt Tellers  
Will Messer  
Angie Hearle  
Scott Hunt  
Ted Thomas  
Peggy Munroe  
Jim Ashlock  
Jerrold Lowery  
Bill Moore

# Calendar

NEBA meetings are held on the second Tuesday of each month at Lucy Ho's- 1700 Halstead Blvd. from 1:00 p.m.- 2:00 p.m. Cost is \$9.00 per person

**December 14- Holiday Party- 6-8 p.m.-Will Messer's Home- 4052 Kilmartin Dr. (off of Shamrock East) - Bring a toy for admission.**

**January 11- Ed Depuy- County Commissioner at large**

**February 15- Jim Davis and Executive Director Kevin McGorty from Blueprint 2000.**

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Tallahassee, Fl. 32308

## Business Tips....

**Does the Small Business Association have business grants?**

No. The SBA does not provide grants for the purpose of business start-up or expansion.

**How do I know if I qualify as a small business so I can receive SBA assistance?**

Approximately 95% of all businesses are eligible for SBA assistance. Size standards vary widely depending upon the industry; however, as a general rule, your business is within SBA size limits if it is in manufacturing or wholesaling with fewer than 100 employees or in retailing or service with annual sales under \$5,000,000. To find out more about size standards, call the SBA Office of Size Standards at (202) 205-6618.

**Are there any restrictions on the type of business that can receive an SBA loan?**

Bring the necessary documents and be prepared to answer questions about your company. A well-planned and organized presentation will be an important factor in the review of your request

**Do I have to be declined by a bank?**

No, you do not have to be turned down by a lender to qualify for a loan guaranteed by the SBA.



# NEBA News

WWW.NEBAONLINE.ORG

November-December 2004

## Your Retirement Contributions – Small Or Large – Add Up

by: Alan R Null,  
Waddell & Reed Senior  
Financial Advisor

Many people have retirement accounts such as IRAs and 401(k) plans, but not everyone takes full advantage of them by making the maximum annual contributions. If you are one of the few who does, good for you. If not, and if you'd like to contribute the maximum, but don't feel you can manage to set aside that much, consider this approach: Increase your contributions a step at a time. In time, you'll be making the maximum contribution and making better use of your retirement accounts.

### Every step makes a difference

You might think you should wait until you can manage a substantial increase in your contribution amount before you actually make the change. However, any additional amount you can contribute, no matter how modest, has the potential to make a significant difference in your retirement account's accumulation potential.

Suppose for example, that you presently contribute \$1,000 per year to an IRA that earns a hypothetical 7 percent average annual return, and that your current IRA balance is \$25,000. If you continue contributing \$1,000 annually, your account will grow to \$134,278 in 20 years. Now suppose you increase your contribution by just \$200 each year (which is less than \$17 per month), contributing \$1,200 this year, \$1,400 next year, and so on through the next 20 years, by which time you would be contributing \$5,000 annually. At the end of 20 years, your account balance would be \$207,238.

### Other benefits

Most retirement accounts offer tax advantages. So the more you contribute, the more you may benefit from the favorable tax treatment of your retirement vehicles. Also, increasing contributions may help you make up for lost time if you started saving for retirement relatively late, or if you seek to help rebuild account balances that may have been diminished during the market struggles of the past few years.

### Design your stepping strategy

Whether your retirement is around the corner or decades away, the more you contribute toward it now, the more you may help enhance your potential for a financially comfortable future. For information or assistance in making retirement contributions or other aspects of planning for retirement, contact your financial advisor.

**(Footnotes)** Investment is hypothetical and for illustrative purposes only. Figures do not represent any actual investment's performance or yield. Figures are before taxes and transaction costs, and assume reinvestment of all earnings.

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