

NEBA NEWS

NETWORK OF ENTREPRENEURS & BUSINESS ADVOCATES

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lovingher7881@yahoo.com

NEBA'S MISSION

To enhance Tallahassee's business climate by advancing the interests of small business owners with state and local government officials and to promote local commerce through networking with other business owners and education of our members.

~ PRESIDENT'S CORNER ~

Tallahassee's Network of Entrepreneurs & Business Advocates

NEBA, we are halfway through 2013, and it has been a good year! We are growing in both our numbers and influence in the community. Our goal is to have over two hundred members, and we are at 196 to date. July is time to renew not only our membership, but also our continued commitment to making Tallahassee the BEST place to live, work, and raise a family. I want to thank the NEBA Board for all the work they do behind the scenes to pull off the monthly meetings and the great speakers that we have had. Coach Holmes said it best when he spoke about how important team work is, and we have an incredible team in NEBA. The volunteer service of the board to NEBA and Tallahassee is greatly appreciated. Having said that, we are monitoring what is going on with the Blueprint renewal, Imagine Tallahassee, CRA, tax/service fee increases, and other issues facing our community. Looking forward to the remainder of 2013, we have some exciting meetings ahead starting with The County Commission forum, Peter Schweitzer, and others in the works. I ask everyone to help spread the word about the upcoming speakers that will educate us on what is going on and help us plan for the future.

In the coming months, we must continue to work on membership retention and growth. There is still a lot of work to be done as we climb out of the recession and to be ready for the 2014 election cycle. In order for us to accomplish our goals as "A Voice For All Small Business Owners" we will continue to speak up for this wonderful place we all call home. We are the "Network of Entrepreneurs and Business Advocates." We can do this! Remember there is always strength in numbers. I again thank everyone for being involved.

Thanks for your support and feedback.

Mike Schmidt

WELCOME, NEW NEBA MEMBERS!

Ron Goldstein, Capital City Pedicabs; Jake Gillikin, Electronet; Leonard Helfand, Leonard Helfrand, Esq.; Tom Crabb, Radey Law Firm; Jay Revell, Tallahassee Downtown Improvement; Dennis Scarry, Time Saver Accounting



Current NEBA Members

Connie Phillips & James Stiles, A Dent in the Attic; Bob Hollan, ABOBCO; Mary Doug Wilgus, Accent Office Interiors; Mark Raciappa, Action Coach; Vic Aderhold, Aderhold; Chris Keena, Advisors Real Estate Group; Jeff Ragan, Aerotech Digital Marketing; Brittany Gelabert, AFLAC; James Perry, Air Control Heating & Cooling; Akin Akinyemi, Akin & Associates, Architects; Aletta Shutes, Aletta Shutes & Assoc.; Rick Malphurs, Alpha Foundations Specialists; Chuck Bond, Alpha Print & Promo; Laurie Jemison, American Classifieds Thrifty Nickel; David Wesolowski, American Real Estate Agency, Inc.; Gordon Thames, Arbor Properties, Inc.; Tawinga Katsvairo, Arc Horizon LLC; Andy Roberts, Arco Realty; Lance Norris, Arcpoint of Tallahassee; Debbie Kirkland & Mark Trafton IV, Realtor Armor Realty of Tallahassee; James R. (Jim) Ashlock; Sam Varn, Awards4U; Brett Bosarge, B B & T Home Mortgage; Billy Van Landingham, B B & T-Landrum Yeager Insurance; Catherine Baer, Baer; Barney Bishop III, Barney Bishop Consulting LLC; Don Pumphrey, Bartlett Tree Experts; Billy Beggs, Beggs Funeral Homes; Bert Bevis, Bert Bevis Realty, Inc.; R J (Rocky) Bevis, Bevis Funeral Home; Bill Reardon, Bill Reardon Insurance Agency, Inc; Bruce Screws & Wayne Funderburke, Bill's Signs; Joe Boyd, Boyd, Durant & Slijer, PL; Brad Burns, Brad Burns Insurance; Doug Saunders, Brown & Brown; Gary Fogelman, Budget Blinds; Chris Risalvato, C & A Landscape; Jackye Beasley-Moore, Capital City Bank; Ron Goldstein, Capital City Pedicabs; Don Pizzi, Capital Lanes; Lynn Wollschlager, Carpet One Floor & Home; Marshall Cassedy, Cassedy & Company; Patricia Griffin & Kaila Hardee, Centennial Bank; Bill Chandler, Chandler Hospitality Sales; Steve Hourigan, Changing Times Realty Co; Cora Ann & Jack Chapman, Chapman Produce; Randy Wilkins, Charter Benefits Rescource; Rick Minor, Chief of Staff, Mayor's Office; Barbara Clements, Clements Financial Services, Inc; Charles Davis, Coastal Computer Products; Fincher Smith, Coldwell Banker; Cassandra Harbin, Coldwell Banker Hartung & Noblin; Chip Eddy, Comcast Cable; Steve Stewart, Commercial Print & Copy; Millard Noblin, Community Property Mgt; Holly Dinchman, Coppins Monroe Adkins Dinchman; Ashley Trafton, Coton Colors; Dale Tadlock, Dale Tadlock Roofing; Dan Vollmer, Dan Vollmer, Realtor; Dave Lang; Bryan Desloge, Desloge Home Oxygen & Medical Equipment; Don Bell, Donald L Bell, PA; Will Croley, Doug Croley Insurance; Doug Croley, Douglas M Croley, Inc; Randall Cothren, Eagle Cleaners; Jake Gillikin, Electronet; Howard Eisenman, Enhanced Financial Services; Ruthellen Caldwell, Envision Credit Union; Ralph Esposito, Esposito Gardening; Marty Roberts, Farm Bureau Insurance; Don May, Farmers and Merchants Bank; David Hinton, FIGA; James Hosman, Florida First Capital Finance Corp; Sandra Tate, Fonville, Lewis, Foote & Messer; Emily Fritz; Art Jusko, Fun Station; Guy Moore, Garnet & Gold; Katina Glasco, Geleta & Associates; George Koikos, Georgio's Fine Food & Spirits; Kelly Miller, Get Dirty Corp DBA Junk King; Sue Dick, Greater Tallahassee Chamber of Commerce; Irene Haley, Haley Retired; Keith Halpern, Halpern Law Firm; Michael Anderson, Hancock Bank; Harry Hooper, Harry Hooper, Atty; Roscoe Hightower, Jr, Hightower Consulting; Phil Swartz, Holiday Cruises & Tours; Mike Kelly, Holiday Inn & Suites, Monroe St Conference Center; Jenny Wells, Imagine That; Gary Stout, Ingram Enterprises; Gary Stout, Ingram Enterprises; Jennifer Collins, J Collins Consulting; J Thomas Collins; Erwin Jackson, Jackson Properties & Financial Services; Jan Soto, Jan Soto Realty; Jerrell Lowery, Jerrell Lowery State Farm Insurance; Jim Hart; Anthony Gaudio, John D. Harvard, CPA; Ken

NEBA'S APRIL MEETING JULIE MORENO, TALLAHASSEE DEMOCRAT



Julie Moreno, Publisher, Tallahassee Democrat

NEBA's April meeting was an opportunity to meet and welcome the new Publisher for the Tallahassee Democrat, Julie Moreno. Julie spoke about how warm and friendly the community has been to her and her family, and is looking forward to her future in Tallahassee. Mrs. Moreno gave a brief history about the Democrat and the direction that they want to take our local news paper. She is very enthusiastic about the future and assured us that the print copy will be around for a long time. We look forward to a continued working relationship with the Tallahassee Democrat.

NEBA'S MAY MEETING JAY REVELL, DOWNTOWN IMPROVEMENT

Our May meeting was also very successful. The speaker was Jay Revell, Director of The Downtown Improvement Authority. Jay shared his background and how he came to be the director. He was instrumental in implementation of the Midtown improvements that is



Jay Revell, Director of The Downtown Improvement Authority

rapidly becoming a thriving part of our city. Mr. Revell also spoke and took questions about the Blueprint renewal, PAC, Downtown, and Gaines Street. He shared his vision and encouraged the business community to stay involved. He also spoke about diversifying our community from being known as the state capitol and home to two top universities and one of the best community colleges. We should also develop as a business friendly environment. Jay is very passionate and inspiring about the great things to come for Tallahassee. We should all be proud of how far we have come and where we are headed as a community.

Walton, Ken Walton & Assoc; Gail Mobley-Loveless, Ketcham Realty Group; Kevin & Kathleen Kelly, Kevin's Guns & Sporting Goods; Ray McCallister, Jr, L. Ray McCallister, Jr, CPA; Allen Turnage, Law Office of Allen Turnage; Nick Maddox, Leon County Commission; Bert Hartsfield, Leon County Property Appraiser; Sheriff Larry Campbell, Leon County Sheriff's Office; Leonard Helfand, Leonard Helfand, Esq; Kirk Headley-Perdue, Linkages; Meghan Kelly, Lisa Miller & Assoc; Lew Wilson, Local Senior Discounts.com; Alan Williams, M W Land Investments; Laura Coloros, Mac Business Systems; Terry Madigan, Madigan Law Firm; Deanna Mims, MarketDone; Peggy Munroe, Mays-Munroe; Grover McKee, McKee, Grover Insurance; Maureen Thompson, Media Options; Richard Tanner, Mediation; Will Messer, Messer Insurance Group; Park Adams, MFM Sales; Mike Vasalinda, Mike Vasalinda Productions; Mike Lample, Mike's Jewelry Care Center LLC; Jules Straker, Milestone Real Estate Professionals LLC; Dewitt Miller, Miller Glass Co; Dean Minardi, Minardi Investments; Curtis Baynes, Myers Park Lane LLC; Ted Nation, Nation One Financial; Nic Gavalas, Nic's Toggery; David Bauer, North Florida Financial; Hugh Tomlinson, North Florida Financial; Benjamin Gantt, Northwestern Mutual-The Gantt Financial Group; Brett O'Brien, O'Brien's Shamrock Cleaners; Bill Oliver, Oliver Renovation & Construction, Inc; Mike Frieder, On Call Computer Solutions, LLC; Bill West, Orkin Pest Control; J Michael Pate, Pate; Mike Ferrie, Prime South Properties; Tom Napier, Pro Bank; Hank Rosen, ProCom Realty; F James Wylie, Professional Consultant, LLC; Jane Parsons, Proforma Anchor Printing & Promotions; Tom Crabb, Radey Law Firm; James Rooney, Rainey Cawthon Distributor; Charlie Elder, Ray Gordon Brake Service; Matthew Pararo, Raymond James & Assoc.; Rick Oppenheim, RB Oppenheim Assoc; Gary or Geoff Sprague, Regional Property Services; Rich Blankenship, Richard E Blankenship CPA; Anna Johnson Riedel, Riedel & Associates; Bill Gunter, Rogers, Gunter, Vaughn Ins.; Mark Ryan, Sanders, Holloway & Ryan PA; Rosemeen Pradhan, Sanrose Information Services, Inc; Fred Saxon, Saxon Real Estate Consulting, LLC; Tom Horner, ServPro of Tallahassee; Shannon Stoutamire, Shannon Stoutamire, CPA; Shawnta Friday-Stroud; Carolyn Pippenger, Sign Printers; Steve Beasley, South Georgia Brick Company; Everitt Drew, Southgroup; Al Russell, Southwest Land Group; Jay Bostwick, Sperry & Assoc; Lisa Sprague, Sprague Consulting & Investigations; Kurt Tellers, St. James Certified Property Mgmt.; Peter Steuer, Sunrise Carpet Cleaning; Tom Chambasian, Sunshine Car Care DBA Super-Lube; Michele Lynch, Sunshine Savings Bank; Randy Martin, SureGrip Floor Safety Solutions; Steven Loucheim, Tallahassee Board of Realtors; Cari Evans, Tallahassee Democrat; Lewis Buford, Tallahassee Land Co; Jay Revell, Tallahassee Downtown Improvement; Ben Graybar, Tallahassee State Bank; Bill Moore, Tallahassee State Bank; Susan Fairbrother, Tallahassee Technology Group Inc/Xerox; Tim Edmond, The Edmond Group, LLC; Mike Schmidt, The Egg Cafe and Eatery; Drs. Dean & Hamilton, The Focal Pointe; Don Vodicka, The Gem Collection; Mike Campbell, The Jim Moran Institute for Global; Nicholas Mihalich & Lucretia Thomas, Thomas Acquisition & Property Specialists; Ted Thomas, Thomas Mitchell Realty; Matt Ryan, Timberlane Appraisal Assoc; Dennis Scarry, Time Saver Accounting; Michael Campbell, Trusteria Services, Inc; Richard Yood, Vernon Graphics & Promotions; Alan Null, Waddell & Reed Inc; Nick Waller, WCTV-TV; Jennifer Benners, Whites Plumbing; Cathy Williams, Williams Orthotic-Prosthetic, Inc.; Scott Hunt, Willis Hunt Insurance Group, Inc.; Rebecca Hale, WTLH Fox 49

FAMU's New Head Football Coach, Earl Holmes, Addresses NEBA

NEBA's June meeting had a large turnout to meet and hear from FAMU's new head football coach Earl Holmes. Coach Holmes talked about the upcoming season and new staff at FAMU. He is working very hard to bring his alma mater back to the top of their game. Tickets sales are up, which is very important to FAMU and our local businesses. Coach Holmes is a native of Tallahassee and is enthusiastic about his home town and FAMU. He talked about teamwork not only in football but as a community. The businesses must be invested in FAMU and FAMU is investing in Tallahassee. Thanks to the NEBA B.O.D. for all the work to bring the meetings to our members. I also want to give special thanks to Ted Thomas and Terry Madigan for connecting these great speakers with our members. Great job everyone!!



Coach Earl Holmes, FAMU Head Football Coach

The Mirage of Identity Security & Theft Where You Least Expect It

Many of us have been an identity theft victim after handing over a credit card to a retail associate or inadvertently clicking a link in a [phishing scam](#). So with awareness and protective measures increasing, identity thieves are becoming more creative. Now identity theft occurs in seemingly innocuous settings where we often assume personal data is kept secure.

The Unexpected: Healthcare Environments

Much, if not all, of the information that a thief needs in order to steal an identity is found in medical and pharmacy records. Basics include an individual's Social Security number, address, and date of birth. If a thief can also access an individual's driver's license number, insurance information, mother's maiden name, or any other identifying details, then he might be able to potentially fully assume that person's identity.

A consumer's medical and pharmacy records leave this information available to all employees of the doctor's office and pharmacy. And while all of these offices are supposed to keep this confidential information locked up and secure in the event of a break-in, they can't guarantee that security against an employee.

One way individuals can protect themselves from potential theft in these environments is to be choosy about what information they disclose on their records. In order to help make identification easier, an individual can agree to give the doctor's office or pharmacy the last four digits of his Social Security number, but there should be no need to provide the entire number unless an individual is securing financing through them. Patients can also skip other fields that are unnecessary, such as driver's license numbers and parents' names.

The Unexpected: Loan Applications

When an individual fills out an application for a credit card or loan, she is disclosing every piece of information necessary to issue credit on her behalf, which is exactly what a thief needs to know in order to assume an identity. Whether an individual is applying for a credit card, auto loan, or equity loan, her information could easily become accessible if the application finds its way into the wrong hands.

One way to minimize this risk is to secure credit and loans with a single financial institution. At the very least, this process reduces the number of eyes that have access to personal data. Alternatively, individuals working with various lenders should fill out paperwork only if they are serious about taking out a loan. Additionally, individuals should ask questions about how applications are disposed of if the applicant does not get approved for the loan or credit card. However, it's also important to remember that what a company says it does when disposing of client data is not necessarily what it actually does.

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Identifying Identity Theft

The key to identifying and mitigating identity theft is to proactively plan. There are two basic ways that you can monitor your identity and theft risk:

- (1) Monitor your credit report and proactively check it every few months. If a credit account appears that you did not open, close the account and notify the credit reporting agencies of the identity theft. By discovering the theft quickly, the damage and time to fix it is mitigated.
- (2) Open every piece of mail. Many identity thieves will use an individual's real address with creditors so that bills are sent to the victim. If an individual routinely ignores mail that comes from an unfamiliar lender or financial institution, then she could miss key identity theft clues. Additionally, be sure to shred solicitations from credit card and loan companies in order to maintain confidentiality of critical information. Crooks have been known to go through the garbage of targeted households to find these applications and then utilize them to open an unauthorized account.

If you find that your identity has been stolen, it's important to notify all three credit bureaus, the Federal Trade Commission (FTC), your local police department, and all affected credit or banking institutions (including those handling accounts you did not open). Meanwhile, CRI's CPAs are here to provide an oasis of preventative ideas in today's world of prevalent identity theft.

Information provided by Ben Graybar via source: <http://www.cricpa.com/identitysecuritytheft.aspx?=-mobile1>

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Calendar

NEBA meetings are held on the 2nd Tuesday of each month from 12:00pm - 1:00pm. Food line opens at 11:30am, \$13 per member, \$15 per guest, cash and check preferred.

Monroe Street Conference Center

2714 Graves Road

July 9 - Ken Stevenson, Health Benefits Specialist, HCR Update

Aug. 13 - County Commission Roundtable Forum

Sept. 10 - Peter Schweitzer, Author

**guest speakers subject to change without notice*

If you have not been receiving email notices for the NEBA meetings, please contact Peggy Munroe at peggy@talstar.com



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