



BUSINESS

August 2006

880 SW MARTIN DOWNS BLVD.

PHONE: 772-286-8121 WWW.PALMCITYCHAMBER.COM FAX: 772-286-3331

A Special Message from the Education Chairperson Jamie Chapogas, Edward Jones Investments



We are pleased to announce the 2006-2007 **Adopt-A-Class** campaign has begun. The Palm City Chamber of Commerce has proudly spearheaded this program for the past 14 years. Thanks to the generous support of previous donors, such as yourself, we have raised over **\$650,000** that has directly benefited teachers and students attending the public schools in Martin County.

As our program has grown, so has our need for corporate sponsors. This year, we will be assisted by the **Kiwanis Club of Stuart, The Martin County Community Foundation, Seacoast National Bank and Trust Company, and Huntington Learning Center.**

We are grateful for their support, as without them, administration of the program would not be possible.

While we do not set a monetary goal, our goal is simply to enhance the quality of all of our children's education by achieving 100% sponsorship. One result of the growth of our program has been the instance when certain classes receive multiple adoptions, while others receive none. Should the class of your choice already be adopted, the Education Committee would like to strongly encourage all donors to consider sponsoring other programs that would benefit the child.

We encourage you to become a partner in education with us and make a difference in our children's lives. Keep in mind they are our future community and business leaders. Join us in reaching our goal.

**Classroom
Adoption Forms
may be downloaded
from our web site at
www.palmcitychamber.com**

**Kick-off Breakfast
Wednesday, August 30
Sandhill Cove
7:30 am
\$15.00 per person
Call for reservation
286-8121**

August Calendar of Events

THURSDAY	AUGUST 10	CHAMBER LUNCHEON CANDIDATE FORUM 11:45 AM / SANDHILL COVE \$20.00 RSVP REQUIRED
TUESDAY	AUGUST 15	BOARD OF DIRECTORS LBFH 7:30 AM
MONDAY	AUGUST 21	EDUCATION COMMITTEE CHAMBER OFFICE / NOON
TUESDAY	AUGUST 22	AMBASSADORS MEETING CHAMBER OFFICE - NOON
WEDNESDAY	AUGUST 30	NETWORKING BREAKFAST ADOPT-A-CLASS KICK OFF 7:30 AM / SANDHILL COVE \$15.00 RSVP REQUIRED

Harbor Federal to Sponsor Homebuyer Seminar

Harbor Federal announced today it is offering a free, comprehensive seminar to provide information and assistance to prospective homebuyers on the Treasure Coast, including first-time homebuyers wanting to make the leap into home ownership. The Real Estate Company of the Treasure Coast is co-presenter. The seminar will be held on Wednesday, June 28, 2006, from 6 p.m. to 8 p.m. at the Stuart Recreation Center, 201 SW Flagler Avenue, Stuart, FL 34994, and is open to the public.

"In the ever rising residential market on the Treasure Coast, more and more people, including those who are currently renting, are hesitant to buy a home and take on daunting mortgage debt," said Susan Gifford, Regional President, Residential Lending at Harbor Federal. "By providing some insight into the home buying process, we hope to ease some of their fears and show them the advantages of home ownership."

Topics will cover the benefits of owning a home, becoming pre-qualified, establishing or fixing credit, and setting up a budget. Attendees will have an opportunity to learn about a variety of mortgages, including SHIP (State Housing Initiatives Partnership), bond loan and down payment assistance programs. A list of properties currently on the market will be available for viewing.

PALM CITY CHAMBER OF COMMERCE 2006 EXECUTIVE BOARD & DIRECTORS

PRESIDENT Scott Eccleston <i>Stryker Electrical Contracting</i>	SECRETARY Bruce Hansbrough <i>Industrial Health Solutions</i>	Donna Deakins <i>Deakins-Carroll Insurance Agency</i> Jerri McPherson <i>FAU</i> Nick Blount <i>FPL</i> Diane Kirkland <i>Harbor Federal</i> Don Cuzzo <i>Houston Cuzzo Group</i> Kathryn Spencer <i>International Wholesale Tile</i> Jim Orth <i>LBFH</i> Tom McNicholas <i>McNicholas & Associates</i> Dan Capen <i>Stuart Jet Center</i> Judy Swan <i>Swan Photography</i> Kip Davis <i>Vassallo & Vilotta, PA</i>
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**SCHOOL IS OPEN
WATCH FOR
CHILDREN
DRIVE CAREFULLY**



Chamber Ambassadors

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Arbonne International
Teri McLean
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Crystal Lake Elementary
Lisa Raynes
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Premier Service Mortgage
Elise Natoli
Stuart Jet Center
Bob Swan
Swan Photography
Kevin Sargent
Town and Country Mortgage Lenders, Inc.

NEW VEGETARIAN MEALS ON WHEELS

The Council on Aging of Martin County now offers a vegetarian option for its Meals on Wheels customers in Martin County. But, you don't have to be a vegetarian to order these meals. Some seniors prefer this lighter, nutritionally-balanced option for lunch.

The Meals on Wheels program already offers ten different therapeutic meals. In fact, any diet available in the hospital can be delivered to your home through Meals on Wheels. This can make the transition from hospital to home easier, especially for those starting a new and unfamiliar diet for medical reasons. Martin Memorial Health Systems is

the vendor hired by the Council on Aging to ensure special diets are available, which include diabetic, low-cholesterol, healthy heart, low-sodium, low-calorie, high-calorie, lactose free, low-residue, renal for kidney dialysis patients, and pureed or mechanical-mix for those who have difficulty swallowing.

Meals are provided without charge for qualifying seniors. For those of any age who can afford a fee, just \$4.15 will bring a balanced, hot, noontime meal to your door.

To order or inquire about Meals on Wheels, call the Council on Aging of Martin County at 772-223-7808.

UNITED WAY ANNOUNCES SCHEDULE

Step Up and win a new car!

Massey-Yardley Chrysler Dodge is donating a new car — a red 2007 Dodge Caliber — to encourage increased giving in the upcoming United Way campaign! The sweepstakes is focused on the workplace campaign and encourages new and increased pledges of “a buck a week.” Stay tuned for more information and promotions about The United Way Step Up Challenge '06.

School Supplies Drive gearing up

The annual School Supplies for Students Drive, conducted by the Volunteer & Community Resource Center (VCRC) soon will be kicking off. During the first week of July, the “little red schoolhouses” will be going out to the libraries and the Martin Memorial Wellness Center in Palm City. Seacoast National Bank will be a major sponsor this year, providing monetary and volunteer support as well as setting up collection points at all branches.

<http://www.martinvolunteers.org/schoolsupplies>

Help United Way “Adopt a Precinct”

United Way is seeking volunteers to help as it joins the Martin County Supervisor of Elections Office “Adopt a Precinct” program. Read more at the following link:

http://www.unitedwaymartincounty.org/news_2006_election.shtml

Save the dates

Sept. 16: United Way campaign kick-off in Treasure Coast Square mall in front of Macy's.

Nov. 14: Tocqueville event, Harbour Ridge.

Dec. 6: CHARACTER COUNTS! and other partnering sponsors will be presenting Erin Gruwell of The Freedom Writers. Free event, Lyric Theatre, 7 p.m.

March 29, 2007: Champions of the Community, IRCC Wolf Center.

Seacoast National Bank announces organizational changes

Strength in leadership fortifies position in local markets

Over the last year Seacoast National Bank has been engaged in a reorganization of its management structure. This planned reorganization is part of a long-term succession plan designed to ensure that the Bank's decentralized, local market operating strategy remains profitable and effective.

The first milestone of these efforts was realized with the promotion of Jean Strickland to President and Chief Operating Officer in July 2005. As the Bank grows and expands into new markets, it is important to further evolve the organizational structure to effectively support the local market strategy that Seacoast National Bank is known for - coined as the “Third Alternative in Banking,” the Bank has positioned itself as a unique combination of the sophisticated financial services expected of the large national banks delivered with the personal service you expect from a community bank.

After 37 years in banking and over 10 years with Seacoast National Bank, C. William Curtis, Jr., senior executive vice president and chief banking officer of the Bank and Seacoast Banking Corporation of Florida, and president and CEO of Indian River County has announced his intention to retire January 31, 2008. Curtis will retain his position as Senior Executive Vice President and Chief Banking Officer with management for Union Bank. Russ has many years experience in commercial and commercial real estate lending and was with Barnett/Bank of America for more than 10 years.

To assist in the transition and to continue the local market legacy that he introduced to Seacoast National Bank, the following organization changes will be effective July 1, 2006:

- Promotion of Tom Wilkinson to President of the Treasure Coast, taking responsibility for Martin, St. Lucie and Indian River Counties. Wilkinson will continue to oversee the Commercial and Residential Lending Divisions of the bank, and Cash Management.
- Joining the Bank in July as Executive Vice President, Commercial Lending Division Manager will be Russ Holland. Russ will be directly responsible for all Treasure Coast commercial lending and will serve as the commercial lending line of business executive. As the line of business executive, Russ will be a resource to local market bank presidents and regional commercial lending managers outside of the Treasure Coast in the execution of their commercial lending strategies. Russ comes to Seacoast from Fifth Third Bank in Orlando, where he was the commercial real estate manager for their Central/North Florida Region. Prior to this, Russ was President of Palm Beach County for Union Bank. Russ has many years experience in commercial and commercial real estate lending and was with Barnett/Bank of America for more than 10 years.
- Promotion of Jay Hart to President of Indian River County. In addition to his role as President of Indian River County, Jay will continue as Senior Commercial

Lender in that market.

- Promotion of Tom Hall to Executive Vice President of Retail Banking. Hall will have direct management responsibilities for all Treasure Coast retail offices in Martin, St. Lucie and Indian River Counties and the Telephone Banking Center/Alternative Banking. As the line of business executive for Retail Banking, Hall will also serve as a resource to local market presidents and retail regional managers outside of the Treasure Coast in the execution of their retail banking strategies. Hall will continue to lead the bank's private banking strategy.
- Promotion of Eileen Hatt to Retail Regional Manager for Martin County. Hatt will have direct management responsibilities for 11 branches in Martin County.

“We are very pleased that we have the talent and professionalism within our organization to announce these very important and well-deserved appointments. These men and women exemplify our character - local bankers with decision making capabilities who are knowledgeable about the markets they serve,” said Jean Strickland, president Seacoast National Bank.

The operating arm of Seacoast Banking Corporation of Florida (NASDAQ: SBCF) Seacoast National Bank has 41 branches in Florida and approximately \$2.5 billion in assets, and is one of the largest independent banks headquartered in Florida.

New Member Profiles



Lemongrass studio, kitchen & bath design

Planning a new kitchen? While there are many designers who “do kitchens”, only a limited number hold credentials as Certified Kitchen

Designers. With more than 15 years of experience in space planning, project management and design, Jodi Wieser, CKD, of Lemongrass Studio is trained to help you achieve what you really want in your new kitchen. Together, we will select the products that reflect your individual needs and style to perfect the plan that will turn your dream kitchen into reality. AS AN “INDEPENDENT” CERTIFIED KITCHEN DESIGNER, OUR CLIENTS APPRECIATE THAT WE COME WITH NO STRINGS ATTACHED TO ANY PRODUCTS OR DEALERS. OUR SPECIALTY IS REMODELING AN INCONVENIENT, OUTDATED KITCHEN OR BATHROOM AND INTEGRATING THE REMODELED SPACE WITH THE SURROUNDING ROOMS AND LIFESTYLE OF YOUR FAMILY. Involve Lemongrass Studio early in the process, whether you’re building or remodeling. Our job is to stay on top of all details of the project so it runs as smooth as possible. Let us think about the little things that can become big if not anticipated — placement of lighting & outlets, size and shape of appliances and proper storage spaces. Highly trained in the way of local showrooms and salespeople, Lemongrass Studio can help negotiate your way through and advise you where and what to buy based on the requirements of your project, and get you the most value for every dollar.

THINK ABOUT LEMONGRASS STUDIO AS YOUR ADVOCATE, ADDING VALUE BY PROVIDING KNOWLEDGE AND IDEAS. IF YOU’RE RENOVATING A KITCHEN OR BATHROOM, DON’T SKIMP ON THE ONE THING THAT WILL MAKE OR BREAK YOUR EXPERIENCE - A PROFESSIONAL KITCHEN OR BATHROOM DESIGN. For more information call Jodi Wieser 772.260.6700. Member of the National Kitchen & Bath Association.

FOR ALL YOUR REAL ESTATE NEEDS REMEMBER JUDY

Did you know that Martin County is home to over 28 golf courses? From private, tranquil, and picturesque gated communities with ocean access, to semi-private and daily fee facilities.

The key to finding the right home on the right fairway begins with finding the right Realtor who knows the local golf course real estate market. Your next home may be a “driver” away.

Selling/buying a home and the game of golf have much in common: both are often frustrating, stressful, and can be costly experiences. Next time you “tee it up” in the real estate market, contact me to guide you from the first tee – selling /buying your home-to the 18th green — closing the deal. Let me prepare a creative marketing plan to guide you through the “doglegs” and “hazards” of selling your home or advise you with intelligent offers to buy.

BUYERS AND SELLERS: RECEIVE A FREE ONE YEAR HOME WARRANTY WHEN YOU BUY OR SELL WITH ME.

Judy Alvarez, REALTOR, GRI, PGA

Realty Executives Treasure Coast
3174 SW Martin Downs Blvd Palm City, FL 34990. Please call 772-834-6711

Welcome New Members

Business Acquisitions of Florida, LLC

Bradley Sellick
1025 SW Martin Downs Blvd.
Palm CityFL34990
(772)223-0846
sellick@bellsouth.net
Business Broker
Sponsor: John Demaree

South Florida Water Management District

Karen Smith
210 Atlanta Avenue
StuartFL34994
(772)223-2600
www.sfwmd.gov
glong@sfwmd.gov
Organization and Non Profit
Sponsor: Michele Radcliffe

Squigley’s Ice Cream & Grille

Jack Hunter
2277 SW Martin Highway
Palm CityFL34990
(772)221-9939
squigleys1@yahoo.com
Restaurants
Sponsor: Michele Radcliffe

TLC Carpet & Upholstery Care

Florence Howe
1237 Delaware Avenue
Fort PierceFL34950
(772)288-9964
www.tlcexperts.com
flo@tlcexperts.com
Carpet/Furniture Cleaning
Sponsor: Tiffany Bridges & Debi Ku

CL Communications, Inc.

Cory Rubal
2436 SW Hawks Gate Terrace
Palm CityFL34990
(772)283-7792
coryrubal@bellsouth.net
Public Relations
Sponsor: Margot Graff

Ramada Inn Stuart

Audrey Ballantyne
1200 SE Federal Highway
StuartFL34994
(772)287-6900
www.ramada-stuart.com
Hotels - Motels
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Thank you for your continued support...

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Martin County Credit Union
Micro Tech Systems
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Treasure Coast Commercial RE, Inc.

Denys Gilman District Manager Arbonne International with some great NEWS



We’re thrilled to share great news with you about Arbonne and our Chairman & CEO, Bob Henry. Bob is a finalist for the Ernst & Young Entrepreneur Of

The Year® 2006 awards in Orange County, California. The finalists are chosen by an independent judging panel and selected for being, “True visionaries who have contributed to economic growth, innovation and cutting-edge products and services.” This year marks the 20th anniversary of this prestigious awards program and Arbonne is proud to have its top executive and our company recognized and awarded!

Also, Bob has been elected to the Board of Directors of the Direct Selling Association (DSA), as well as its board for the Direct Selling Association’s Education Foundation (DSEF). Arbonne is a long-standing member of this national trade association of direct sales companies, whose mission is, “To protect, serve and promote the effectiveness of member companies and the independent business people they represent. To ensure that the marketing by member companies of products and/or the direct sales opportunity is conducted with the highest level of business ethics and service to consumers.”

When asked about these honors, Bob responded, “It is with great pride that I accept these nominations on behalf of Arbonne. Both the award nomination and the DSA Board elections are further affirmation that our company is on the rise and that we are positioned for even greater growth and achievement. It is a great day at Arbonne when Ernst & Young and our industry association recognize all of our tremendous, collective efforts.”

Congratulations Bob, and kudos to all of you who are working to make our company so successful!

CHAMBER LANDSCAPING
COMPLIMENTS OF



Ferry Lawn Service, Inc.
772-219-1483



PHOTOGRAPHY
COMPLIMENTS OF

772-286-7468

RIBBON CUTTING FRAMING
COMPLIMENTS OF

772-220-2200



AMBASSADOR’S LUNCH
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Roma Pizza & Subs

(772) 221-8685

978 SW Martin Downs Blvd
Palm City, FL 34990

