



BUSINESS

APRIL 2008

**880 SW MARTIN DOWNS BLVD.
PHONE: 772-286-8121 FAX: 772-286-3331
WWW.PALMCITYCHAMBER.COM**

A Message from our President -

**Jamie Chapogas -
Edward Jones Investments**



Martin County has several chambers, so why is the Palm City Chamber so special? Every chamber in our county has its own personality and focus. In my humble opinion, what is uniquely ours is the strength of the relationships one may develop over time through affiliation with our organization. Businesses from all over the county are members, not just from Palm City. This is due to several factors. First, many area business owners are residents of Palm City, so they choose to join our chamber even if their business is on the other side of town. Second, businesses from the other side of town may wish to attract business from our area and know this is the best avenue to achieve their goal. Thirdly, our networking events are, frankly, the best! We offer educational programs at all of our monthly breakfasts and lunches. We address issues pertinent to the community and try to increase our members' knowledge in these areas so they may make

responsible decisions going forward. Unlike many other local organizations, we tackle the tough topics and sometimes are forced to voice opinions on controversial issues. This is always done with the utmost respect, and never taken lightly.

Finally, the benefit of joining the Palm City Chamber does not end here. We have multiple committees available for members to participate in. Our Ambassadors provide a vital function by greeting all new businesses and assisting them as they establish themselves. They participate in all our events and ribbon cuttings, and are the first contact for many of our members. They also assist with member retention and addresses areas of concern. Our Marketing Committee works on enhancing our chamber's image in the community and seeks out events that help our members promote their own businesses. The Local Issues and Government Affairs Committee does just what it says. They feel the pulse of everything that happens in Martin County, report their findings, and offer solutions. In the ever-changing environment, timely action is often critical.

The fun part of this organization is evident through our events. Casino Night in January gets better every year. What fun to gamble with

monopoly money! It's amazing how lucky you can be when you're not playing with your nest egg. When you see happy grown-ups in evening attire cheering psychedelic painted hermit crabs in a race to the finish line, you have seen it all. Our Business of the Year luncheon is our best attended lunch event of the year. We look forward to recognizing businesses that are successfully contributing to the community by way of service and excellence. The Oscar style mystery keeps everyone in suspense until the last minute. We are now gearing up for our biggest event of the year, our golf tournament, which is always a sell-out, and second to none. Each year, we offer our members an opportunity to participate in a business expo so they may display their wares and services. Last year, we attended the renowned PGA at Tesoro which was a tremendous opportunity for all. We shall hope to find excellent venues for our members each and every year going forward.

As if all this wasn't enough, the chamber hosts monthly breakfasts and luncheons, for all the socializing and networking one may handle. Local businesses sponsor these events and are never disappointed with the turnout. Members are encouraged to donate raffle items and gift certificates if they wish to promote their businesses at these events. We often team up with other chambers for social mixers in the evening that are hosted by generous chamber members. As you can see, our members contribute significantly to the success of the Palm City Chamber, and for that, we thank you.

So, if you have been thinking about joining the chamber, now you have all the more reason to get on the ball. Go to our website at www.palmcitychamber.com to download the application, or if you prefer the human touch, give us a call at 286-8121. It is a call you will be glad you made.

APRIL 2008

WEDNESDAY	APRIL 2	BUSINESS AFTER HOURS /1ST PEOPLE'S BANK 5:30PM - 7:30 PM \$7.00 AT THE CHAMBER / \$10.00 AT THE DOOR
THURSDAY	APRIL 10	**BUSINESS OF THE YEAR LUNCHEON** MONARCH COUNTRY CLUB 11:45AM / \$30.00 / RSVP / SELL-OUT EVENT! SPONSORED BY TREASURE COAST URGENT & FAMILY CARE
TUESDAY	APRIL 15	BOARD OF DIRECTORS - BOYLE ENGINEERING 7:30 AM
TUESDAY	APRIL 22	AMBASSADORS MEETING -CHAMBER NOON
WEDNESDAY	APRIL 30	NETWORKING BREAKFAST / MONARCH COUNTRY CLUB 7:30 AM / \$15.00 / RSVP / SPONSORED BY HANDYMAN MATTERS

STAY INVOLVED-YOU ARE THE COMMUNITY! VISIT THESE WEB SITES FOR MEETING DATES & TIMES:
MARTIN COUNTY COMMISSION WWW.MARTIN.FL.US TREASURE COAST NEWSPAPERS WWW.TCPALM.COM MARTIN COUNTY SCHOOL BOARD WWW.SBMC.ORG

**BUSINESS OF THE YEAR
LUNCHEON
APRIL 10, 2008**

PALM CITY CHAMBER OF COMMERCE 2008 EXECUTIVE BOARD

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Palm City Chamber Ambassadors

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Trisha Hawthorne
BankUnited

Steven Wood
Colonial Bank

Judy Roberts
Jesus House of Hope

Debi Kuiper - Chairperson
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David Lum - New Member Chairperson
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Merit Title, Inc.

Dorothy Yatsko
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Morgan Stanley

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National City

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National City

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Kevin Sargent
Town & Country Mortgage
Lenders, Inc.

Lisa Vasquez
Seacoast National Bank

Featured Ambassador: Trisha Hawthorne BankUnited

2710 SW Martin Downs Blvd.
Palm City, FL 34990
772-781-0823

Trisha Hawthorne is vice president and market manager for BankUnited's South Treasure Coast region. She oversees branches in Port St. Lucie and Martin County. Prior to this, Trisha was branch manager for the Fort Pierce/Sabal Palm branch for BankUnited.

A veteran in the banking industry since 1995, Trisha started her career as a teller with Community Savings (now Bank Atlantic) in Jupiter and Juno Beach areas. She then worked at Fidelity Federal as the manager of that bank's Singer Island location. After relocating her home to the Port St. Lucie area in 2004, Trisha transferred to that bank's Floresta Office in Port St. Lucie.

Active in the community, Ms. Hawthorne is involved with the local chambers in the Treasure Coast, including the St. Lucie County Chamber and the Palm City Chamber and is a member of the St. Lucie County Lending Consortium. She has recently joined the Ambassador Committee for the Palm City Chamber of Commerce. She has offered her time and resources for several local charitable organizations in the past, including March of Dimes and American Cancer Society's Relay for Life in 2007.

A Florida native born in Miami, Ms. Hawthorne and her husband have two young children, ages 18 months and five years olds.

Whoever said, "YOU CAN'T TAKE IT WITH YOU" never heard of Reverse Mortgage!

Maybe you won't be taking your checkbook into the hereafter, but you CAN spend money you've saved as equity in your home while you're still here. And you can use it in almost any way you please – to remodel or redecorate, to pay off your current mortgage, to take a trip, buy a car or supplement healthcare expenses.

It's true...some seniors are intimidated by what they've heard. But few of the rumors have any truth to them. Very simply, a reverse mortgage lets you convert part of the equity in your home into cash. You do not have to sell your home. You make no payments on the money as long as you live in your home. You pay no income tax on the money, and you may sell your home at any time.

To get a reverse mortgage you must be 62, own your home mortgage-free or be able to pay off the balance with the proceeds of the reverse mortgage. Your home must be your primary residence and you must agree to meet (in person or by phone) with an FHA certified counselor.

The amount of money you get depends on your age, the appraised value of your home, the balance of your current mortgage, and current interest rates. In general, the older you are, the more valuable your home and the less you owe, the more you can get. Here's an example:

Say you're a married couple with a home valued at \$220,000. You're 76, your spouse is 72. You have a mortgage of \$50,000. Under these circumstances, you'd get \$86,700 or \$487 a month for life and that's after the existing mortgage and fees are paid.

Another plus with a reverse mortgage is that YOU decide how to control your income. You can take the money as a lump sum, a monthly payment, a line of credit or any combination of these options.

While there are many reverse mortgage products now available, the most popular by far is the FHA Insured Home Equity Conversion Mortgage (HECM). The FHA HECM usually yields the most cash and costs the least. And FHA (the federal government) insures that you will never owe more than your home is worth. They also guaranty your loan.

These safeguards are great, but you still need to be careful about who handles your reverse mortgage. As with all personal financial services, it's best to work with someone you trust. Generally speaking, that means someone local. There's a lot to be said for knowing "where he lives." To be safe, find someone who is committed to really helping people...and someone who only works with the reverse mortgage product.

Bottom line? Yes, you CAN take it with you with a reverse mortgage. Do your homework. Find a reputable Reverse Mortgage Specialist. And put the "gold" back into your "golden years!"

Kevin Sargent is certified by the Association of Reverse Mortgage Specialists, is a member of the National Reverse Mortgage Lenders Association and is committed to helping seniors find financial solutions to improve their golden years. He is also an ambassador of the Palm City Chamber of Commerce, a member of the Treasure Coast Senior Healthcare Network Group and a volunteer with the Council on Aging of Martin County. For more information phone Kevin at (772)214-5500.

United Way Foundation Caps Off Boys & Girls Clubs Project



From left: Vicki Junod Wackeen, Leo Clancy, Anne McCormick, Jennifer Jolly, Richard Young, and Jamie Chapogas .

The United Way of Martin County Foundation recently presented a \$10,000 check that caps off the Boys and Girls Clubs' drive to create a facility in Palm City. The check marks the second installment in a \$20,000 United Way of Martin County Foundation grant. It also was the donation that enabled the Boys & Girls Clubs to achieve its capital campaign goal of \$300,000.

For more information about United Way of Martin County Foundation, call Jennifer Jolly, Foundation director, at (772) 283-4800, ext.243 or visit www.unitedwaymartincounty.org .

NEEDED: VOLUNTEERS

New to the area? Volunteering is a great way to meet people & learn about our community!
Call Michele at 286-8121

Welcome New Members

Meeting Street Brokerage, LLC

Vincent & Lisa Esposito
 1111 SW Martin Downs Blvd.
 Palm City FL 34990
 (772)220-6627
 www.meetingst.com
 lisa@meetingst.com
 Stock Brokers / Investments
Sponsored by: Carolyn Davi

Planet on the Clock, Inc.

Felicia Schwartz
 839 SW Whisper Ridge Trail
 Palm City FL 34990
 (772)419-8702
 www.timeclockexperts.com
 shapas@bellsouth.net
 Employee Time Clocks
Sponsored by: Denys Gilman

Planet Beach Contempo Spa

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 6570 S Kanner Highway
 Stuart FL 34997
 (772)219-7721
 silvanaprestipini@yahoo.it
 Spa
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Y-Talk Wireless

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 5567 SE Federal Highway
 Stuart FL 34997
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 www.y-talkwireless.com
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Rogers Designs, Inc.

Lloyd Rogers
 4303 SW High Meadow Avenue
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Chamber Members are the Champions of the Community - Thank you for your continued support

21 - 25 Years

Waste Management

15 - 20 Years

William J. Bryant, DDS, ScD
 Postmaster, Palm City
 Executive Suites of Stuart, Inc.
 Harriet Aronson Interiors/ State License #0002837
 Dr. Stephen (Barry) Allison
 Palm Beach Post
 HPS, Helping People Succeed, Inc.
 Progressive Properties/Sands Commerce Center

11 - 14 Years

Lucido & Associates, PA
 N. Schoonover and Associates, Inc.
 Hammock Creek Golf Club
 Schumacher Music
 Palm City Storage

6 - 10 years

Martin County Property Appraiser
 Ameriprise Financial Services, Inc.
 Yellow Book
 Stuart Jet Center, LLC

1 - 5 Years

Jazzercise
 UBS Financial Services Inc.
 The Real Estate Company Treasure Coast
 The Barn Theatre
 Betsy Lindsay, Inc.
 Liberty Coach of Florida
 Florida's Blood Centers
 The Stuart News
 Score Treasure Coast Chapter #308
 East Coast Jet Center
 First Baptist Church of Stuart
 BankUnited
 Joseph's Jewelry
 Above & Beyond Landscaping
 Stuart West Property Owners Association
 Immanuel Luthern Church
 Personnel Plus, Inc.
 Treasure Coast Urgent & Family Care

More Leads...More Business...

Chamber Membership

Leads to More Business

Businesses who want success join the Palm City Chamber

Big Brothers Big Sisters awarded Community Foundation Grant

Big Brothers Big Sisters of Martin County was awarded a \$52,500.00 grant by the Community Foundation for Palm Beach and Martin Counties in December to sustain and expand the Career Skills Mentoring Program for 2008. The program strives to shift "at risk" to "at opportunity" youth in developing positive work ethics including developing job skills, having a sense of belonging, learning problem solving skills, and creating positive relationships by allowing them to work alongside skilled business mentors. It also gives youth the opportunity to build their self confidence through experience in a work environment. Students' academic, attendance, and behavioral records are monitored on a weekly basis and must meet the student's case plan standard for the student to be allowed to go to their assigned job site. These eight grade students work on an average of 2-3 hours at their job site, and are paid a stipend by Big Brothers Big Sisters for working, which is also an additional incentive for them to do well in school.

BBBS of Martin County provides mentoring services to children of Martin County; for more information visit our website at www.mentorbig.org or call 772-283-8373.



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