



Northside Business Leaders, Inc.

Post Office Box 28554 • Jacksonville, Florida 32226-8554

Meetings: 2nd Tuesday of the month. Time: 11:45A.M. Place: Jacksonville Zoo & Gardens, Samburu Room



“The Northside”

November 2009

Mission Statement

To continually improve the Jacksonville business environment and quality of life in Jacksonville, while serving the best interests of our members and the North Jacksonville community.



NORTHSIDE BUSINESS LEADERS EXECUTIVE BOARD
October, 2010

Mark Your Calendar

November 3, 2009
Board Meeting

November 10, 2009
Mike Sweat
New Duval County Extension Director

December 1, 2009
Board Meeting

December 8, 2009
First Coast High School Chorus & Safe Harbor Boys Home

December 10, 2009
6:30 P.M.
Christmas Social w/The Eden Group

*****WE HAVE A NEW CLASSIFIED SECTION ON OUR WEBSITE!*****

2009 Banquet

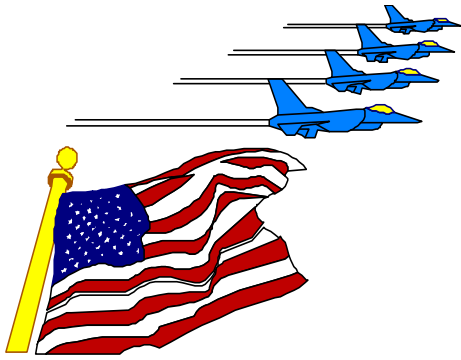
There are video clips of the banquet (including the NBL "Roar" on the website. You will have your choice of the standard or high resolution version. It is recommended that you have a DSL connection due to the large size of the files.

Birthdays for November

James Fair	02	Stan Storey	04
Wayne Adams	07	Robert Peeples, Jr.	08
Emory Tedders	08		

REMEMBER TO WISH YOUR FRIENDS HAPPY BIRTHDAY!

Check out our website at: www.northsidebusinessleaders.com



Remember the men and women in the U.S. Armed Forces in your prayers!

MEMBER NEWS!

The 2008-2009 OFFICERS

President: Patricia Hamn 1st VP: Rev.Ray Turner 2nd VP:Glenn Fowler 3rd VP: Michael Fisher
Chaplain: Isaac Jones Secretary/Treasurer: Nancy Burnett
Sergeant at Arms:Shannon Elian, Mark Kaleel, Darrell Kelly, & Karen Wilmer

Members

The price for our luncheons is \$15.00. We will no longer mail the newsletter each month, but we will instead Email the document to all members. If you do not have email, please let us know and we will get you a copy. We will have copies available at the luncheon meetings and you can pick one up from Nancy.

THE FRANCES AND CLYDE MEMORIAL FUND

Contributors to Date

John Benso
Steve Burnett
Gary Wallace

Bob & Debbie Birtalan
Grady Parker

Sidney & Kim Broward
Les Wages

If you have any exciting news or events to share with members, please forward this information to Nancy Burnett or Paul Forte by:

Fax: 904-714-4596 or E-MAIL nmb7144596@bellsouth.net.

This is your Newsletter and we want to share your news!

All of our Club Members are so special. Please let me know if you have any news for our Member column and keep us apprised of any special event or announcement.

Meetings You May Have Missed:

Meeting of October 6, 2009

Sheriff John Rutherford
Sheriff of Duval County



Sheriff Rutherford

In answer to the question, “what barnyard critter would you say you most resembled when you get up in the morning?” Sheriff John Rutherford responded that he thought his wife would say: “a bull!” Along with the fun our top police officer brought the attendance up to date on several issues.

The crime rate is down by 10% and the prosecution rate is up. He expressed gratitude to State Attorney Angela Corey for her aggressive approach in dealing with felony crimes. His concern was crowding in the jail due to the slow judicial process and stated that an increase in judicial calendar activity would dramatically help. This brought a very positive response from the membership. One of his points was to thank all SHADCO (Sheriff’s Advisory Committee) members for the efforts in community relations and support.

Questions and answers followed his presentation and one question of importance was the system of “call back” notification to a community at large when a crime or series of crimes were being committed in the area. While he stated that the cost was very expensive the results were worth the expense when the system was employed. The system has been used to notify communities of missing children, home burglaries and other notifications of critical nature. Neighborhood Watch programs are important. If something looks suspicious call JSO. Depend on your neighbors and look out for one another. If you see children skipping school call the truancy office at the School Board, 390-2000.

Sheriff John Rutherford brought as his guests the new Lieutenant in charge of PAL (Police Athletic League) Derrick Mitchell, Sr. and it’s Deputy Executive Director Renee Naughton. Lt. Mitchell worked diligently on the Officer of the Quarter program and has now been assigned to the Police Athletic League on 33rd Street. We are certainly glad to have him as a member.

Patricia Hamn, NBL President & “Five Star Cleaning” & Nancy Burnett, Secretary/Treasurer



Ray Turner's Six Critical Questions for Sheriff Rutherford!

- | | |
|---|---|
| 1. What did you really want to be when you grew up? | Response: "Sandy Kofax, and then I threw my arm out." |
| 2. Do you ever put on a cowboy hat & pretend that you are John Wayne? | Response: "Yes, I pretended I was Zorro." |
| 3. What is your favorite sandwich shop on the Northside? | Response: "Famous Amos." |
| 4. What barnyard critter does your wife say you act like when you first get up, and which one does she say you look like? | Response: : "A bull." |
| 5. Have you ever fixed a ticket? | Response: "No." |
| 6. How many donuts can you eat at one time? | Response: "None. They make me sick." |



Sheriff Rutherford, Ray Turner, and appreciation to the 2009 Executive Board

Member News

Many of you know Dot Mathias, President and very dedicated lady in the North Jacksonville Civic Association.

Dot Mathias husband Bill passed away.

Funeral Services were held

Saturday, October 24, 2009 at 10:00 a.m.

Prince of Peace Catholic Church

6320 Bennett Rd.

Jacksonville, FL 32216

Please keep Dot and her family in your thoughts and prayers to lift them up.

Central Civitan Club Poinsettias for Christmas



Just a little note to let you know that the Central Civitan Club will again be selling Poinsettias for Christmas. The price is still the same as last year, \$10.00. These are nursery quality 6 1/2 pots in Red, White, Pink, Marble and Jingle Bells.

We will also have 10 inch hanging baskets in White, Pink and Red. Our order must be turned in by Nov. 14th. and will be ready for pick up or delivery (10 or more plants) on Friday Dec. 4th. at:

2325 Buttonwood Dr.

To order please call George or Liz Corey at 721-1132 or e-mail us at the.coreys@comcast.net. All proceeds from these sales help someone in our community who are less fortunate. Thanks for helping Central Civitan.

Of Interest

PORT TO SEE UPTICK IN MILITARY BUSINESS

25% more cargo expected as war winds down.

Twenty-five percent more military cargo could come through the Port of Jacksonville as the Iraq War winds down and equipment is shipped home, said the commander of the port's military operations. The increase in cargo, which could come as soon as this winter, will help logistics companies offset the decrease in volume in private sector cargo from the recession. The higher volumes of military equipment from foreign theatres nearly doubled the amount of military cargo the port handled during fiscal 2009, which ended September 30, compared with the year before.

Logistics companies, many of which are based in Northeast Florida, received about \$11.6 million in contracts to handle about 114 million pounds of cargo in fiscal 2009 through the Defense Department's Military Surface Deployment and Distribution Command.

That doesn't include money spent on stevedoring and shipping companies, including Jacksonville-based Sea Star Line LLC.

"Due to the recession, we're seeing more and more (logistics) companies trying to get into the government market," said Kevin Drew, Coyote Logistics LLC director of government services. "We've been in the government game for five years."

Handling logistics for the military requires a higher level of security and flexibility than working the supply chain in the private sector, he said. That's why so many military logistics providers have served in the military and even helped run military supply chains.

Army Lt. Col. Ralph Riddle, who commands the 832nd Transportation Battalion, said he expects a third ship will begin calling on Blount Island Marine Terminal monthly as everything from helicopters to Humvees return to Iraq. The potential for increased deployment in Afghanistan won't affect the port, because it rarely handles outgoing cargo.

Handling returning cargo rather than outgoing cargo is more beneficial to the private sector because the former tends to be contracted out, whereas military vehicles handle the outflow, Riddle said.

Coyote Logistics handles the movement of the battalion's cargo from Blount Island and also at Cape Canaveral, the Port of Savannah and Fort Stewart. Aside from its handling of a terminal in Cape Canaveral and its operation in Puerto Rico, the 50-member battalion sets up the contracts needed to run 30 port terminals in Central and South and the Caribbean.

Coyote Logistics expects about \$8 million worth of military work to be completed this year, which is consistent with its performance in 2008. There is more military work this year, but fewer contracts from hurricane-generated work from the Federal Emergency Management Agency.

Drew, who was a transportation officer in the U. S. Army, said logistics companies have to be agile when dealing with the military since a call to transport cargo can come hours before the equipment arrives.

"When you have this uncertainty, the turnaround time is a lot shorter than for retail goods," he said. You know that Toy Story toys are coming because they're hot this holiday season.

JAX Business Journal 10 23-29

DECADE-LOW DEPOSIT GROWTH ANOTHER SIGN OF 'LOUSY ECONOMY'

Deposits in local banks grew at a decade-low percentage this year, the weakest growth of every major metro region in Florida and a further sign of a "lousy economy," according to a University of Central Florida finance professor.

The 2.5 percent increase to \$35.5 billion in area deposits as of June 30 was minimal to area bankers, who enjoyed an 18.4 percent increase in 2008 and higher in years past, according to the Federal Deposit Insurance Corp.'s deposit market share report.

DECADE-LOW DEPOSIT GROWTH ANOTHER SIGN OF 'LOUSY ECONOMY' CONT.

Though bankers said there are some discrepancies with the reports, the recession, lack of lending and national scrutiny of big-name banks could have played into the low growth of deposits at some banks.

"Your main reason for getting deposits is to fund your loans," said Nelson Bradshaw, city president for BBVA Compass. "A lot of banks are trying to shrink their loan balance overall so they don't need as much deposits and so they are not going to pay as much" for interest rates on deposits.

Fewer deposits also mean less money available to lend.

At the same time, the 47 banks in Jacksonville grew their deposits outside of the area by 37 percent to \$2.5 trillion from a year earlier. "It means for those banks, it was much better in other markets that it was in your market," said Stan Smith, professor of finance at the University of Central Florida.

In general, the slowdown in deposits was due to a "lousy economy," he said.

An increase in layoffs means less money for people to save. Some bankers said people are using their money to pay off debt rather than deposit it.

"Some of that might be a flight to safety issue" where people started buying government treasuries, bills and notes, Bradshaw said.

But the rate of growth compare with other major metros in Florida was baffling to bankers.

Total area deposits "didn't grow as much as I thought," said Mitch Hunt, president and CEO of FirstAtlantic Bank. The bank had \$121.4 million in deposits as of June 30, up 180 percent from a year earlier.

Hunt said the bank's growth was largely due to opening four branches in 2008.

"I remember first coming on to start this bank (in 2006) and I thought, 'Wow, what a great market,' he said.

Among six metros in Florida, Orlando had the highest total area deposit increase at 10.4 percent to \$35.4 billion from a year earlier: The Miami/Fort Lauderdale area, which holds the most area deposits in the state, grew 4.72 percent to \$152.9 billion. Miami had the slowest growth next to Jacksonville. Sixteen of the 45 banks, or 35.6 percent that had deposits here last year; had a decline. But some of the area's largest deposit holders were among those with declines.

Bankers however, cautioned about discrepancies with the reports.

There are a lot of corporate deposits that a bank can move from state to state, said Bank of America Corp. spokesman Don Vecchiarello. The area's largest bank declined in deposits for the first time in years, having a 7.2 percent drop to \$13.8 million, according to the FDIC report.

Corporate deposits aside, Vecchiarello said the bank grew its retail deposits, which are from consumers and its wealth management business, in the area by 5 percent.

Wachovia, the area's second-largest bank, also had a decline in area deposits: 8.6 percent to \$6.1 million.

"The reports reflect deposits for one day, June 30, 2009, and therefore do not capture Wachovia/Wells Fargo's growth in its other business lines, such as wholesale banking, mortgage lending and wealth management," Wachovia/Wells Fargo's state spokeswoman Kathy Harrison said in an e-mailed response.

Overall declines among the area's largest banks "could have been a 'flight to safety and stability' by some customers who sought out other institutions or investment options," as well as consumers paying down debt and saving less, she said.

Hunt said he did not think Jacksonville will have the 20 percent annual increases it had in years past. A 7 percent to 8 percent increase in deposits, "generally speaking, would be a good deposit growth rate," he said.

DECREASE IN WORKER'S COMP RATES HITS INSURANCE AGENCIES

The 6.8 percent drop in the workers' compensation insurance rate in 2010 was a bittersweet announcement for insurance agencies that see it as a cut in revenue already down from the recession.

Most of the independent insurance agencies in the area had a single digit to double digit percentage decrease in revenue this year as businesses trimmed down, needing less coverage, which means less revenue for agents covering them. The loss was higher if the agency was solely in commercial lines.

"Based on what I've heard from agencies, (commercial) business is off an average of 15 percent to 20 percent," said Curtis Hazel, vice president at Greene-Hazel and Associates, Inc. The agency was down in the single digits because if had other lines that continue to grow.

Like Hazel, agents said they welcomed lower rates for business clients already trying to cut costs. However, it means nearly 7 percent less in premiums written among an overall 63 percent drop in workers' compensation rates in the past five years.

"Had you told me five years ago that (workers' compensation) rates would be down (60) percent, I would have told you there would not be an insurer left in the marketplace in the state of Florida," Hazel said.

But to his surprise, there has been a very diverse group of workers' compensation insurers entering the marketplace the past four years, keeping rates competitive and business owner's insured.

The Florida Office of Insurance Regulation's Insurance Commissioner, Kevin McCarty, announced October 15 an average statewide 6.8 percent rate decrease to workers' compensation effective Jan. 1. It was the seventh consecutive rate decrease for workers' compensation totaling an average 63.2 percent drop since the Florida Legislature passed reforms in 2003 related to attorneys' fees.

At some point, the rates will go down to where it ceases being profitable and will have to increase again, said Joe Perry, president of J. P. Perry Insurance. Workers' compensation accounted for about 40 percent of the agency's commercial business five years ago. Now, it represents about 20 percent of the commercial business.

The rate reduction will create an estimated savings of more than \$166 million, putting Florida among the 10 states with the lowest rates in the country, according to the insurance regulator.

The decrease is good for employers, particularly the construction industry and other real-estate-related industries, as they try to reduce costs, Hazel said. About a third of Greene-Hazel's commercial book of business was tied to construction and real estate development. As business clients are able to reduce costs and stabilize, they're going to stay in business and when the economy turns, we're going to be in a position to take advantage of that."

Most agents said they were aggressively going after new business to help balance the reductions in premiums from existing businesses.

"We are seeing revenue reductions per client across the board," said Justin Terry, vice president in commercial insurance at Harden & Associates Inc. "In order to not shrink in size, we have to grow our market share."

Terry said the agency has been working closely with clients, especially in watching for fraudulent claims made by former employees as some business are experiencing an increase in claims when employees are laid off.

Agents agreed that it seems most businesses have already made the cuts needed in the recession. "I think we're at the bottom of the economy in the marketplace," Terry said.

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WINN-DIXIE TO SPONSOR NATIONWIDE

The PGA Tour will bring a Nationwide Tour event to the TPC Sawgrass in the fall of 2010 that will be sponsored by Winn-Dixie. The Winn-Dixie Jacksonville Open will feature a \$600,000 purse, with the winner getting \$108,000. All of the proceeds from the tournament will go to local charities.

Tickets to the event, which will be \$25 in advance and \$35 at the gate for a four-day pass, will be sold by Northeast Florida charities. All of the proceeds will go to the charities.

WINN-DIXIE TO SPONSOR NATIONWIDE CONT.

PGA Commissioner Tim Finchem announced the tournament October 21 at TPC Sawgrass, where he was joined by Winn-Dixie CEO Peter Lynch and PGA player and Ponte Vedra resident Jim Furyk. The Nationwide Tour is development circuit and has served as a sort of minor league for the PGA Tour; providing a start for many of the most prominent players on the tour; including Furyk and David Duval. Players that have moved up from the Nationwide Tour to the PGA Tour have compiled 13 major championship wins and PGA Tour wins.

The Tickets For Charity program under which nonprofit groups will sell tickets is similar to one at the Nationwide tournament in Boise, Idaho, and will be run by the same company, Jeff Sanders Promotions Inc. Sanders said the Boise tournament raised \$900,000 for charity this year.

Winn-Dixie sponsors its own charity golf tournament, which will be turned into a pro-am tournament preceding the Nationwide event.

JAX Business Journal

TODAY'S THOUGHTS

Max Lucado shares an amazing story about gratitude in his book "In the Eye of the Storm."

It happened every Friday evening, almost without fail, when the sun resembled a giant orange and was starting to dip into the blue ocean.

Old Ed came strolling along the beach to his favorite pier. Clutched in his bony hand was a bucket of shrimp. Ed walks out to the end of the pier, where it seems he almost has the world to himself. The glow of the sun is a golden bronze now.

Everybody's gone, except for a few joggers on the beach. Standing out on the end of the pier, Ed is alone with his thoughts, and his bucket of shrimp.

Soon, however he is no longer alone. Up in the sky a thousand white dots came screeching and squawking, winging their way toward that lanky frame standing there on the end of the pier.

Before long, dozens of seagulls have enveloped him, their wings fluttering and flapping wildly. Ed stood there tossing shrimp to the hungry birds. As he does, if you listen closely, you can hear him say with a smile, 'Thank you, Thank you.'

In a few short minutes the bucket is empty, but Ed doesn't leave. He stands there lost in thought, as though transported to another time and place. Invariably, one of the gulls lands on his sea-bleached, weather-beaten hat, an old military hat he's been wearing for years.

When he finally turns around and begins to walk back toward the beach, a few of the birds hop along the pier with him until he gets to the stairs, and then they too, fly away. An old Ed quietly makes his way down to the end of the beach and on home. If you were sitting there on the pier with your fishing line in the water, Ed might seem like 'a funny old duck,' as my dad used to say: Or, 'a guy that's a sandwich shy of a picnic,' as my kids might say. To onlookers, he's just another old codger, lost in his own weird world, feeding the seagulls with a bucket full of shrimp.

To the onlooker, rituals can look either very strange or very empty, they can seem altogether unimportant, maybe even a lot of nonsense. Old folks often do strange things, at least in the eyes of Boomers and Busters.

Most of them would probably write Old Ed off, down there in Florida. That's too bad. They'd do well to know him better.

His full name: Eddie Rickenbacker. He was a famous hero back in World War II. On one of his flying missions across the Pacific, he and his seven-member crew went down. Miraculously, all of the men survived, crawled out of their plane, and climbed into a life raft.

Captain Rickenbacker and his crew floated for days on the rough waters of the Pacific. They fought the sun. They fought sharks. Most of all, they fought hunger. By the eighth day their rations ran out. No food. No water. They were hundreds of miles from land and no one knew where they were.

They needed a miracle. That afternoon they had a simple devotional service and prayed for a miracle. They tried to nap. Eddie leaned back and pulled his military cap over his nose. Time dragged. All he could hear was the slap of the waves against the raft.

TODAY'S THOUGHTS CONT.

Suddenly, Eddie felt something land on the top of his cap. It was a seagull!! Old Ed would later describe how he sat perfectly still, planning his next move. With a flash of his hand and the swoop of the gull, he managed to grab it and wring its neck. He tore the feathers off, and he and his starving crew made a meal of it, a very slight meal for eight men. Then they used the intestines for bait. With it, they caught fish, which gave the men more food and more bait and the cycle continued. With that simple survival technique, they were able to endure the rigors of the sea until they were found and rescued after 24 days at sea.

Eddie Rickenbacker lived many years beyond that ordeal, but he never forgot the sacrifice and that first life saving seagull. And he never stopped saying, "Thank you." That's why almost every Friday night he would walk to the end of the pier with a bucket of shrimp and a heart full of gratitude.

PS: Eddie was also an Ace in WWI and started Eastern Airlines.

SEE YOU NEXT MONTH!

Nancy Burnett, "Secretary/Treasurer" & Shannon Elian, "PropVoice Management"





Northside Business Leaders, Inc.

Post Office Box 28554 • Jacksonville, Florida 32226-8554

Meetings: 2nd Tuesday of the month. Time: 11:45 A.M.

Place: Jacksonville Zoo and Gardens



MEMBERSHIP APPLICATION

Revised: *September 20, 2009*

NAME _____

BUSINESS NAME _____

BUSINESS ADDRESS _____
ZIP CODE _____

BUSINESS PHONE _____ Ext _____ FAX _____

HOME ADDRESS _____
ZIP CODE _____

HOME PHONE NUMBER _____

E-MAIL ADDRESS _____

BUSINESS CATEGORY _____

BIRTHDAY _____ SPOUSE _____

Category of Membership (**Circle**): Individual Corporate Retired Spouse

COMMITTEE OF INTEREST: (**Circle those of interest**) Annual Banquet, Directory, Fair, Finance, golf
Tournament, Government Affairs, Membership, Mentoring/Scholarships, Speakers, Web Page

Send Newsletter and Information: Home Address Business Address E-mail

Sponsored by: _____

One Time Application Fee **50.00**
Annual Dues Individual **115.00**
Annual Dues Corporate **300.00**
Annual Dues Retired Spouse **35.00**

Mail Application to:
Northside Business Leaders
P.O. Box 28554
Jacksonville, FL 32226-8554

Questions Contact: Glenn Fowler, Membership Chair
Work: 765-2355 • Email: glenn_fowler@bellsouth.net

CATEGORY INFO ON WEBSITE UNDER MEMBERSHIPS