



# Northside Business Leaders, Inc.

Post Office Box 28554 • Jacksonville, Florida 32226-8554

Meetings: 2<sup>nd</sup> & 4<sup>th</sup> Tuesday of the month. Time: 11:45A.M. Place: Jacksonville Zoo & Gardens, Samburu Room



## ***“The Northside”***

### ***October 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.

**CONGRATULATIONS!!!!**

**NORTHSIDE BUSINESS LEADERS EXECUTIVE BOARD  
2010**

**PATRICIA HAMN, PRESIDENT  
REV. RAY TURNER, 1<sup>ST</sup> VICE PRESIDENT  
GLENN FOWLER, 2<sup>ND</sup> VICE PRESIDENT  
MICHAEL FISHER, 3<sup>RD</sup> VICE PRESIDENT  
ISAAC JONES, CHAPLAIN  
NANCY BURNETT, SECRETARY TREASURER  
SHANNON ELIAN, SERGEANT AT ARMS  
MARK KALEEL, SERGEANT AT ARMS  
DARRELL KELLY, SERGEANT AT ARMS  
KAREN WILMER, SERGEANT AT ARMS**

## Mark Your Calendar

October 7, 2009  
Board Meeting

October 13, 2009  
Sheriff John Rutherford  
Duval County

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

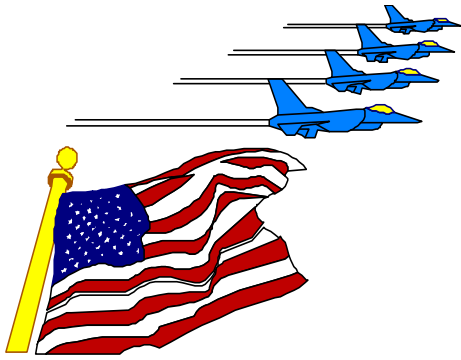
\*\*\*WE HAVE A NEW CLASSIFIED SECTION ON OUR WEBSITE!\*\*\*

### **Birthdays for October**

Nancy Burnett	07	Mark Kaleel	07
Georgia Reed	07	Max Leggett	09
Angela Rettini	14	Robert Grovenstein	15
Harold Browning, Jr.	17	Lara Mathis	19

**REMEMBER TO WISH YOUR FRIENDS HAPPY BIRTHDAY!**

Check out our website at: [www.northsidebusinessleaders.com](http://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 1<sup>st</sup> VP: Rev.Ray Turner 2<sup>nd</sup> VP:Glenn Fowler 3<sup>rd</sup> 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](mailto: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 September 8, 2009

Pepper Pete  
The First Tee



**Patricia Hamn & Pepper Pete**

Pepper Peete, executive director of The First Tee of Jacksonville shared the various life skill programs the organization offers to children ages seven through seventeen. Pepper oversees all fundraising projects and administers life skills and golf skills curriculum for the kids. She's been with the organization since 2000 and began as a program instructor.

The First Tee is a national program and has 206 chapters throughout the United States and overseas. Among the various skills offered they also teach the children how to make judgments concerning various situations they will face in life.

Some of the golf courses offered are:

- 1) Beginner
- 2) Par Level
- 3) Birdie Level
- 4) Eagle Level
- 5) Ace Level

They offer much more than golf skills. They currently serve over 250 children every week. Some of the kids have gone through several years with The First Tee and have returned to give back some of the very skills they acquired while in the program.

If you would like to promote your business you can actually adopt-a-hole. Those interested should contact Pepper Peete at (904) 924-0401.

Patricia Hamn, *"Five Star Cleaning Service"*

## **Patricia Hamn's Six Critical Questions for Pepper Pete!**

- |  |                                     |
|--|-------------------------------------|
| 1. Do you believe in Ghosts?                   | Response: "No."                     |
| 2. When was the last time you climbed a tree?  | Response: "Never. A long time ago." |
| 3. Do you like to play with bubble wrap?       | Response: "At Christmas."           |
| 4. Have you ever used a golf club as a weapon? | Response: : "No. Never."            |
| 5. How many pair of earrings do you own?       | Response: "Several."                |
| 6. Do you play golf in the rain?               | Response: "Yes."                    |

### **Congratulations NBL Members of the year! Stan Story & Steve Burnett**



**Steve Burnett & Stan Story with their wives, Nancy Burnett & Elizabeth Story**

Steve & Stan have ran the Jacksonville Fair Money Raiser for about 9 years. We have been very fortunate to have these two devoted club members take care of this Fair detail each year.

## **Elected Official Award Congresswoman Corrine Brown**



**Carolyn Chatman, Community Affairs Governmental Director for Corrine Brown's office accepted Elected Official Award of the Year from Faye Rustin. Congresswoman Corrine Brown was instrumental in bringing the National Cemetery, road money and Trout River Bridge money, to Duval County.**



**Carolyn Chatman**

# In Memoriam

## Jim King



**Cathy Whatley, President of Buck & Buck Realtors; Family friend and Business Partner for over 20 years with Senator Jim King accepted the award in behalf of the King Family. Jim King was very special and will be missed by all.**



Cathy Whately

2009 Banquet

JACKSONVILLE  
JAGUARS



Guest Speaker

Wayne Weaver

Jacksonville Jaguars



The sold out event featured Wayne Weaver, owner of the Jacksonville Jaguars. Mr. Weaver came prepared with the latest statistics on Jaguar ticket sales and the impact it's having on the Jacksonville market. While Mr. Weaver remains positive he emphatically stressed the importance of continued loyalty to the team. Note: Mr. Weaver was sincerely touched by the many members and guests that attended wearing their 15 year Jaguar pins.

To further show our gratitude to Wayne Weaver, The NORTHSIDE BUSINESS LEADERS was proud to present a \$1,000.00 donation to the Jaguar Foundation.



Wayne Weaver & Patricia Hamn

The Jaguar Foundation Mission statement:

Believing that youth represent the community's future, the Jacksonville Jaguars Foundation is committed to serving the greater Jacksonville area through strategic financial, networking, and volunteer support benefitting economically and socially disadvantaged youth and families. By building upon our city's strengths, we seek to realize the positive potential of our young people in need. In doing so, we aim to serve as a model to other sports franchises.

This following information is provided by: Eric Bartolucci. The Jaguars are reaching out to all Northside Business Leaders in this season for support. Wayne and his Jaguars understand the challenges faced with the present economy but remain confident that we can support our hometown team. For some of us, this may be purchasing group tickets to one game and for others it may be purchasing tickets for a couple of seats for a couple of games.

In 2009, the Jaguars have a new strategy in order to help sell more tickets. They are promoting group discounts for businesses and individuals alike to come out and enjoy a Jaguars game while saving up to 20% off single game prices. Eric Bartolucci, Group Sales Associate, spoke with Patricia Hamn and extended to ALL NORTHSIDE BUSINESS LEADERS the opportunity to purchase tickets at special NORTHSIDE BUSINESS LEADERS group discount price for all games this season. This means any business or individual associated with the NSBL will be able to purchase tickets at a discounted rate for any home game THIS season.

Jaguar tickets are a great way of rewarding employees, an excellent idea for thanking valued clients and a perfect gift for someone who has never been to a Jaguars game previously.

If you would like to take advantage of the NSBL ticket discount, please contact Eric Bartolucci at (904) 633-4671 or email at: [bartoluccie@nfl.jaguars.com](mailto:bartoluccie@nfl.jaguars.com) for information or to order your tickets. Thank you NSBL – Eric.

President Patricia Hamn, "Five Star Cleaning Service"

# Patricia Hamn's Six Critical Questions for Mr. Weaver

1. Do you ever sleep with a football under your pillow for good luck?
2. In your home or office, are there any walls that are wallpapered with pig skin?
3. Have you ever thought about going out on the field and throwing the ball yourself?
4. When is Jacl del Rio's birthday?
5. Who is the biggest football player you've met in person?
6. What is your favorite sport?

Response: No, but he probably should. It might help.

Response: No, but he does have a drum covered in pig skin.

Response: "I dream about that."

Response: "You know, I should know that. I give up."

Response: "John Henderson."

Response: "Football. I grew up in ST. Louis."



Mr. Weaver indicated he had been to a lot of dinners where everyone was dressed nicely, but he was very impressed by the video presentation that brought back a lot of memories and seeing the 15 year pins worn by several of the members in the group. The NFL does have a big impact on a city like Jacksonville. An NFL city has a very different economy but we have to keep up. There were many people involved with the team coming to Jacksonville including Bob Peeples brother, Doug, Ed Austin, Dan Davis, Jake Godbold , just to name a few who orchestrated the big event. Compared to other cities, Jacksonville is in the second smallest market in per capita income. Jacksonville is behind in per capita income by 3%. Steps have been taken to make sure people can afford a ticket. Special group rates are available. Because of the drop in ticket sales, it was necessary to black out all home games this year. We all need to take a good look at what the Jaguars have done for the City. Many businesses have relocated to Jacksonville because we are an NFL city. The Jaguars need our support to stay here.

The Raffle for the big ticket items was exciting. Tickets were slow to sell initially, but we were able to sell about 150. Jackie Revels, a new member to the group won the Blue Ray DVD Player. Jim Fair's friend Nita won the Laptop. Bob Bewsee, Paul's friend, won the Big Screen Television. Congratulations to all the winners!!

We also had many lovely gift baskets donated by local businesses. Amy's Sweets, Merle Norman, Janet Johnson at the Jacksonville Zoo, Patricia Hamn and Five Star Cleaning, Gillyard's Antiques and very nice gift cards from area restaurants.

If you were unable to attend the banquet, you missed a really special event. Everyone had a great time. **Nancy Burnett, "Secretary/Treasurer"**

# Member News

## In Memoriam Max Leggett



We sadly report that Max Leggett has lost his battle with cancer. Max really put up a fight but did succumb to this horrible disease on Monday, September 28. Max gave so much of his time and service to the Northside and we will be ever more grateful for that energy he gave us. Please keep Elizabeth, Steve, Scott, and Amy in your thoughts and prayers to lift them up during this time.

**Nancy Burnett, "Secretary/Treasurer"**

## September 17, 2009

This was the best Banquet we have held in a long time. The decorations, food, program, every facet of this evening was outstanding. I believe everyone attending had a great time and enjoyed the evening as much as Steve and I. We did have a call from the Roar last week and unfortunately, at this time, they have no need for grey-haired, well-seasoned cheerleaders. Maybe next year. They will keep us in mind. It was fun to be silly for a few minutes.

Wayne Weaver is an awesome speaker and really gave us a good pep talk on what it will take to keep the Jaguars in Jacksonville. We have all got to work on this project. It would be a shame after all the hard work trying to get a team, if we had to watch them go to another city. It would really cause a big economic downturn in Jacksonville and we don't want to see it happen.

**Nancy Burnett, "Secretary/Treasurer"**

A comment from Shannon: In reference to our cheer: Could there be a video and book deal in our future?

# Of Interest

## AUTOMATED PORT WILL TEST UNION RESOLVE

Plans for a highly automated shipping terminal in Jacksonville are driving negotiations between longshoremen and a South Korean shipper over how much work the union will get.

Meanwhile, the International Longshoremen's Association recently rejected a two-year contract extension for Atlantic and Gulf dockworkers largely because the extension didn't restrict the use of computer-based technology, which allows ships to be unloaded with fewer union workers.

This concern over how much work union workers get at more technological advanced terminals led to a work slowdown by the union's West Coast counterparts and an eventual 10-day lockout in 2002.

The backlogging of cargo caused by the lockout encouraged many shippers to shift more cargo to East Coast ports, where the ILA is more cooperative with shippers.

"Waterfront cargo handling is one of the last vestiges of union strength in the logistics supply chain," said David Jaffee, a University of North Florida sociology professor who studies Jacksonville maritime labor issues. "The negotiations with the ILA on the Hanjin terminal will now be a critical test case for where the ILA is willing to draw the line to protect what is regarded as union jurisdiction."

Jaffee said the ILA didn't fare well when it fought APL Terminals' use of technology to replace some union workers at the Port of Norfolk.

"What we're trying to accomplish with the extension is not worrying shippers about their targets," said James Capo, chairman and CEO of United States Maritime Alliance Ltd. (USMX), the alliance of East Coast and Gulf Coast container carriers, direct employers and port associations.

If a two-year contract extension isn't agreed on when USMX and ILA meet in Orlando at the end of the month, the two parties have until the end of September 2010 to draw up a master contract. The concern is that the closer the 2010 deadline comes, the more hesitant shippers will be about bring their cargo to the East Coast rather than the West Coast.

"Over the last 20 years, we've had more mutual-interest bargaining," Capo said. "It's been very pragmatic. But that seems to be changing with some ILA factions."

ILA delegates also rejected USMX's proposed one-year delay of a planned Oct. 1 pay raise to offset losses the industry has felt through the trade slump. Money lost through the delayed pay raise would have been offset by the elimination of a cap on container royalties.

Hanjin Shipping Co. Ltd.'s planned \$208 million, automated terminal at Dames Point will use rail mounted gantry cranes to transport containers between the yard and the ship. The cranes will be controlled remotely by operators.

Jess Babich, president of the ILA Clerks and Checkers Local 1593, said his union and ILA 1408 normally use about 15 workers per container gang, but Hanjin wants to use only seven. He is concerned that some dock work should be handled by union workers will be done by Hanjin employees instead.

William Rooney, managing director of Hanjin's American headquarters, acknowledged that negotiations with local ILA unions consisted of the types of manning required and for what work. He declined to comment on the state of negotiations, only that they were continuing.

Capo said USMX wants to create a formula that would allow the implementation of technology but also protect jobs. He pointed to how the Port of New York/New Jersey used to employ 27,000 union workers in 1969.

Through increased wages and allowing the work force to decrease through attrition, the union work force at the more technologically advanced port is about 3,000.

Babich said relations between the local unions and TraPac Inc. have dramatically improved since January, when the operator of the new \$230 million container terminal at Dames Point threatened to shut down because the union was not productive enough.

The union has reached the productivity target of making 34 contact moves per hour, he said. The union has declined to expand its gangs from 15 to 17 despite hitting the productivity target that rewards the union with such expansion, because it does not want to put an extra expense on terminal operators during the international trade slump.

Dennis Kelly, TraPac regional vice president and general manager, agreed that union productivity has improved. Although productivity is about 32 moves per hour, it will have to be raised to 35 moves or more per hour.

## MORE BUSINESS IS NOT ALWAYS GOOD BUSINESS

**Learn to say no:** Two years ago trucking companies biggest concern was finding enough drivers to handle the steady stream of goods and materials needing to be delivered. Some of those same companies now have too many trucks going unused.

“Don’t add capacity for capacity’s sake,” said Steve Silverman, Raven Transport Co., Inc. chief operations officer.

The same goes for taking on new customers’ orders. Customers’ requests for pricing can be so low that sometimes it’s better for a transportation company to say “no thanks,” said Billy Hart, president and CEO of Hart Transportation, Inc.

“In years past, we would make an investment on customer opportunity whether it was good or bad,” he said. “There have been some times when we should have skipped it because it put us in a pickle.”

Owner-operator drivers are expected to experience a resurgence. The Grimes Trucking Co.’s expansion of its owner-operator division allows the company to gain capacity without buying trucks.

**Technology is your friend:** The recession has forced many business owners to take a more detailed look at how they operate, and that habit isn’t expected to fade away once the economy improves.

Technology is one of the easiest and cheapest ways for logistics companies to better manage their supply chain, said Geoffrey Messick, an Advanced Supply Chain Solutions Inc. consultant.

Supply chain technology has advanced so that no longer has to be hosted on a company’s servers, which are costly, but now can be Internet-based. Plus, the software can be understood by most employees with a little guidance.

Technology will continue to play a bigger part on the shipping side, too. Faster loading and unloading translates to savings, thus Hanjin Shipping Co. Ltd.’s desire for a nearly fully automated shipping terminal at Dames Point.

**Stay flexible:** Fuel prices are expected to stay volatile. When consumer demand returns, it’s going to come in and spikes that will favor some markets and ignore others. The best way to stay afloat and poised for growth is by being flexible and open to all modes of transportation, said David Ware, Eleets Transportation Company Inc.’s executive vice president.

Rail is expected to gain prominence as customers or their supply chain handlers better understand the flow of the supply chain. Unlike railroad companies, trucking and shipping companies are more susceptible to price slashing so the wise will continue to target customers with goods needed both in and out of a recession.

Third-party logistics companies that can set up the best transport and connect them to efficient warehouses will gain market share even if some of their competitors offer lower rates, said Shawn Barrett, PenserSC CEO. Customer service hasn’t gone away. It is in a delicate balance with how low customers think that they can get rates.

## JAX BUS. JOURNAL 9-25 – 10-1

### KULIK TO CHAIR JACKSONVILLE PORT AUTHORITY IN 2010

The former global CEO of CEVA Logistics has been elected as chairman of the Jacksonville Port Authority’s board of directors for fiscal year 2010.

David Kulik will replace William Mason as board chairman October 1. Officers serve one-year terms. Kulik served as CEVA Logistics’ global CEO from 2006 through 2008 and vice chairman until his retirement.

He was group managing officer for TNT Logistics NA, which would later become part of CEVA Logistics, from 2003 to late 2006. From 1994 to 2003, he was CEO of the company which was previously known as CTI Logistx.

Kulik, who has been a Jacksonville resident since 1984, is on the boards of St. Vincent’s Health Care Foundation and St. Vincent’s Health System. He is also vice chairman of the Jacksonville International Business Coalition.

## **KULIK TO CHAIR JACKSONVILLE PORT AUTHORITY IN 2010 CONT.**

The board elected entrepreneur L. Buck Fowler vice chairman. Reginald Gaffney, president and CEO of Community Rehabilitation, was re-elected secretary. Herschel Vinyard Jr., Atlantic Marine Holding Co. vice president, was elected treasurer.

The board also includes attorney Stephen Busey and general contractor Ricardo Morales, Jr.

### **JAX BUS Journal 9-25 – 10-1**

#### **PONZI SCHEMES: AVOIDING INVESTMENT DISASTER**

We've recently seen story after story of investors getting ripped off by Ponzi schemes. Bernie Madoff has by far been the most visible, but there are many other crooks who try to strike it rich by convincing other people that they can help them strike it rich.

During tough economic times, they come out of the woodwork, but there are always telltale signs. They frequently promise investments with high returns and low risk, a clear red flag. They are secretive about the specifics of their strategy and rely on charisma and charm to persuade their marks and avoid questions. If anyone does seriously question them, they kick them out of the group. Madoff was famous for giving inquisitive investors back their money and exorcising them from his investment programs. That strategy served the double purpose of appearing that anyone could get their money back, which protecting him from inquiring minds. Many experienced business people were duped.

It may appear that Ponzi schemes are becoming more frequent, but according to the Securities and Exchange Commission, that's not true. They are just getting bigger.

Texas businessman Allen Stanford is accused of perpetuating a \$7 billion investment fraud. A South Florida group orchestrated a \$1 billion fraud and was indicted last January. A Tampa-based group, Greater Ministries International, defrauded 20,000 people, primarily church members, of \$500 million. The list goes on.

The basics of avoiding Ponzi schemes are the same as developing a personal investment program.

\*Get a good personal financial adviser. Do your homework and interview several. From the acceptable candidates, pick the one with whom you have the best chemistry.

\*If an investment proposal is unusual, raise your antennae. Consult your adviser before you do anything. It's a cliché, but if it sounds too good to be true, it almost certainly is.

\*Ask questions. If you don't get good answers or don't understand the investment, don't do it. Ask for independent references, and ask for you and your adviser to be able to review documents such as audits by reputable accounting firms.

\*Don't get caught up in the hype. Scammers are called con artists because they are good at gaining people's confidence. Never make spur-of-the-moment investment decisions under pressure.

If it's a legitimate opportunity, it will probably be there tomorrow. Once in a great while, you may miss an opportunity, but more likely, you will avoid a disaster.

Avoiding pitfalls is not rocket science: be methodical, get objective advice, take your time and use common sense.

### **JAX BUS. JOURNAL 9-25 – 10-1, 2009**

## TODAY'S THOUGHTS

One day a woman's husband died, and on that clear, cold morning, in the warmth of their bedroom, the wife was struck with the pain of learning that sometimes there isn't "anymore."

No more hugs, no more special moments to celebrate together, no more phone calls just to chat, no more "just one minute."

Sometimes, what we care about the most gets all used and goes away, never to return before we can say god-bye, say "I love you."

So while we have it, it's best we love it, care for it, fix it when its broken and heal it when it's sick.

This is true for marriage . . . and old cars, and children with bad report cards, and dogs with bad hips, family and aging parents and grandparents.

We keep them because they are worth it . . . because we are worth it.

Some things we keep – like a best friend who moved away or a sister-in-law after divorce.

There are just some things that make us happy, no matter what.

Life is important. We only have one.

We only have one mom, one day, one unique brother or sister or friend. I received this from someone who thought I was a 'keeper'!

Suppose one morning you never wake up. Do all your friends know you love them?

I was thinking . . . I could die today, tomorrow or next week, and I wondered if I had any wounds needing to be healed, friendships that needed rekindling or three words needing to be said.

Let everyone of your friends and family know you love them. Even if you think they don't love you back, you would be amazed at what those three little words and a smile can do.

And in case GOD calls me home. . . .

I LOVE YA!!!!

Live today to the fullest because tomorrow is not promised!

## **PONDERISMS**

I used to eat a lot of natural foods until I learned that most people die of "natural" causes.

The easiest way to find something lost around the house is to buy a replacement.

Health nuts are going to feel stupid someday, lying in hospitals dying of nothing.

How is it one careless match can start a forest fire, but it takes a whole box to start a campfire?

Did you ever notice that when you blow in a dog's face, he gets made at you, but when you take him on a car ride, he sticks his head out the window?

**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 & 4th 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