

**August Chamber  
Business Luncheon**

**Wednesday, Sept. 28**

**11:30 AM to 1:00 PM**

**Sponsor:**

**Dr. Susan Caddell**

**Caterer:**

**Simply Desserts Shoppe**

**Tavares Civic Center**

**100 N. Caroline Street,**

**Tavares**

**Please RSVP**

**Calendar of Events**

**Tuesday, September 13**

**Networking Lunch**

**Pressed for Time Café**

**110 S. New Hampshire Ave,**

**Downtown Tavares**

**Noon – 1 PM**

**Please RSVP**

**Thursday, September 15**

**Business of the Year  
RED CARPET Gala**

**Lake Receptions  
4425 Highway 19A  
Mount Dora**

**5:30 – 9:30 PM**

**Sponsorships and Tickets  
contact the Chamber**

**Thursday, September 22**

**Ribbon Cutting/  
Business After Hours**

**Baytree Executive  
Golf Course**

**129 Juniper Way, Tavares**

**5:30 - 7:00 PM**

**Please RSVP**



**go to  
www.TavaresChamber.com  
or call  
352.343.2531**



# Business Journal

**SEPTEMBER 2011**

Linda Bennett, President

## September 15 will Reveal Business of the Year

The Tavares Chamber of Commerce 5th annual Business of the Year “Red Carpet” Gala is fast approaching. Since its inception, the “Gala” has been the Chamber’s “Signature” event of the year! You and your team have worked hard all year. This is the one event where your hard work is acknowledged and rewarded. This year’s event promises to surpass previous year’s events with fun and excitement.

This year’s Gala is presented by Vann Gannaway Chevrolet. The event will be held at Lake Receptions, Thursday, September 15 from 5:30 to 9:30pm. When ordering your tickets ensure to indicate either Bistro Beef or Vegetable Lasagna. A no-host cocktail bar will be open throughout the evening.



LakeETV will be on hand to film the event. One of the favorite parts of the night is watching LakeETV’s playing of our “stars” arrival. A professional photographer will be on hand to capture the moment for you as well.

The highlight of the evening is the awarding of the Businesses of the Year honor. Three categories will be recognized: small (5 employees or less), medium (6-15 employees) and large (more than 16 employees). The Chamber needs your nominations for each of the three categories. You can nominate businesses quick and easy by visiting [www.TavaresChamber.com/nominating\\_form.html](http://www.TavaresChamber.com/nominating_form.html) and submit your nominees today.

*Please turn to page 6*

## Networking Opportunities for Chamber Members

A chamber of commerce (also referred to in some circles as a board of trade) is a form of business network, e.g., a local organization of businesses whose goal is to further the interests of businesses. Business owners in towns and cities form these local societies to advocate on behalf of the business community. Local businesses are members, and they elect a board of directors or executive council to set policy for the chamber. The board or council then hires a President, CEO or Executive Director, plus staffing appropriate to size, to run the organization. The first chamber of commerce was founded in 1599 in Marseille, France

Business Networking is socioeconomic activity by which groups of like-minded business people recognize, create, or act upon business opportunities. A business network is a type of social network whose reason for existing is to promote business activity. The Tavares Chamber of Commerce provides ample opportunity for its member businesses to create, develop and grow business networks each month.

The Chamber hosts a Network Luncheon on the second Tuesday of each month. The third Thursday of each month is reserved for a Business After Hours/Ribbon Cutting Ceremony. The Chamber holds its Chamber Business Luncheon the fourth Wednesday of each month at the Tavares Civic Center. Each of these activities

*Please turn to page 6*



## Tavares Splash Park Receives 2011 Dream Designs Award



The Tavares Splash Park is loved by young and old, whether a by small child cooling off on a hot day, or by an adult just watching kids having a great time. While the water park is just finishing its second season, it's already become a focal point in downtown. Its seaplane themed design is a big part of the attraction; therefore the City of Tavares is very pleased to announce that the Tavares Splash Park has won the 2011 Dream Designs Award presented by Aquatics International.

Aquatics International is a magazine devoted exclusively to the commercial and public swimming pool industries. The Dream Designs showcase is an annual program that highlights extraordinary aquatics facility design projects. Water-themed projects are recognized for their incorporation of recreation and fitness space and how the facility serves as a key element in the community it serves. The Tavares Splash Park wins on all points! Its customized seaplane focused design is eye-catching and entertaining, and comes complete with working propellers and lights. Children love to stand under the spinning water, descend the water slide or just splash around in the puddles. Decorative alligators and fish spray water into the air and a rotating water bucket, suspended six feet off the ground, routinely douses unsuspecting children, much to their delight.

This summer the Splash Park continued to see increased attendance, with capacity crowds almost every day. A recently introduced "Splash Park Party Package" also offers special celebration activities and extended operating hours to exclusive party guests. The Tavares Splash Park will be open through the Labor Day holiday and will be open weekends after that until September 25.



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Jerry Brackett  
Sr. Vice President  
Cell: 352-551-0222



**Saturday, September 3rd at 6:00 pm**  
**on Ruby Street in the**  
**Downtown Tavares Waterfront Entertainment District**

Pet owners can bring their dogs to socialize and enjoy live music at the dog friendly restaurants in Downtown Tavares. Proceeds from Pups on the Patio benefit The Humane Society of Lake County. This month's event will end the season and Pups on the Patio will begin again in February.

The Green K9 and O'Keefe's Restaurant will host a dog water misting and wading pool tent. Full serve and self serve dog washes are available from \$5 - \$15, depending on the dog's size. Paws & Effect Groom & Spa will be trimming dogs' nails for a \$6 donation.

A Hitch in Time will provide horse and carriage rides on Ruby and Main Streets for \$5 per person and dogs ride free! 50% of ticket sales are donated.

Have a fun characature drawing of your dog created by Artist, Derek Facemyre, for \$10. \$5 is donated to the Humane Society.

A "PAWSPORT" can be purchased for a \$10 donation. Pawspport holders are entitled to one free alcoholic or non-alcoholic drink at each of the following restaurants: Okeefe's Irish Pub, Ruby Street Grille, Al's Landing and Al's Dockside Barbeque. That's 4 free drinks! Pawspports can be used anytime before 10/31/11.

Visit at least 7 of the businesses on the Pawspport then redeem your stamped Pawspport at any of the participating businesses for a free gift. Gifts vary at each location.

Pawspports are available for sale prior to and during the event at these participating businesses: The Green K9, Okeefe's Irish Pub, Ruby Street Grille, Al's Landing, Simply Desserts and the Humane Society's Thrift Shop in downtown Eustis.

All non-aggressive, leashed dogs are welcomed. When attending public dog events, pet owners should assure their dog is at least 4 months old and current on their vaccinations and flea and tick preventatives.

The Green K9 provides eco-friendly and natural pet products, high quality dog and cat foods, dog day care and pet bathing services. For more information about Pups on the Patio, please visit the Pups on the Patio Facebook page or contact The Green K9, located at 113 E. Main Street in Downtown Tavares, (352)-253-5205.

**Central Florida Lake County Focus**  
**With Ralph Smith**

**Wednesdays**  
**11 a.m. to Noon** **WLBE AM 790**

# Member Spotlight:

M&I, a part of the BMO Financial Group is a full services financial services provider that can help people with a wide variety of personal and business accounts. They also offer investments, mortgages, commercial banking, and trust services. BMO Financial Group is a North American Financial Institution with over \$180 Billion on deposit, which makes it the 12th largest commercial bank by assets in the United States.

Part of what makes M&I different are unique products and their premiere level of service. Their corporate vision is to be the bank that defines great customer experience. A great example is their Credit Builder Loan. The Credit Builder is an installment loan that is designed specifically to help people establish, re-establish, and build their credit. They also offer Health Savings Accounts to people with high deductible health insurance plans. Of course there is a variety of checking, savings, and money market accounts to fit your needs. If you call any branch of M&I, you might be delightfully surprised that they actually answer the phone.

Actively supporting their community is another important value to M&I. Locally, the branch has recently participated as a Bronze sponsor for American Cancer Society Relay for Life. They have also sponsored a soccer team at the YMCA. M&I collected almost 95lbs of food per person to win the Lake Cares



*L to R: Byron Faudie, Personal Banker; Rose Hodges, Customer Service Rep; Sue Cumbie, VP – Branch Manager; Lynette Seebeck, Personal Banker; Tammy Dahl, Customer Service Representative Supervisor.*

Food Bank – Banks Care food drive over about 50 other banks. Inside the branch they host financial success seminars on timely topics that range from personal finance topics like IRA beneficiaries as well as business seminars that range from how to start a business to business success through networking.

Locally, M&I is located at 2722 E. Burleigh Blvd. in Eustis. (Right in front of Kohl's on 441). Please feel free to stop by to see how Branch Manager Sue Cumbie, or Personal Bankers Lynette Seebeck and Byron Faudie, along with their team of partner professionals can help you with financial success.

## ASK SCORE Gayle Teerman, SCORE Counsel

With the year ahead of us let's take some time to debunk some of the common myths that exist in the small business world. Some of these myths can seriously affect your business. We will look at 10 of these:

**Myth 1. The government has grants for small business start-ups.** The truth of the matter is there are no grants for start ups and for profit businesses. Grants are generally available to some non-profit businesses that are philanthropic in what they do (i.e., Healthcare, The Arts, etc.).

**Myth 2. The SBA lends money directly to small businesses.** Actually the SBA has no money to lend, the SBA acts as a guarantor of a bank loan you have negotiated from an SBA lender. Similar to what FHA does for a residential mortgage on your home.

**Myth 3. Venture capitalist lend money to start-ups.** These investors invest in a going business that may need capital for new market areas, equipment etc. to accomplish growth and profits.

**Myth 4. I'll have more time to do what I want.** Well, hopefully your business is where you want to spend your time because generally you will be working long hours (~12 hours/day and business is a 24-7 job in some form or another. Yes, you must plan vacations and time off but the business should always be number one.

**Myth 5. I'll be able to write everything off.** Yes, everything that the IRS says are allowable for the business. Personal expenses are not allowed so you better keep them separate. As a corporation you can write off more items than as a sole proprietorship, however, you must keep personal and business expenses separate.

**Myth 6. I can pay myself whatever I want.** Well yes, but, this pay only comes after you have paid all the business expenses and placed money in reserve for future needs. The IRS expects that you do pay yourself some salary and not take all your pay in dividends.

**Myth 7. If I create a web site, I'll get traffic or [if I build it they will come].** The web can be tricky and expensive. You need to get your site up toward the top of the list of the hundreds or thousands that may be in that search and like everything else there is competition.

**Myth 8. I should be profitable after six months, because I am an expert in what I do.** Well you may want to consider the fact that your competition may be considered experts too. Don't forget it takes time for customers to know about you and you to know about them. Six months may be Ok in December when there is a lot of snow and you are the only snow shovel source in town but then comes spring and summer.

**Myth 9. I don't need a marketing plan or marketing materials. This product/service sells itself.** First of all your customers need to know about you so a plan is essential. A marketing plan consists of several things to be considered; location, demographics, price, competition and advertising are just a few.

**Myth 10. If I am not getting funding, I don't need a business plan.** Wrong, a business plan is not only for funding, it is a plan as to how you are going to conduct your business. A plan will help you understand who you are, what your expertise is, your marketing plan, what capital is needed, where the business can break even, what your income might be, what are the expenses and is the business profitable. Also, projections for the future are a part of the plan.

For more in depth information on these myths and other free business questions contact SCORE at 352-365-3579 for an appointment. Counseling is available at Lake Sumter Community College Campus at various times each month or by special appointment. Also, SCORE counseling is available at the Lake Technical Center in Eustis. Other Information: Phone 352-589-2250 X 149



# Chamber Happenings



*Hurricanes Dockside Grill Ribbon Cutting and Business After Hours on August 11, 2011.*



*Sweet Pea Ribbon Cutting and Business After Hours August 18, 2011*



*Business Luncheon on August 24, 2011. (l to r) Board members Deb Cahill- Lyn Terrace Apartments, Steve Jennelle- BMJ CPA, Tavares Chamber President Linda Bennett - Ameriprise Financial with Leesburg Regional Medical Center Sponsors Chris Wood, Paul Hocking, Denise Simpson, Melissa Long and Chamber Treasurer Janet Noack - United Southern Bank and Board member Bill Hartman - Early Learning Coalition of Lake County*

**Sweet Pea Kids Store**

Melissa Ward  
 303 N Texas Ave  
 Tavares, Florida 32778  
 melissa@sweetpeakidsstore.com  
 www.sweetpeakidsstore.com  
 352-575-1942



*Osprey Lodge holds Groundbreaking Ceremony at August 17, 2011 City Council Meeting.*



*Raymond James staff at Belton Financial Group Ribbon Cutting and Business After Hours.*

Raffle baskets include donations from AL'S Landing, Ariel's Flowers & Gifts, Biz Card Express, Celebration Marketing, City of Tavares Prop Shop, Cousin Vinnie's Chicken Wings, Flowerfox Design, Holiday Inn Express, Julianne's Coastal Cottage, Ladybug's Gifts & Sundries, Living Green Health Food, O'Keefe's Irish Pub, Premier Boat Tours, Simply Desserts Shoppe, Tavares Antique Mall, The Green K-9 and Vic's Embers.



Chamber Members donated great prizes in the 7 Art Around Town Raffle Baskets.



**August 19, 2011**



Art Around Town August 19, 2011



Art Around Town Raffle Basket Winners Linda Curry, Jenna Pruett and Kathy Whitmer are ready for the next Art Around Town on November 18.



Rotarian John Drury encouraging new members to join the Rotary Club of Tavares at the membership Luau on August 18, 2011.

Rotary Club of Tavares host membership Luau at Duncan House on August 18, 2011. (l to r Rotarians Dr. Susan Caddell, Julie Riley, Rotary President Dee Johns, Heather Graham and Rotary Treasurer Rhonda Hoffman.



Rotary Club of Tavares wishes the best to Rotary Youth Exchange Student Olivia Leamer traveling to Paris, France for the school year.

**“Red Carpet” Gala ————— from page 1**

A great way to show your appreciation to your team would be to become a sponsor and invite up to seven of your hard working teammates to attend the Gala with you; each sponsorship is entitled to eight seats at the Gala. Sponsorship of the Gala is convenient, through the Chamber’s website [www.TavaresChamber.com/gala.html](http://www.TavaresChamber.com/gala.html).

The “Gala” is always a sold out event! To ensure you and your team attend this “Red Carpet” event, purchase your tickets online today by selecting the Business of the Year Gala icon on the Chamber’s website, [www.TavaresChamber.com](http://www.TavaresChamber.com) or stop by the Chamber for your tickets at 912 N. Sinclair Ave.

Vann Gannaway Chevrolet is our Top Hat Sponsor this year. Vann Gannaway Chevrolet is Lake County’s Preferred Chevrolet dealer. Family owned and operated since 1986 where the only thing you’ll like better than their price, is the buying experience itself. Vann Gannaway devotes a lot of time and dedication in maintaining a solid reputation that is built upon strong family values and a positive customer focus. They thoroughly enjoy giving back to our community and remain dedicated to helping local organizations and foundations for many years to come.



TIA BELTON, Agent  
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*Belton Insurance Agency, Inc.*

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**Chamber Networking ————— from page 1**

provides ample opportunity to meet and network with likeminded business professionals.

**Business Luncheons** offer a great way to network and promote your business/service to the business community of Tavares. The sponsor will be highlighted in the luncheon agenda, have exclusive right to place information on lunch tables, provided ten minutes to inform attendees of their business and receive two complimentary lunch tickets.

New member businesses are introduced and given an opportunity to present a quick 2-minute overview of their business. RSVP is required for this event.

**Showcase Tables** are a great way to promote your business and “get the word out” about your business/service during a Chamber Business Luncheon. A Showcase Table is a table set up at the entrance of the Civic Center during the Business Luncheon, where everyone entering will see your display.

**Networking Luncheons** cost the sponsor business no money. They actually bring business to that sponsors location. Networking Luncheons are just as the name implies, an opportunity to network. As an attendee, you may order something as simple as an Iced Tea or purchase an entire lunch. Every attendee is given two minutes to present their “elevator” speech about who they are. The sponsor business is given the opportunity to introduce staff and inform attendees of the business.

**Business After Hours/Ribbon Cuttings** are designed to introduce a new member business to the Chamber at large. Your business does not have to be a new business in order to hold a Ribbon Cutting Ceremony, just be new to the Chamber. The Chamber has a reservation package for Business After Hours/Ribbon Cutting Ceremonies that they will email to you in order to aide you in preparing for your introduction to the community. The Chamber reserves the privilege of sponsoring a Business After Hours to once per calendar year for each of its member businesses. We also limit them to once a month to keep them special, as they are your introduction to the community!

Each of these events provides ample opportunity for you to meet new people, network and grow your business. Membership with the Tavares Chamber of Commerce provides other unique opportunities to promote your business and will be discussed next month’s Business Journal. Until then ... we will see you at the networking events!



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## Welcome New Members

### Abingdon Auctions LLC

Steve Zeiler • (352) 508-5522

### Debi Zischle Independent Scentsy Consultant

Debi Zischke • (352) 250-8213

### DR Horton - America's Builder

Rory Jaret • (352) 508-9047

### Flowerfox Design

Julia Sammons • (904) 303-9863

### Hurricane Dockside & Grill

Amanda Roman • (352) 742-3467

### Living Green Health Food

Michelle Kristof • (352) 508-9162

### Midstate Accounting & Tax Services Inc.

Marlene Garcia-Montes • (352) 357-9295

### Primerica

Victor Baker • (407) 574-2654

### Rodant Fields Consultant

Julia Sammons • (904) 303-9863

### Vic's Embers

Janice Sawyer • (352) 728-8989

### Xcel Media Group LLC

Glorida Savannah-Austin • (866) 743-0144

## TAVARES CHAMBER AMBASSADORS

### Deborah Cahill, Chair

Lyn Terrace Apartments

### Rachel Graves

Quality Indoor Environmental Solutions, Inc.

### Bill Hartman

Early Learning Coalition of Lake County

### Debbie Behlmann

Judy Stewart – Law Office of Judy A. Stewart, PA

Sharon Keith – Mary Kay Cosmetics

Petra Young – Daily Commercial

## Trustee Members

### Signature Trustee:

**CMi** FLORIDA HOSPITAL *Waterman*  
Center for Medical Imaging

### Trustee:



**G&T Conveyor Company, Inc**  
Baggage Handling Systems

## Membership Renewals

### BMJ CPA

Stephen Jennelle • (352) 357-4782

### Casa Mia Café

Rita Gaglioti • (352) 742-9940

### CenterState Bank

Brittany Colbert • (352) 589-2226

### Florida Surety Agents Association

Laurie K. Huebsch • (352) 253-2253

### HoneyBaked Ham

Donnie Covey • (352) 483-1776

### Lake County School Board

Susan Moxley • (352) 343-3531

### Riverest Mobile Home Community

Bob Mahoney • (352) 343-7780

### Southern Palms RV Resort

Robin Allen • (352) 357-8882

### State Farm-Kim Varnadore

Kim Varnadore • (352) 343-5181

### Sterling House Tavares

Debbie Flaherty • (352) 343-2500

### Sunshine Medical Tourism, LLC

Vance Jochim • (352) 638-3578

### Suntrust

Johnathan Ocampo • (352) 728-1108

### Vann Gannaway Chevrolet

Chip Gannaway • (352) 343-2400

## Tavares Chamber Board of Directors

### Officers

President	Linda Bennett	Ameriprise Financial.....	742-3331
Vice President	Jacquelyn Coval	BankFIRST .....	483-3999
Secretary	Cheryl Crisp	Waterman Communities.....	383-0051
Treasurer	Janet Noack	United Southern Bank .....	589-4663
Past President	Kelly Pisciotta	.....	267-2118

### Board Members

Deborah Cahill	Lyn Terrace Apartments .....	357-7332
Beth Ann Gause	Gause & Hargrove, PLLC .....	343-7424
T.J. Fish	Lake~Sumter MPO .....	315-0170
Rick Golab	Florida Hospital Waterman.....	253-3381
Heather Graham	Focus Magazine .....	377-8953
Julie Hall	Barbara L. Johnson Realty.....	669-3244
Bill Hartman	Early Learning Coalition of Lake Co.....	435-0566
Stephen Jennelle	Stephen D. Jennelle, C.P.A. ....	357-4782
Andrew O'Keefe	O'Keefe's Irish Restaurant & Pub.....	343-2157
Ralph Smith	Lake Tire & Auto .....	343-0041
Ron Wallace	Daily Commercial .....	365-8200

### Liaisons to Chamber Board:

John Drury	City of Tavares - City Administrator.....	742-6209
Robert Grenier	City of Tavares - City Council .....	343-9326

### Staff

Colleen McGinley	Executive Director.....	343-2531
Jeff Smith	Executive Assistant.....	343-2531

**Your chamber is working for you! [www.tavareschamber.com](http://www.tavareschamber.com)**

# Belton Financial Group Ribbon Cutting and Business After Hours



August 25, 2011

Tavares Chamber of Commerce  
912 North Sinclair Avenue  
Tavares, FL 32778

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