SCCU looking to forge more relationships with businesses in the region

By Ken Datzman

Small-business owners may see a breakout year in 2015, one that uplifts their enterprises and puts them back on a pre-recession-level growth track.

Many business owners have been waiting for clearer signals that real growth is finally on the horizon and that their company’s revenue and profit will improve over the next 12 months.

Surveys and forecasts for the business market conducted by a wide range of organizations and institutions are more rosy than they have been in years, and with good reason.

The economy is growing, unemployment is at a six-year low, the stock market is flying high, and availability of credit in communities has improved considerably. On top of that, small-business owners’ optimism about their growth prospects continues to rise in surveys that gauge such things.

All of this makes for what looks to be a year of prosperity ahead for small businesses in the region and around the state, even though there is uncertainty about regulatory issues and the overall impact of the Affordable Care Act.

Still, many businesses anticipate hiring in 2015, rolling out new products and services, and making capital improvements, which should translate into increased loan volume for financial institutions.

As the director of business sales and services for Melbourne-based Space Coast Credit Union, an institution with more than $3 billion in assets, Randall “Randy” Vostrejs keeps the pulse on the local small-business economy as well as the Central Florida economy and beyond in the Sunshine State.

“We do get the sense that small businesses are starting to grow and become more confident in the economy. We are seeing this in the Florida markets we serve,” he said, in an interview conducted at SCCU’s corporate headquarters on North Wickham Road, where it has a major expansion planned.

According to “Inc.” magazine’s annual “State of Small Business Survey” for 2015, the confidence of companies is up sharply from last year. Small firms are more upbeat about their growth prospects as compared to one year ago.

Fifty-seven percent rate their growth prospects as “excellent” versus 38 percent in 2013’s survey. The percentage of businesses that see their company’s 12-month outlook as “average or poor” fell from 16 percent to just 8 percent.

“We think there are going to be some good opportunities for small-business growth in 2015,” said Vostrejs, who leads a team...
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UF/IFAS names Jeanna Mastrodicasa as its new associate vice president of operations; veteran administrator at school

By Brad Buck

GAINESVILLE — A 17-year University of Florida administrator and chairwoman of a key Institute of Food and Agricultural Sciences committee has been named associate vice president of operations for UF/IFAS.

Jeanna Mastrodicasa worked for seven years as UF assistant vice president for student affairs before being appointed to the post by Jack Payne, UF senior vice president for agriculture and natural resources. She also serves as chairwoman of the UF/IFAS Center for Public Issues Education Advisory Board.

The PIE Center provides “trusted” communications research on current and emerging issues within agriculture and natural resources. Through the research, the center can more clearly determine how people form and act on opinions about these issues and provide recommendations for making strong messages.

Mastrodicasa will assume her new role Feb. 1.

“One of my goals is to learn as much as I can about what we do in IFAS,” she said. “It’s a statewide organization. I’m interested in listening. I want to know, ‘what can I do to help?’ I think it will be fun and exciting. It all comes back to relationships. That’s what makes IFAS and UF more successful.”

In her role at student affairs, Mastrodicasa worked with 600 faculty and staff, managed a $94 million annual budget and oversaw student fees and grants among her plethora of responsibilities. She also serves as liaison to the Office of the Chief Information Officer.

Student Affairs has more than 170 buildings and $100 million in new construction, including the renovation and expansion of the J. Wayne Reitz Union and Cypress Hall, the first new residence hall at UF in 10 years.

Mastrodicasa emphasized her budget, facilities and operations experience that she brings to her new post at UF/IFAS.

“Having both a doctorate and a law degree provides Jeanna with an excellent educational background for the challenges of this position, as well as the many years of experience she brings in administrative leadership of a major public university. In addition, she has successfully run for political office and has served on the Gainesville City Commission, which has provided her both experience and knowledge about the importance of working with stakeholders. I am delighted that she has agreed to join the UF/IFAS Leadership Team.”

Mastrodicasa earned her bachelor’s degree in journalism, and later her juris doctor, both from the University of Georgia. She earned a master’s in college student personnel from the University of Tennessee’s College of Education as well as a doctorate in higher education from UF.

Tennessee and Georgia, as well as UF, are land grant universities. As such, one of their missions is to bring unbiased agriculture and natural resources research findings to constituencies across their states — a branch of all land grant universities referred to as Extension.

Mastrodicasa cited her land grant education and experience in her letter to the UF/IFAS search committee. In her role as chair of the PIE Center advisory board, Mastrodicasa said she’s connected with representatives from industry and academia related to agricultural and natural resources issues as well as faculty, staff and students who conduct research for the PIE Center.

“I appreciate the value of being part of an institution with a Land Grant mission,” she wrote.
By Anthony Major
UCF Forum columnist

Everybody has a perception about what the image of art should say — or say not — but few have an informed opinion. The power of the communicative arts transcends the mere power to inform. That power is used in film, television, newspapers, radio, art, magazines, music, theatre and the new social media network as a means of influencing and shaping attitudes by providing images and opinions.

This power of film is universal as it transcends place, race and gender. It has the power to set or change behavior.

A former mentor of mine, Rheet Taylor, once explained to me there are only two types of opinions: informed and uninformed. Which one should we all desire to have? It becomes increasingly difficult, however, to become informed when only one group is calling the shots as to what that image of a particular culture is seen through the arts, especially film — which has a larger-than-life image and gets exported throughout the world. As the Andre Agassi commercial for Canon cameras years ago said: “Image is everything.”

It is my opinion that negative images of African-Americans perpetrated by some of the media is the cause of a lot of the unrest happening across our nation and around the world today. The constant barrage of images of African-Americans as troublemakers, as threatening or as menacing, are so embedded in our psyche that when incidents happen — such as we saw in Ferguson, Mo., Staten Island, N.Y., or Ohio, where a 12-year-old was shot within seconds of police arriving at the scene — many feel they are justified.

As an audience, we all bring our own personal perception and bias, but these large visual and sound images in film affect us all and alter our perception and bias to the message projected for us to see. The size of the image has a lot to do with the power of the experience. We empathize with an image that is larger than us, in an experience that we cannot control. Good or bad, we’ve experienced an adventure on film and we leave with the negative images of African-Americans portrayed on the screen.

These bigger-than-life images are how the rest of the world perceives us, and that perception — good or bad — becomes the reality.

Leaving the production of the images in the hands of the few who control the economics, who themselves were influenced by negative images, brings predictable results.

For example The Color Purple, Colored Girls and Training Day, which are all good films, all portray the black man in a negative way. We get a steady dose of Tyler Perry films, where the main character is a male dressed as a female, which many black comedians did to become successful, and a ton of negative reality-television shows.

To have more positive outcomes, we need to have a balance of positive images. We all say we want positive images, but what is positive, to whom and for what purpose?

Why do we keep having incidents like the recent leaked emails between Amy Pascal, co-chair of Sony Pictures, and producer Scott Rudin about what President Obama’s favorite films would be, and the comments of an unnamed producer in a New York Post article who said “Denzel Washington (who is a two-time Academy Award winner) shouldn’t star in blockbuster movies because he is black . . . the international market is too racist.”

Yet films like “Shaft,” “Superfly,” “Trouble Man” and a bevy of other African-American films boosted Hollywood during the 70s. And the international markets have been duplicating African-American arts, jazz, Michael Jackson’s dances, even black dresses and gestures for centuries.

When African-Americans live in a pluralistic society and try to preserve their culture and its meaning, it becomes difficult in a capitalist society, where to some, increasing the bottom line at all costs is imperative.

Where does this leave the artists? The artists, who are trying to balance out the bigger-than-life power called film, need to be supported. In Hollywood studios, there has never been an African-American who can “green-light” a film. Support of African-Americans in the boardroom, with the power to green-light, may one day balance out the bigger-than-life images that are both entertaining and economically successful.

We need to do our due diligence, and research and listen to differing viewpoints of all cultures. We also need to try to understand differing opinions of how the local and foreign media view our culture. That way we can have an informed opinion about what our fellow citizens are complaining about, real or unreal.

Anthony B. Major is an associate professor of film in UCF’s School of Visual Arts & Design and program director of Africana Studies in the College of Arts & Humanities. He can be reached at Anthony.Major@UCF.edu.

Small business AVT Simulation participates in event at Orange County Convention Center

AVT Simulation recently participated in the 2014 Interservice/Industry Training, Simulation and Education Conference, held Dec. 1–5 at the Orange County Convention Center. At I/ITSEC, hundreds of exhibitors showed off their products to fellow industry leaders and potential customers alike.

In its booth, AVT Simulation showcased an F–18 Refueling Trainer that demonstrates an aerial-refueling capability in a part–task trainer simulator using a 3-D stereo helmet–mounted display. Additionally, the firm also showcased its database team’s capabilities, having rendered the I/ITSEC floor plan into “Call of Duty.”

The AVT booth also featured a sizable meeting room that allowed the leadership team “plenty of space for productive meetings.” In general, the conference provided the AVT team the “opportunity to meet with military partners one-on-one to make sure our long-range goals are in sync with their mission, which is about the soldier/sailor/airman/marine, the ultimate customer and the only one that matters,” said Kevin Vizzarri, AVT Simulation’s vice president of business development. He’s a retired U.S. Army colonel.

For the second year in a row, AVT Simulation sponsored the “International Pavilion,” where international attendees networked and held meetings. AVT Simulation was also a sponsor of the annual “I/ITSEC 5K.”

Founded in 1998, AVT Simulation is an Orlando–based, full-service modeling and simulation, minority–owned small disadvantaged business. The firm is a certified ISO 9001:2008 company.

AVT provides professional engineering services and training solutions to the simulation, training and entertainment markets. The business is located in the University of Central Florida Research Park.
By Lee H. Hamilton

Recent economic news has been broadly reassuring. Retail sales are strong. November saw the best job gains in three years, the federal deficit is shrinking, the stock market is robust, and the Fed is expressing enough faith in the economy that an interest rate bump this year is considered a certainty.

Yet the public remains unconvinced. This is partly because perceptions haven't caught up to reality. For many middle- and lower-class families, economic circumstances have not changed very much. Average wages, adjusted for inflation, have not risen in keeping with the good economic news. The median net worth of households is actually a bit less than it was in 2010, just after the official end of the recession — and the gap between the wealthy and the rest of us is wider than ever.

Strong numbers do, however, offer one unambiguous piece of good news: The pressure on policy makers to focus on near-term or immediate problems has eased, which means they can now focus on the fundamental question of economic growth. That's where their attention should turn.

A strong economy that is growing for everyone, not just the people at the top, offers many benefits. The quality of people's lives improves. Political problems become more manageable. More people have greater economic opportunity. There's more social mobility and more tolerance of diversity.

Because the economy is always at or near the top of voters' concerns, the temptation for the policy–maker is to support another tax cut or the next move to stimulate the economy in the short term. Now is the time for policy–makers to resist this and try to understand the large forces — technology, automation, globalization — that drive our economy. As Princeton economist Alan Blinder, political strategist Al From and others have pointed out, the key is to concentrate on creating the environment in the country for sustained, non–inflationary economic growth.

To begin with, we have a chance to get our fiscal house in order and pursue long-term deficit reduction. This is a crucial early step for government to take in creating a sound environment for economic growth.

This means modernizing entitlement spending and shaping a tax–reform package that focuses on investments to boost productivity and help the economy to grow for everyone, through research and development, job training, upgrading skills as well as technology, and reducing outsourcing.

At the same time, it means eliminating public subsidies to individual enterprises. That money can be spent on boosting the economic skills of ordinary Americans through education and training. Policies aimed at strengthening our education system from pre–kindergarten to graduate school, and at promoting lifelong learning and a workforce capable of upgrading its skills to meet changing needs, will have a far more salutary effect on our economy than singling out politically connected enterprises for tax and other benefits.

There are other steps government policy–makers can take to improve broad economic growth. We need to expand trade through open markets and simplify the regulatory structure so that it protects Americans without burdening companies beyond reason. And we must address our nation's deferred infrastructure needs, which hinder the smooth functioning of every business that relies on transporting its goods.

The same applies to reforming government itself. A government that does not work well — that wastes money, fails its regulatory responsibilities, and cannot make timely decisions — undermines economic growth. You can see this, for instance, in our current inability to pass comprehensive immigration reform: We cannot increase economic growth without the people our labor force needs, from mathematicians and engineers to migrant farm workers.

Finally, policy–makers need to remember that economic growth means providing a ladder out of poverty for the truly needy. Providing opportunity for low–income Americans through the Earned Income Tax Credit and programs to upgrade their skills is vital. No one who works full time should be poor in this country.

Free, competitive markets are the best way to deliver goods and services to Americans. Government must not get in the way of that system. Nor should it stand idle. The right response by government to our economic challenges is not to focus on the immediate economic problems of the day, but to invest in economic growth for all.

Lee Hamilton is director of the Center on Congress at Indiana University. He was a member of the U.S. House of Representatives for 34 years. For information about its educational resources and programs, visit www.centeroncongress.org. Go to Facebook to share your thoughts about Congress, civic education, and the citizen’s role in representative democracy.

National Realty locates site for animal sanctuary

The Commercial Department at National Realty of Brevard Inc.’s Melbourne office recently announced it has located a 17–acre site for an animal sanctuary. The announcement was made by Gale Bray, broker of National Realty. National Realty’s Beth Glover, representing the Friends For Animals Sanctuary, a nonprofit organization, said the site for the “no–kill” animal facility is in West Cocoa, off State Road 520. The “state–of–the art facility will house at–risk animals in a stress–free climate.” All domestic animals will be accepted. For more information about the sanctuary, contact FFAS at 259–9627, visit www.FriendsForAnimalsFL.org, or send an e–mail message to Info@FriendsForAnimalsFL.org.

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Palm Bay hires Ron Clare as its new director of HR; selected from more than 100 applicants nationwide

PALM BAY — The Palm Bay City Manager’s Office recently announced the hiring of Ron Clare as its director of human resources. Clare began his new job on Dec. 8. He was selected from more than 100 applicants from around the country.

Originally from Rhode Island, Clare moved to Florida in 2005. He earned a bachelor’s degree in psychology and social sciences and a master’s degree in school psychology, both from Rhode Island College.

He has an extensive resume in the human resources profession, including his service as interim human resources director for the city of Lake Worth, Fla., and as director of human resources for the Broward County Sheriff’s Office in Fort Lauderdale.

Clare is considered an expert in the areas of organizational design, classification/compensation and recruitment/selection. During his service with the Broward County Sheriff’s Office between 2005 and 2009, he successfully negotiated union contracts resulting in savings of more than $10 million and was also able to negotiate health–insurance contracts with zero increases.

“We are very pleased to have someone of his caliber and credentials manage our human resources department at a very critical time of transition in our city,” said Chad Shoultz, Palm Bay’s interim city manager.

“Our police and fire departments are seeing record numbers of retirements along with key leadership positions citywide that must be filled. Ron’s extensive experience will help ensure we get the highest caliber professionals we are able to acquire.”

Clare, along with a contracted executive search firm, will soon begin a nationwide search for a new city manager. The city must also replace the police chief who is retiring in January. “I’m excited to be here and welcome the challenge,” Clare said. “I look forward to working with all the city staff in not only making the work place better, but also in making sure we recruit, hire and retain the most professional work force we can.”

The city of Palm Bay currently employs 718 full–time employees and 71 part–time employees to deliver city services to more than 108,000 residents.

National Active and Retired Federal Employees Association to host meeting at restaurant

The Apollo Chapter 1137 of the National Active and Retired Federal Employees Association will host its monthly meeting at 11:30 a.m. on Monday, Jan. 12, at Kay’s BBQ Restaurant, State Road 520 in Cocoa. The speaker will be Marge Clericuzio from H&R Block. No reservations are required. For further information about the organization, call Shirley at 433–0445. The web address is www.NARFE.org/Chapter1137.

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Health First announces addition of orthopedic surgeons Greenspoon, Parry to its network of providers in area

ROCKLEDGE — Health First recently announced that Dr. Jeffrey Greenspoon and Dr. Bryan Parry have joined the Health First integrated delivery network as providers, effective immediately.

“Dr. Greenspoon is a highly respected and talented orthopedic surgeon who has served the Space Coast community for more than 25 years,” said Dr. Jeffrey Stalnaker, chief executive officer of the Health First Medical Group. “We are proud to welcome both Dr. Greenspoon and Dr. Parry as members of our expert team.”

Dr. Greenspoon’s medical specialties include sports medicine, arthroscopic surgery of the knee and shoulder, workers’ compensation injuries, and total joint replacement of the knee. He is board-certified in orthopedic surgery and orthopedic sports medicine and is a member of the American Board of Orthopedic Surgery.

“I’m looking forward to joining the Health First Medical Group and continuing to work together with Health First to provide first class orthopedic care and sports medicine to the citizens of Brevard County,” Dr. Greenspoon said.

After earning his medical degree from the University of Toronto, Dr. Greenspoon completed his orthopedic residency at McGill University in Montreal and his fellowship with the University of Toronto/Toronto General Hospital in orthopedic sports medicine, knee and shoulder surgery.

In addition, he serves as assistant professor of orthopaedic surgery at the University of Central Florida College of Medicine, and as a clinical–training provider for allied health at Nova University.

Dr. Parry is board-certified in orthopedic surgery specializing in general orthopedics, foot and ankle, trauma, fracture care and sports medicine. He completed his internship and residency at York Hospital in York, Pa., and his fellowship at Hamot Medical Center in Erie, Pa. Dr. Parry earned his medical degree from Pennsylvania State University.

He also serves as medical director for several area athletic events, including the Space Coast Marathon and Battle of the Bridges Triathlon.

Dr. Greenspoon and Dr. Parry have offices at the Health First Viera Medical Plaza, located next to Health First’s Viera Hospital, and at Health First’s Cape Canaveral Hospital Medical Plaza on the West Cocoa Beach Causeway. They also have hospital privileges at both Viera Hospital and Cape Canaveral Hospital.

To schedule an appointment with Dr. Greenspoon or Dr. Parry, call 434–9200.

For more information about Health First’s hospitals and services, visit www.Health–First.org.

Ascension Lutheran of Indian Harbour Beach names Lagasca director of outreach

Jennifer Lagasca has joined the staff of Ascension Lutheran Church in Indian Harbour Beach as the director of outreach. She is originally from Wayne, Penn., and now resides with her husband and two children in Indialantic.

Lagasca is a 1995 graduate of the University of South Carolina who is completing her master’s degree in education from Liberty University. Her career experience includes positions in Washington, D.C., in the field of government relations for Fluor Corp., and as the executive assistant to Sen. Bob Smith (R–N.H.). She also held other job titles working for Sen. Smith and has worked for other U.S. senators.

Her resume includes positions with the Brevard Zoo and the Animal Welfare League of Arlington, Va., where she worked to educate the public about animal-welfare issues.

During her studies at Liberty University, she served as the board president of Little Blessings Preschool, a ministry of Holy Trinity Lutheran Church, in Leesburg, Va.

Upon the retirement of her husband after 26 years of service in the U.S. Marine Corps, the Lagasca family settled in Indialantic and is “enjoying serving their community.”

Ascension Lutheran Church is an Evangelical Lutheran Church founded in 1959. Its address is 1053 Pinetree Drive. The web address is www.ascensionlutheranonline.org. To contact Lagasca, call 773–1815 or send an e-mail message to her at AscensionLutheranOutreach@gmail.com.
Eastwood & Associates, a local wealth-management firm specializing in investment services for individuals and small-business owners, was recognized for its outstanding achievements at 1st Global’s annual national conference Nov. 19–21. The event was hosted at the Omni Hotel in Nashville, Tenn.

“Diamond Eagle firms set the standard of excellence in our business by creating meaningful outcomes for the individuals, families and businesses these firms serve,” says Tony Batman, 1st Global founder and chief executive officer. “Diamond Eagle firms are more than successful — they are significant because of the dedication of their people to this noble purpose.”

1st Global was founded in 1992 by certified public accountants who believe that accounting, tax and estate-planning firms are “uniquely qualified” to provide comprehensive wealth-management services to their clients.

The company provides CPA, tax and estate-planning firms the education, technology, business-building framework and client solutions that make these firms “leaders in their professions” through dedicated professional client relationships built around wealth management, said Batman.

The One Diamond Eagle Award is given to businesses based on the criterion of their production volume across all product lines.

1st Global Capital Corp., a member of FINRA and SIPC, is headquartered in Dallas, Texas. Investment advisory services are offered through 1st Global Advisors Inc., an SEC–registered investment adviser. Additional information about the company is available at 1stGlobal.com.

Tillman earns Melbourne Chamber’s Better Business Award for January

Sue Tillman is the January recipient of the Melbourne Regional Chamber’s Better Business Award. Tillman is regarded by her colleagues as a “service-oriented professional” and a “pillar” of the community. She is the president of the Melbourne Chamber Beachside Referral Group and of the Melbourne Regional Chamber of Commerce Ambassadors. A local Realtor, Tillman travels to the “far corners of the earth” to bring interested buyers to the Space Coast. This past fall, she attended “A Place in the Sun,” a conference in Birmingham, England. In addition to showcasing Brevard on an international level, continuing education has been an “integral part of her success.” Tillman “regularly takes classes to keep up-to-date with the ever-changing market and the varied needs of her clients.” When Tillman isn’t planting sold signs, she is likely helping others in need. She has a “passion for charitable activities,” whether the cause is underserved children, the elderly, or homeless initiatives.

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Veteran–Owned Business Project named ‘Top 100 Champion’ in annual Small Business Influencer Awards

The Veteran–Owned Business Project has been named a “Top 100 Champion” in the 2014 Small Business Influencer Awards.

The awards honor those who are influential to small businesses in North America, through the products, services, knowledge, information or support they provide to the small–business market.

“Being named a Top 100 Champion shows that all the long hours and hard work my team and I have done in support of small businesses owned and operated by our country’s past and present military members hasn’t gone unnoticed,” said Brian St.Ours, founder of the Veteran–Owned Business Project. “This award is as much of a win for our staff as it is for our network of over 20,000 members who also understand the importance of growing a small business through long hours and hard work.”

The awards are designed to recognize the “unsung heroes” of small businesses — those who support and encourage entrepreneurs and small–business owners, and help them achieve success and stay successful.

The Champions are selected by a panel of judges steeped in the small–business market, who considered the contributions of the nominees over the past year toward advocating on behalf of small businesses; providing products or services that address the unique challenges faced by small businesses; revolutionizing how small firms do business or how they solve business challenges; helping small businesses grow; and impacting small businesses in a significant way.

“Influencers are those who play crucial roles in the small–business ecosystem, but who often are in the background,” said Anita Campbell, the chief executive officer of “Small Business Trends” and one of the cofounders of the award.

“The Top 100 Champions have distinguished themselves in some way. We’re delighted to see the wide range of Champions and Honorable Mentions this year — including journalists who’ve spent decades covering small–business issues, corporate leaders whose names may not be widely recognized but who impact small businesses by influencing the offerings within their companies, vendors large and small that support small businesses, analysts who aid our understanding of this market, and entrepreneurs who have a strong voice among their small business peers,” Campbell continued.

The Small Business Influencer Awards, now in their fourth year, enable the small–business community to nominate and show their support for those that influence and support them. The awards have an open—nomination period, followed by community voting, and then a judging period by a group of industry–knowledgeable judges.

The Small Business Influencer Awards initiative is produced by SmallBizTechnology.com, a media company that produces online content and live events educating small– and mid–sized companies on how to strategically use technology as a tool to grow their businesses and “Small Business Trends,” an award–winning online publication serving more than 6 million small–business owners, stakeholders and entrepreneurs annually.

The award winners can be found at SMBInfluencers.com.

Launched on Veterans Day in 2008, the Veteran–Owned Business Project has grown to a network of nearly 300,000 supporters and more than 20,000 businesses all owned by veterans, active duty military, reservists and service disabled veterans.

Brevard County clubs team up for canine event

Brevard County 4–H and the Brevard County Dog Training Club (BCDTC) are partnering to hold a canine lure–coursing event on Sunday, Jan. 25. The event is open to the community and will take place from 11 a.m. to 3 p.m. at the 4–H Equine facility, 4905 N. Tropical Trail on Merritt Island. The BCDTC and 4–H Island Dogs club will operate the Swift Paws lure–coursing equipment. Order of go will be determined the day of the event and is first–come, first–served. The fee is $10 for the first run and $5 for each additional run. Concessions for the event will be sold by the Island Riders 4–H Club, and will include barbeque sandwiches and baked beans from Skinny BBQ. All proceeds from the event will benefit Brevard County 4–H and the BCDTC.

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American Advertising Federation–Space Coast contest entry deadline Jan. 16; annual Addy Gala Feb. 21 at the Heritage Isle Club — 1920s Speakeasy theme

By Ken Datzman

SATTELITE BEACH — The deadline is nearing for entry into the American Advertising Awards competition, formerly the Addy Awards, the industry's largest, oldest, and most representative event.

The program typically attracts more than 40,000 entries every year in local AAF Club competitions, such as the one the Space Coast Chapter puts on in the community to recognize and reward the creative spirit of excellence in the art of advertising.

“We're really proud of the work that's produced on the Space Coast. We've had entries advance to the regional and national competitions of AAF over the years,” said businesswoman Jackie Barker of Sky Advertising, who is the 2014–2015 AAF–Space Coast president and sits on the AAF national board of directors.

She said it's a “three–tier competition — local, district, and national. The Space Coast is in District 4, which includes Florida and the Caribbean. We have well over 4,500 members in our district.”

Concurrently, all across the nation, local entrants vie to win the Addy Awards — recognition as the very best in their markets.

At the second tier, the local winners compete against winners from other clubs in one of 15 district competitions. District Addy winners then step up the third tier, the national stage of the AAF Awards.

A Gold Addy is recognition of the highest level of creative excellence and is judged to be superior to all other entries in the category. Also, entries that are considered outstanding and worthy of recognition receive a Silver Addy. The number of awards given in each category is determined by the judges, based on the relative quality of work in that category.

Businesswoman Amelia Woodbridge, who is on the board of trustees of AAF–Space Coast as is Barker, said the deadline for submitting entries is 5 p.m. on Friday, Jan. 16. “The entries are to be dropped off at Your Logo by Geiger in Melbourne,” said Woodbridge, who runs Amelia Woodbridge Consulting, a marketing firm.

Located at 720 St. Clair St. in the Eau Gallie Arts District, Your Logo by Geiger is operated by Cathy Bell, a longtime area entrepreneur who has been involved with AAF–Space Coast for years as a member and is a former president of the organization, and her daughter, Madison Conradis, who is also involved with AAF–Space Coast.

The first chance to drop off contest entries is on Tuesday, Jan. 13, at AAF–Space Coast's networking meeting set for 11:30 a.m. in the Orchid Room at the Heritage Isle Club. The address is 6800 Legacy Blvd.

The guest speaker for the function will be Josh Mustachi of Pandora. A seasoned advertising executive, he'll talk about “Mobility Mindset: The Power of Audio.” Mustachi joined Pandora in January 2013 and is the regional sales manager in Florida. Before joining Pandora, he worked at Cox Media Group in broadcast sales. To register for the meeting, visit www.AAFSpaceCoast.org.

The local clubs sponsor a variety of programs in their markets, including meetings featuring industry–related speakers, professional–development workshops, educational seminars, scholarships, public–service initiatives, and social events. “As a chapter affiliate, we have really stepped up our professional–development efforts for people in the field,” said Barker.

“On a simplified level, some companies might not budget for their marketing and PR people to attend industry conferences,” added Woodbridge.

“The local AAF meetings might be the only outside infusion of industry information they receive. The AAF also has quarterly conferences and other events geared toward professional development. Locally, we always have interesting speakers who talk about timely topics within the industry. These meetings present great opportunities to gain cutting–edge knowledge about certain areas of the industry,” she added.

The annual Addy Gala will be held Feb. 21 at the Heritage Isle Club in Viera. The event will be hosted in the ballroom and will showcase a “high–class 1920s Speakeasy theme.”

Titled “The Great Adsby,” the theme will include cocktails that were popular in the 1920s, musical entertainment from that era and much more. “At the event this year,” said Woodbridge, “we will be bringing back the Gallery, where the contestant entries will be showcased. In

Please see AAF–Space Coast Chapter, page 15
Tax preparers around the nation are gearing up for the new season, which will be unlike others. The Affordable Care Act, or health-care law, has changed the tax-filing dynamics, especially for many businesses.

A number of aspects of the Affordable Care Act will be present in the 2014 tax return, and the preparer will be on the front line explaining the different parts of the new law to the client.

“This will be the first year that the Internal Revenue Service has integrated the Affordable Care Act into the tax returns of businesses and individuals,” said Will Lytle, managing partner of the Melbourne firm Bouvier & Associates, Certified Public Accountants.

“There are some new forms associated with the tax return and much more. In general, it’s going to be burdensome. It’s going to take time for everybody to work through the changes. There are going to be a lot of issues. My advice is to start early. We’re helping business owners and individuals through the hoops.”

The government mandate, one of the most controversial areas of the Affordable Care Act, requires each individual to have insurance unless he or she meets certain exceptions or exemptions.

A new Kaiser Family Foundation tracking poll finds that six in 10 Americans (60 percent) say they have a “favorable” view of the provision, which in January 2015 requires employers with 100 or more full–time workers to offer health coverage or pay a penalty. In comparison, 38 percent say they have an “unfavorable” view.

But opinions on the employer mandate aren’t necessarily fixed. The share with a favorable view rises from 60 to 76 percent after supporters are told that “most employers with 100 or more workers already offer health insurance and won’t have to pay a fine.” In contrast, the share with an unfavorable opinion rises from 38 to 68 percent after opponents are told that “some employers are moving some workers from full time to part time to avoid paying the fine.”

Meanwhile, one of those new IRS forms is 1095–A, which is used for the recording of subsidies or tax premiums on the return. If you bought health insurance through the Marketplace, you will receive Form 1095–A. It details your insurance coverage, including the effective date of purchase, amount of the premium, and the advance premium tax credit or subsidy.

“You will need to bring Form 1095–A to your preparer,” said Rose Cord Spencer, a CPA who is the director of accounting and taxation at Bouvier & Associates. She recently attended a training session that addressed the new IRS rules and regulations regarding the Affordable Care Act. “The Affordable Care Act is new to all of us. It’s complex, but I found the training session extremely interesting.”

Paul Bouvier, a CPA and the founder of the firm, says the IRS “is now tasked with compliance of the Affordable Care Act.” He added, “Many of the small businesses in Brevard County have five, 10 or 15 employees. So it’s really not going to impact them at the business level. But they still need to be concerned about their personal income tax return.”

Small employers, generally those with fewer than 50 full–time employees, may be eligible for credits and other benefits. The Small Business Health Care Tax Credit helps small firms and small tax–exempt organizations afford the cost of covering their employees and is specifically targeted for those with low- and moderate-income workers.

The credit is designed to encourage small employers to offer health–insurance coverage for the first time or maintain coverage they already have. In general, the credit is available to small employers that pay at least half the cost of single coverage for their employees.

Spencer said an important piece of tax legislation that passed in 2014 is the “tax–extenders package,” or the Tax Increase Prevention Act. It extends through the end of 2014 certain tax credits and deductions that expired at the end of 2013 or during 2014.

The bill was given a temporary one–year extension, but lawmakers are working to make many of the expired tax provisions permanent.

“The legislation restores a number of key tax breaks, including the Section 179 expensing and depreciation provision, which is very important for small businesses in the region and the economy in general,” she said.

The Section 179 rule allows expensing and depreciating expenses for purchases and repairs up to $500,000 of acquired business property. Experts say this will provide immediate tax relief to small businesses for the current tax year. As a result, they will have more cash available to...
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Chief Justice Jorge Labarga to speak at Legal Aid’s 28th Pro Bono Awards Gala

The Brevard County Legal Aid will host Florida Supreme Court Chief Justice Jorge Labarga as the guest speaker for this year’s annual Pro Bono Awards and Recognition Gala, set for 6 p.m. on Friday, Feb. 20, at Suntree Country Club in Melbourne.

A Cuban-American whose family fled the Castro regime and arrived in the sugar mill town of Pahokee, Fla., in 1963, Labarga is the first person of Hispanic descent to lead the state judicial branch. As a child, he witnessed firsthand the horrors of Castro’s “brutal” dictatorship. “I always thought that the best way to defend, protect and uphold democracy in this nation, so the same thing doesn’t happen here, is to be a lawyer,” Labarga says.

In a legal career spanning more than three decades, Labarga has served as an assistant public defender, prosecutor and defense attorney. He was appointed to the Palm Beach County circuit court in 1996 and to the Florida Supreme Court in 2009. Labarga oversees the entire state court system, which includes many management functions centralized in Tallahassee along with regulation of the Florida Bar.

His visit to Brevard County to celebrate pro bono “fits well with the major goal he has set for his administration.” On Nov. 24, Labarga signed an administrative order creating the Florida Commission on Access to Civil Justice at a ceremony in the rotunda of the Florida Supreme Court Building.

The Commission will study the unmet civil legal needs of disadvantaged, low-income, and moderate-income Floridians. Its work will include a close look at improving existing legal programs, developing solutions based on new technology, and exploring other ways to meet the needs of Floridians caught in the current civil legal services gap. Leaders from the private sector, the legal community and all three branches of state government will serve on the Commission.

The Pro Bono Awards and Recognition Gala is a tribute to Brevard’s attorneys who contribute free legal assistance to help persons that are unable to afford private counsel. For more information about the event or to purchase tickets or inquire about sponsorships, call BCLA at 631–2500, extension 14.

Library to host series on diabetes nutrition

The Cocoa Beach Public Library will present the series “Food for Life: Diabetes Nutrition” at 10 a.m. on Saturdays from Jan. 24–Feb. 14. The presentations will be held in the Community Room. Diabetes is a major public health issue that is becoming more and more common. Uncontrolled, it can lead to complications from head to toe, but different nutritional approaches can greatly benefit those living with the condition. Food for Life instructor Susie Fricker will teach attendees how to implement a nutritional plan and cooking ideas filled with vegetables, fruits, whole grains, and legumes to help with diabetes prevention and treatment. The class fee for the series is $40. Send an e-mail message to Susie.Fricker@yahoo.com to register for the program. The library is at 550 N. Brevard Ave. For additional information about the program, call 868–1104 or visit www.CocoaBeachPublicLibrary.org.
Shelli Brunswick is elected COO of Space Foundation; distinguished military career

COLORADO SPRINGS — The Board of Directors of the Space Foundation has elected retired U.S. Air Force Lt. Col. Shelli Brunswick as chief operating officer, effective Jan. 12. Brunswick assumes responsibility for Space Foundation operations, processes and facilities, reporting to Chief Executive Officer Elliot Pulham.

“The Space Foundation is excited to have Shelli Brunswick join our team during this transformational time for our organization and industry,” said Pulham. “She brings deep space industry knowledge and experience, award winning leadership skills, and a global perspective that will serve the Space Foundation and the space industry very well.”

“Shelli is a dynamic and experienced leader who will strengthen our extraordinary team at the Space Foundation,” added Lon Levin, board chairman. “She will be a solid complement to Elliot as he leads the rapid growth of the Foundation.”

Brunswick joins the Space Foundation after a distinguished career in leadership as an acquisition and program management professional for U.S. Air Force Space Command, including postings in Colorado Springs and Los Angeles. Brunswick was a space acquisition professional at Space and Missile Systems Center, a team leader and program integrator for the Defense Contracts Management Agency, and served an executive internship with industry supporting the C–17 program. For the past five years, she has been a key leader within the Air Force Legislative Liaison office in the Pentagon, maintaining key Congressional relationships for the Air Force.

Brunswick graduated summa cum laude from the University of Southern Colorado in 1994 with a bachelor’s degree in business administration, and earned a master’s degree in business administration from the University of Phoenix in 1998. She is a Certified Project Management Professional, and was a professor of acquisition management at Defense Acquisition University.

Founded in 1983, the Space Foundation is the “foremost” advocate for all sectors of space. The Foundation is a global, nonprofit leader in space–awareness activities, educational programs and major industry events, including the annual Space Symposium, all which support its educational programs and major industry events.

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Harry Connick coming to King Center Feb. 8

Harry Connick Jr. will perform at 7 p.m. on Sunday, Feb. 8, at the Maxwell C. King Center in Melbourne. Tickets start at $68.50 (inclusive of fees). To purchase individual tickets, visit KingCenter.com. This pianist, vocalist, composer, band leader, actor, and philanthropist has received awards and recognition for his live and recorded musical shows, and for his achievements on screens large and small, as well as the Broadway stage. Throughout his career, Connick has earned three Grammy Awards, two Emmy Awards, and two Tony nominations. He spearheaded efforts to help rebuild his hometown of New Orleans after the devastation of Hurricane Katrina. Visit www.HarryConnickJr.com for more details about his career.

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Haven Guild set to host reception at Kiwi Tennis Club in Indian Harbour Beach

The Haven Guild Membership Development Committee will host a “courtside” reception at 6 p.m. on Tuesday, Jan. 27, at Kiwi Tennis Club in Indian Harbour Beach.

The event will be an opportunity to learn more about The Haven for Children and The Guild. The latter is the all-volunteer fund-raising organization that supports The Haven for Children.

It takes a “small army of volunteers” to support the three Haven homes that care for 31 foster children, ranging from toddlers to teenagers, many of whom have special physical or emotional needs. “The Guild members are the people who help make The Haven a home,” said Haven Executive Director Kim Straehla. “The Haven Guild is a vital part of the children’s lives, providing funds, services and so many of the little extras to help them heal from whatever abuse they have known.”

The Haven began as a home for babies, from birth to age 6. However, as the need has changed, the mission has changed, she said. “Now we are able to care for children through age 18. But caring for teenagers has brought a new set of challenges.”

For 24 years the Haven Guild has been dedicated to fund-raising and volunteering, in many different ways. There is a continued need to recruit more volunteers to support the three homes that care for the children, said Straehla. Membership is open to anyone who wishes to support the purpose of the Haven Guild.

The reception is $25 per person and will include hors d’oeuvres and desserts. To make a reservation for the event, call 368–2483 or send an e-mail message to rshireman19@yahoo.com.

Separately, the Guild will also host its semi-annual Membership Luncheon on Feb. 25 at the Eau Gallie Yacht Club in Indian Harbour Beach. Guests are welcome to attend and may RSVP to 757–5797.

Leadership award recipients announced; event set for Gleason Auditorium Feb. 27

ROCKLEDGE — LEAD Brevard has announced the recipients of its 2015 LEAD Brevard Leadership Awards that will be presented as part of the event featuring the 11th annual 4–Under–40 Recognition on Friday, Feb. 27, at the Gleason Auditorium at Florida Tech in Melbourne.

In addition, LEAD Brevard will honor Joseph Duda of A. Duda & Sons Inc., the 2015 recipient of the Rodney S. Ketcham Leadership Icon Award. The Leadership Brevard Distinguished Alumni Award will be presented to Robert “Rob” Rains of United Way of Brevard.

Individual seating for the event is $55 per person until Jan. 31. A reserved block of 10 seats is also available for $500. Tickets will be $70 per person starting Feb. 1, and a reserved block of 10 seats will be available for $650. Reservations and payment are required by Friday, Feb. 20. Reservations can be made at www.LEADBrevard.org or by calling Kristen Klein at 632–8222 or e-mailing KristenK@leadbrevard.org. Several sponsorship opportunities are available for this “prestigious” program.
years past, we've had a Gallery. But in the last couple of years we've opted not to have one.”

AAF Clubs exist in many markets and range in size from 30 to more than 3,000 members. The members are employed in all aspects and disciplines of the advertising industry. They represent agencies, corporate marketing departments, broadcast and print media companies, and industry suppliers, for instance.

The local club has 52 members, “which is a good number for a market our size,” said Barker, who has been part of the organization for 20 years and has served at every level.

“We would love to see more people become members. We focus on providing value to our members. The networking opportunities are outstanding. I have client relationships today because of Ad Fed.”

“I think that one of the biggest benefits of membership is that you are able to expand your network — meet people, learn about companies and businesses, as well as new trends within the industry,” said Woodbridge.

Both Woodbridge and Barker say they believe 2015 will be a good year for their businesses, as more firms invest in marketing and advertising through various avenues.

“The people whom I have been talking to at our organization’s various club meetings tell me business is steady. It sounds like everybody is doing OK,” said Woodbridge. “I think 2015 will be even better.”

“We’re busy,” added Barker. “We’re especially doing a lot of video content for clients, not only on the websites but also using social media. We are producing a lot of video press releases. Many news departments have downsized their staffs. The video release is very effective. We send both hard copy and video releases to media outlets.”

Advertising revenue in the U.S. is expected to grow 4.9 percent in 2015 over 2014, the strongest growth in 10 years, according to forecaster Magna Global. Total advertising revenue for 2015 will reach an all-time high of $172 billion, topping 2007’s $169 billion.

“I think that businesses in our industry on the local level will continue to make strides in 2015,” said Barker. “More businesses, especially existing businesses, are taking a pro-active stance about advertising and marketing, which is great.”

Graham Nash back on tour, set to perform at King Center in Melbourne Jan. 13

Legendary singer–songwriter Graham Nash will perform a series of “An Evening With” concerts in Florida. The tour includes a stop at the King Center in Melbourne. Nash will perform at 7:30 p.m. on Jan. 13.

Shane Fontayne (guitar, vocals) will be accompanying Nash on the road. “I'm really looking forward to an evening of music, stretching back 50 years, and coming round to today with all its blessings and problems,” says Nash. He said he will continue his longtime tradition of raising money for charity through the Guacamole Fund’s special–benefit seats. Additionally, he will be donating $1 per–ticket sales to charity.

While continually building his musical legacy, Nash is also an internationally renowned photographer and visual artist whose work has been shown in galleries and museums worldwide, including the Smithsonian.

Born in Blackpool, England, Nash first rose to fame with The Hollies, and went on to form Crosby, Stills & Nash in 1968. He has been inducted into the Rock–and–Roll Hall of Fame twice (for CSN and The Hollies), and is in the Songwriters Hall of Fame (as an individual and with CSN).


His photography is currently on display in exhibition at the Fine Art Photography Gallery at Mumm Napa in Rutherford, Calif. Titled “My Life Through My Lens,” more than 50 of his photographs are showcased. The exhibition has been extended and runs through April at the winery’s Fine Art Photography Gallery.

Tickets start at $47.50. The price includes fees. They may be purchased by visiting kingcenter.com or by calling the King Center at 242–2219.
More than 500 applications received for 2015 Florida Bar board-certification exams

TALLAHASSEE — The Board of Legal Specialization and Education of the Florida Bar received 520 applications for the 2015 class of board-certified lawyers, with five practice areas seeing applications jump by more than 30 percent over the previous year.

“Every year we see the numbers of attorneys applying for board certification grow,” said Jack Pelzer, BLSE chairman. “Not only is this very gratifying, but it is also a tangible demonstration that attorneys, their employers and their clients understand the value of this achievement. Attorneys become better, and the profession becomes better, through the process of obtaining and maintaining certification. All attorneys are encouraged to strive for this credential.”

Only board-certified lawyers may use the terms “specialist,” “expert” or “BCS,” for Board Certified Specialist, when referring to their legal credentials. Board-certified lawyers are evaluated for professionalism and tested for expertise.

Fifteen of the 24 areas of certification maintained or increased applications from 2014 to 2015, with Admiralty and Maritime Law seeing a whopping increase of 300 percent. State and Federal Government and Administrative Practice applications increased by 50 percent. Applications also increased significantly for Real Estate (38 percent), Appellate Practice (38 percent) and Immigration and Nationality (31 percent). Applications also increased for Construction Law, Education Law and International Law.

Applications for board certification have risen steadily nearly every year since 2008, with applications for 2015 showing an increase of 20 percent over those filed for 2008. Board certification recognizes lawyers’ special knowledge, skill and proficiency in various areas of law and professionalism and ethics in practice. A lawyer who is a member in good standing of The Florida Bar and who meets Supreme Court prescribed standards may become board certified in one or more of 24 fields of practice. Nearly 4,700 of Florida’s 100,000 lawyers are board certified.

Board certification is valid for five years. Over the five-year period, the lawyer must continue to practice in the specialty area and attend Florida Bar–approved continuing legal–education courses. Recertification requirements are similar to those for initial certification. Not all qualified lawyers are board certified, but those who are have taken the extra steps to have their competence, experience and professionalism evaluated.

For more information about the process, visit floridabar.org/certification or contact The Florida Bar’s Legal Specialization and Education Department at (850) 561–5842.
Bouvier & Associates, Certified Public Accountants

Continued from page 11

invest in their business.

Other important provisions the Tax Increase Prevention Act extends, said Spencer, are:

- The 50 percent bonus depreciation to property acquired and placed in service during 2014 or 2015 for certain property with a longer production period.
- Eight provisions for individuals, including the deduction of state and local sales taxes, the deduction of certain expenses for elementary and secondary school teachers, extension of the “above-the-line” deduction for qualified tuition, and the extension of tax-free distributions from individual retirement plans for charitable purposes.
- A total of 30 business-related provisions in addition to Section 179 and the bonus depreciation provisions. These include the extension for the research credit and the “subpart F” exception for active financing income.

As the new year gets underway, the Bouvier & Associates team expects to see an uptick in business at their firm.

“We have already seen a lot of new business clients come aboard,” said Lytle. “The market is starting to turn the corner. Our business has improved every year since the Great Recession. We’re poised to grow in 2015.”

With growing confidence in the U.S. economy, business executives are raising their expectations for profits and revenue in the coming year, according to the fourth quarter American Institute of Certified Public Accountants’ “Economic Outlook Survey.”

Some 64 percent of survey-takers say they are optimistic about prospects for the U.S. economy over the next 12 months, up from 52 percent last quarter and 38 percent a year ago.

“I’ve been talking to a lot of professionals in the region and they seem to be pretty busy,” said Bouvier. “And it seems like the growth is coming in the areas where we want it to be, in high-paying avionic and aeronautical-type jobs. The county is making some nice strides. Our firm is very upbeat about growth prospects in 2015.”

Melbourne Municipal Band to perform for first time at King Center on Feb. 22

The Melbourne Municipal Band will present the concert “From Sea to Shining Sea” at 2 p.m. on Feb. 22 at the King Center for the Performing Arts in Melbourne. It will be MMB’s first performance at this venue.

There is no charge for the concert, but tickets are required and available by contacting the band office at 724-0555. Those without tickets will be admitted 15 minutes before the show if seats are available.

The event will also feature Swingtime, the 20-piece Big Band of the MMB. Swingtime is conducted by Art Martin and will showcase special guest Winston Scott on trumpet, playing Harry James’ “You Made Me Love You.”

Also participating in the program will be the Brevard Community Chorus, directed by Dr. Robert Lamb. The concert is the highlight of the MMB’s 50th Anniversary Season of “Music, Memories and Celebration.”

“This is going to be an amazing event for our audience and our musicians,” said conductor Staci Cleveland. “I cannot think of a better way to celebrate 50 years of service to our community than by providing an afternoon of free music at this world-class venue. Having our entire MMB organization on stage at one time to perform with the Brevard Community Chorus is going to be a thrilling event.”

The program will feature distinctly American and patriotic tunes, including “American Fanfare,” “Battle Hymn of the Republic,” “America the Beautiful,” and some favorite Big Band tunes from Swingtime. All groups combined will perform Irving Berlin’s “America” and the concert will conclude with “Stars and Stripes Forever” by John Philip Sousa.

The mission of MMB, established in 1965, is to bring free concerts to area residents and visitors, to promote music appreciation and education — particularly among young people — and to provide members of the band with an avenue for music performance and development. One-third of the band’s 80-plus members are professional musicians. In a typical year, the band serves 20,000 attendees, and its members give 27,000 hours of community service in the form of rehearsals and performance time.

Call 724-0555 or visit www.MelbourneMunicipalBand.org for more information about this community event.

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The Credit Union National Association economists are forecasting the U.S. economy to grow 3.2 percent in 2015.

A forecast by LPL Financial Research expects the economy to continue its transition from the slow gross domestic product growth of 2011–2013 to more sustained, broad-based growth.

LPL sees the U.S. economy expanding at a rate of 3 percent or slightly higher in 2015, which matches the average growth rate over the past 50 years. This forecast is based on consumer spending estimates, business-capital spending, and housing, which are poised to advance at historically average or better growth rates in 2015.

Vostrejs said he has seen activity pick up in the region during the past 12 to 18 months and the trend continues as more businesses are planning for the future, including company expansions.

As the economy has continued to grow, there has been a renewed investor interest in commercial real estate.

“We are seeing more commercial construction and it’s not only in Brevard County, but also in the other counties where we operate,” said Vostrejs, whose 290,000-member-plus credit union has a branch presence that spans Flagler County in the north to Miami–Dade County in the south.

“We have recently closed loan deals on multiple construction projects including for owner-occupied commercial real estate and for investment strip centers, among others.”

Refinancing has been strong for SCCU in those markets, too, he added. “The commercial rates are still very advantageous for businesses.”

Because of the Federal Reserve’s monetary policy, “interest rates are still at historical lows and this makes it a perfect time for small businesses to take advantage and improve their cash flow to fund growth by refinancing their mortgages before the interest rates begin to increase.”

With interest rates low and the economy performing well, the U.S. is at a crossroads with regard to fiscal policy. Federal Reserve officials met Dec. 16–17 and announced that they will not likely keep the federal funds target rate at 0–0.25 percent for much longer. When the federal funds rate increases, so does the cost of borrowing for commercial banks, which then pass such costs to borrowers in the form of higher interest rates. From now to 2017, IBISWorld forecasts that the prime rate will increase 2.2 percentage points.

Meanwhile, the commercial real-estate development industry grew at the strongest pace since the economic recovery began in 2011, according to a new report by the Commercial Real Estate Development Foundation in Washington, D.C.

Florida is on the list of the “top 10 states” with the highest construction value, ranking sixth overall and third for retail. Florida is also ranked fourth in the warehouse sector.

The report, titled “The Economic Impacts of Commercial Real Estate,” determined that the economic impact realized by the development process rose a significant 24 percent over the previous year, the largest gain since the market began to recover in 2011.

Commercial real-estate development has an immense ripple effect in the economy, providing wages and jobs that quickly roll over into increased consumer spending.

Vostrejs says SCCU has positioned itself to help small businesses by offering several types of loan structures to “uniquely fit their needs. These loan types include real-estate mortgages for purchasing property or refinancing existing mortgages, new construction and expansion of existing buildings, working capital lines of credit, vehicle loans, business credit cards, and equipment financing.”

SCCU offers real-estate financing “not only to owner-occupied businesses, but also to businesses that own commercial rental investment properties that are looking to refinance or purchase at very competitive terms. The interest rate environment is still very attractive for borrowers, and now, as the recovery becomes steady, SCCU is in a strong capital and liquidity position to lend to businesses, to help our members from a financial standpoint.”

SCCU is a U.S. Small Business Administration 504 lending partner, he said.

“The SBA 504 is a unique program. It’s primarily used for businesses that are purchasing a building or property for their business, or to improve an existing portion of their building or some property. The loan is not for commercial real estate investment purposes.”

One of 504’s appealing features for the borrower is the financing structure. The business has to put down 10 percent to secure the loan, with 90 percent financing.

The 504 program was created by Congress in the early 1980s to help spur economic development in communities. It provides small businesses with long-term, “attractive fixed-rate financing” for major fixed assets, such as land and buildings. The program also covers the purchase of machinery and equipment for a business.

On the business-services side, SCCU has several popular accounts designed specifically for small businesses, said Vostrejs. “Business-Free Checking” provides a no-minimum balance business-checking account with up to 250 transaction items a month at no cost to the business. SCCU also has a “Business Interest Checking” account that doesn’t require “sweeps” or “earnings credits” and pays a rate of interest directly each month based on the balance maintained.

This past November, the credit union rolled out a credit card for small businesses, with a “zero percent” introductory rate. The card features a zero percent rate on all purchases during the first six months and a 1 percent cash-back reward during and after the introductory period on purchases, said Vostrejs. “It’s all done in-house.”

He added, “Our business-card products are based on credit quality, with the cards going up to a $50,000 maximum. That’s perfect for small businesses as well as for bigger businesses. Most businesses have sales associates and they typically need a corporate card, too. The businesses, for example, can give up to 10 cards to its staff members under the master limit of $50,000.”

SCCU also provides “very competitively priced products for Visa/MasterCard merchant services,” which allow businesses to accept Visa, MasterCard, American Express, or Discover.” Additionally, the credit union offers “payroll services,” providing businesses an easy way to complete and process staff payroll by direct deposit, he said.

Currently, SCCU is in the process of enhancing its online-banking platform. This enhancement is expected to improve SCCU’s business offerings, allowing companies to manage their day-to-day depository account needs directly from their office or mobile device for services, “such as wires, ACH (Automated Clearing House), and use of QuickBooks,” said Vostrejs.

“We are excited about the online-banking platform. It’s projected to launch, if everything goes well, around mid-year. The platform will provide small businesses with additional services that we currently don’t offer. I think it puts us more on a level playing field, allowing existing members and new small-business members to have access to a full gamut of the services available on the depository online-banking side.”

Credit unions are building stronger relationships with their members, according to Callahan & Associates’ third quarter “Trendwatch” report. Callahan & Associates in Washington, D.C., provides research, analytics, and consulting services for the credit-union industry.

After topping the 100 million member mark in 2014, credit unions continue expanding not only member enrollments but also relationships, with impressive growth across both deposit and loan accounts.

Credit union member growth continues rising, with 3.1 percent 12-month growth during the third quarter of 2014. Simultaneously, “share-draft penetration rates” increased by 1.6 percent to an all-time high of 53.9 percent. The numbers show that credit unions are continuing to focus on member relationships while showcasing the cooperative advantage to attract new members.

The numbers on the lending side further indicate that credit unions are growing member relationships. The percentage of members holding a credit card from their credit union is 16.5 percent, while the percentage of members holding an auto loan is now at 17.4 percent. Both figures are industry highs.

Callahan’s Trendwatch also revealed that new auto-loan balances are up nearly 20 percent year-over-year, while used-vehicle auto lending is up 12.5 percent. This has helped credit unions capture their “highest share” of the auto-finance market since 2009, at 15.7 percent.

To become a member of SCCU, “all you have to do is live, work or own property within the counties that we serve. A lot of people in the community think you have to be affiliated with an organization to be a member of SCCU. But that’s not the case,” said Vostrejs.

SCCU members can “take advantage of the products and services we offer, including lower interest rates on loans in most cases and lower overall fees associated with different services. With our growing portfolio of products and business services, we are excited about 2015 and looking forward to the opportunity to work with more businesses in the region, helping meet their needs,” Vostrejs added.
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