Launch Credit Union expands with Melbourne branch; state charter status

By Ken Dotzman

Launch Credit Union is positioning itself for further growth in Brevard County as the Merritt Island–based organization continues to bolster its assets and gain new members. The full-service financial institution has been investing in new construction and branch-renovation projects in strategic Brevard markets.

Launch Credit Union is set to open a new 6,000-square-foot branch in Melbourne and has also invested in an 18,000-square-foot operations center in Titusville. Both are renovation projects.

Last year Launch Credit Union opened a 5,000-square-foot branch at the Hammock Landing shopping plaza in West Melbourne. That newly constructed office on Norfolk Parkway opened 10 months ago and is faring well.

“Typically, we look for our new branches to become profitable in about 18 months,” said Joe Mirachi, the president and chief executive officer of Launch Credit Union. “The Hammock Landing branch is well ahead of schedule. We opened that branch in October and posted a small profit in June. That’s been a great location for us.”

Mirachi, a longtime executive in his field, has shaped Launch Credit Union since taking charge of that organization in August 2012, when it had just under $600 million in assets.

Today, it has more than $850 million in assets and over 65,000 members in two counties — Brevard and Volusia. Launch Credit Union welcomed a record 9,970 new members in 2018 alone. Mirachi has honed a long-term strategic growth plan and the results have been impressive in the highly competitive financial–services sector.

“Growth is important for us because every year there is compression on our margins and expenses go up. So growth is a key underlier of our long-term competitiveness,” he said.

In July, Launch Credit Union was ranked fourth in Florida in a survey by “Forbes” and market–research firm Statista. In the survey titled “America’s Best–in–State Credit Unions 2020,” financial institutions were scored on overall recommendations and satisfaction, as well as five sub–segments (trust, terms and conditions, branch services, digital services, and financial advice).

Nearly 25,000 consumers in the U.S. were surveyed for their opinions on their current and former credit–union relationships. Of the 5,796 credit unions nationwide, only 3.5 percent made the “Forbes” list. “It’s the first year we’ve been on the list. It’s an impressive list. We are extremely proud to have received this honor,” said Mirachi, whose credit union is hiring.

Following a “freeze” on hiring for three months, Launch Credit Union is now looking to fill various positions by the end of August. The positions range from branch manager to teller to member–service representative. “We’re feeling confident about our future,” he said. The openings are posted at https://Launchcu.com.

Launch Credit Union’s newest branch, its eighth in Brevard, is at 685 S. Babcock St. in Melbourne. Launch Credit Union fully renovated a former bank facility at the site and turned it into one of the most attractive redevelopment projects along that growing business corridor.

About two-thirds of the 6,000 square feet is for branch operations and the remaining space is a dedicated training/meeting room.

Mirachi said the Melbourne–Babcock branch plans to open in mid–August. There will be a virtual grand–opening celebration and special offers. Check Launchcu.com for updates.

“As with most of our branches right now, a lot of the member transactions are being processed by way of drive–through service. The lobbies are open by appointment for various transactions that members are not able to do using the drive–through service,” said Mirachi, who is an economics graduate of Ramapo College in New Jersey and has an MBA degree from New York–based Baruch College.

Merritt Island–based Launch Credit Union is set to open its new 6,000–square–foot branch at 685 S. Babcock St. in Melbourne. This will be the organization’s eighth retail location in Brevard. Tracey Johnson will manage the Melbourne–Babcock branch. Joe Mirachi is president and CEO of Launch Credit Union, which converted from federal charter to state charter Aug. 1. State–chartered credit unions fall under the regulatory authority of their respective state’s division of financial services. Being state–chartered provides Launch Credit Union with new opportunities for growth, said Mirachi.

Merritt Island-based Launch Credit Union is set to open its new 6,000-square-foot branch at 685 S. Babcock St. in Melbourne. This will be the organization’s eighth retail location in Brevard. Tracey Johnson will manage the Melbourne-Babcock branch. Joe Mirachi is president and CEO of Launch Credit Union, which converted from federal charter to state charter Aug. 1. State-chartered credit unions fall under the regulatory authority of their respective state’s division of financial services. Being state-chartered provides Launch Credit Union with new opportunities for growth, said Mirachi.
weVENTURE 2020 IMPACT Summit Aug. 28–31 to inform and inspire; live and recorded sessions virtually

By Adam Lowenstein
adam@fit.edu
Florida Tech News Bureau
Florida Institute of Technology

weVENTURE, the women’s business center in Florida Tech’s Bisk College of Business, will hold a virtual 2020 IMPACT Summit from Aug. 28–31. The annual, conference–style event is designed to inspire and motivate professional women and small businesses interested in pursuing diversity in their leadership ranks.

The presenting sponsor is Bisk Ventures.

“While we are unable to gather in person this year, we believe that offering quality, pre–recorded content in a format designed for small groups to watch together, and facilitating live virtual discussion sessions for individual registrants, will be a powerful experience,” said weVENTURE Executive Director Kathryn Rudloff. “Shifting to a virtual event has also meant we are better able to engage speakers of national prominence, which is very exciting.”

The event’s theme is “The Relentless Pursuit.” It will frame topics in three categories: the relentless pursuit of diversity and female leadership in the workplace; the relentless pursuit of success necessary for entrepreneurs; and the relentless pursuit of thriving, touching on COVID–19 and how individuals and society can respond to the pandemic.

The confirmed speakers at the 2020 IMPACT Summit are:

- Liz Sara, chairwoman of the National Women’s Business Council. NWBC is a non–presidential federal advisory committee serving as an independent source of advice and policy recommendations to the President, Congress and the administrator of the U.S. Small Business Administration on issues of importance to women business owners and entrepreneurs. Sara will provide an overview of the growth of female entrepreneur–ship over the last 30 years and opportunities for women today.
- Ann Dunwoody (ret.), a 1988 graduate of Florida Tech’s Fort Lee, Va., site, is the former commanding general of the U.S. Army Materiel Command and a member of the Florida Tech Board of Trustees. She is the first female four–star general in U.S. military history. Dunwoody led many divisions at home and abroad and commanded at every level, and she also supported the largest deployment and redeployment of U.S. forces since World War II. Dunwoody will participate in a fireside chat with former weVENTURE executive director and fellow veteran Beth Gitlin. They will discuss Dunwoody’s career and experience as a trailblazing woman leader.
- Monique Picou 1993 MBA, the senior vice president, chief strategy and supply chain officer, Sam’s Club. This Florida Tech alumna will talk about how one of the largest companies in America has made diversity a corporate–wide priority and pursued opportunities to support women throughout their ranks — and seen tangible results for their efforts.
- Sandra Shpilberg, author of “New Startup Mindset.” A woman, immigrant and non–programmer, Shpilberg shares her success story of starting, building and then exiting her tech startup, all while not following the Silicon Valley formula and not being the formula. Her story seeks to inspire female entrepreneurs to build the business they are best suited for and to pursue success in their own unique way.
- Lisa Dinhofer, MA, CT is known as the Crisis Tamer. Working with subject matters and circumstances most people turn away from, she mentors companies past traumatic events, workplace abuse and disastrous communications to regain stability, build resilience and establish a new normal. Her talk will provide tangible ways to help cope with the challenges of the coronavirus pandemic and learn how best to guide business forward.

Starting at 9 a.m. on Friday, Aug. 28, a pre–recorded video presentation featuring two hours of inspiring stories and expert insights will be made available. It will remain available for viewing until noon Monday, Aug. 31. Additionally, the Summit will feature two live Q&A webinar sessions, an online private discussion group, and support for private watch parties.

“However you choose to watch, the 2020 IMPACT Summit will be a powerful experience that fosters important discussions and inspires us in this uncertain time,” Rudloff said.

Here is the schedule of events:

- Friday, Aug. 28:
  - 9 a.m. Link for viewing the summit goes live for all registered guests.
  - 1 p.m. IMPACT Summit opening session: Live Q&A webinar with speaker Sandra Shpilberg on the relentless pursuit of success for entrepreneurs.
- Saturday — Monday, Aug. 29–31:
  - Private Watch Parties, hosted at time and place convenient to organizer, in person or virtually. Discussion questions provided. Online platform provided to host private watch party provided upon request. Registrants are not obligated to use this platform.
  - Private Virtual Group open for all registrants to join in the conversation by participating in chat discussions, both facilitator–led and organic from the community.
- Monday, Aug. 31:
  - Noon, IMPACT Summit closing session: Live Q&A webinar with speaker Lisa Dinhofer on the relentless pursuit of thriving.

Tickets are $20 for students, $50 for individual registrants and $250 to host a private watch party of up to 10 registered guests. Event sponsorship is still available. Visit https://weventure.fit.edu/events/impact–summit to learn more about weVENTURE’s 2020 Virtual IMPACT Summit presented by Bisk Ventures, explore helpful FAQs or register as an individual, watch party, or sponsor.
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By Brenda S. Thompson  
UCF Forum columnist  
University of Central Florida

A perspective on our nation’s most valuable natural resource — young people

What are America’s most valuable natural resources and where can they be found? These questions are as important today as they have ever been.

Natural resources have essential life-sustaining and economic value. Most reference sources identify examples of them as minerals, water, forests, fertile land, coal and even diamonds, gold and silver. Natural resources benefit all of us and, without a doubt, we know how precious they are. That is why care must be taken to protect these resources in order for them to renew and grow.

Through the lens of an educator, natural resources may also include people. For centuries, public and private schools, colleges and universities have participated in developing our habits, culture, skills and intellect. And most recently, millennials (generally, young adults born 1981–1996) and members of Generation Z (individuals born since 1996) are receiving great attention demonstrating their value as a resource.

As we benefit from their efforts, let’s help them grow, develop their talents, guide and renew their energy. These high-schoolers, college students and young adults are just as essential to our lives as other natural resources.

Several years ago, I joined a wonderful and progressive professional women’s organization whose mission is to invest in education. Each year, the organization awards scholarships to deserving high-performing female college students who have demonstrated a financial need and who also give back to their communities.

The past two years I volunteered to serve on the scholarship committee and was one of several members who reviewed application packets. As in the past, standards were very high for the $2,000 award. As part of the process, applicants had to provide evidence of community engagement and write an essay on why they should receive the scholarship.

The scholarship committee reviewed more than 150 applications and we were all very impressed with this year’s group of young women. Although every eligible applicant had a grade-point average that exceeded 3.0 on a 4.0 scale, the stories about their individual and family struggles, perseverance, resilience, passions and concern for others were most impressive and heartwarming. Many of them struggle daily to rise above their current situations and fulfill their dreams. They are strong, bold, informed, compassionate and caring. They are forward thinkers and are searching for ways to impact society as they give back so much to their communities.

I am inspired by their desire to care for the planet, improve the human condition, take action for social justice and lead the way for others. In my view, these contributions are just as essential as the air we breathe, the water we drink and the soil that provides the food we consume.

As these labeled generations mature and take on greater societal roles, their contributions will become more evident as essential. And as with other natural resources, our young adults will need to be nurtured and protected.

Where can we find the newly identified natural resource? They are in Anytown, USA, and are everywhere we go, working in food banks and animal shelters, pointing out injustice, tutoring and mentoring others, and helping the homeless.

Look around and hear their loud voices, see their young caring faces and feel their strong passion for justice. America has at least one essential natural resource that is not dwindling in supply — in fact, it is flourishing and gaining momentum.

Brenda S. Thompson is director of community engagement in UCF’s College of Community Innovation and Education. She can be reached at Brenda.Thompson@UCF.edu.

Attorney General Ashley Moody to honor warriors in fight to end human trafficking

Attorney General Ashley Moody recently announced that the nomination period for the 2020 Human Trafficking Summit Awards is now open through Aug. 24. The host committee is accepting nominees for Floridians who make extraordinary efforts to end human trafficking or help trafficking survivors heal. The awards will be announced virtually when the 2020 Human Trafficking Summit launches on Oct. 6.

Moody said, “While the coronavirus pandemic has changed many day-to-day activities and routines for Floridians, human trafficking remains a devastating reality in our state and across the world. I am extremely grateful for the continued commitment and dedication of advocates who serve to protect and heal victims and survivors of human trafficking. The efforts of the Statewide Council on Human Trafficking would not be possible without the work of these remarkable advocates. If you know someone dedicated to ending human trafficking in Florida or helping survivors of this form of modern-day slavery, please nominate them for our Summit awards.”

Four awards will be presented during the Summit:

• Community Advocate of the Year;
• Law Enforcement Official of the Year;
• Prosecutor of the Year; and
• Survivor Advocate of the Year.

Award nominations should be submitted to

OAIGHT.Summit@MyFloridaLegal.com.

The new online format allows for a larger number of registrants, with more than 2,000 individuals across 27 different states attending.

The 2020 Human Trafficking Summit is hosted by the Florida Attorney General’s Office, the Statewide Council on Human Trafficking, the Florida Department of Children and Families, the Florida Department of Juvenile Justice, the Florida Department of Health, the Florida Alliance to End Human Trafficking Inc., and the Junior Leagues of Florida State Public Affairs Committee along with the University of Central Florida as an educational partner.

APD issues Emergency Rule requiring nursing homes, assisted living facilities to test staff

The Agency for Persons with Disabilities (APD) has issued Emergency Rule 65OPR290–1, which requires all APD-licensed homes and APD-operated residential facilities to conduct Coronavirus Disease 2019 (COVID–19) testing of staff every two weeks. This action is being taken to try to stop the spread of COVID–19 into facilities overseen by APD.

This measure is consistent with rules previously issued by the Agency for Health Care Administration related to nursing homes and assisted living facilities. The rule formalizes many steps already taken by the agency to protect the vulnerable residents. APD facilities did not conduct testing before conducting new testing. Group homes without any current residents are exempt from this requirement.

The licensed homes will be required to maintain a record of testing at each facility and must report compliance with testing and test results to APD by the first and 15th of each month.

APD supports people with developmental disabilities to live, learn, and work in their communities. The agency annually serves more than 55,000 Floridians with disabilities who have severe forms of autism, cerebral palsy, Down syndrome, intellectual disabilities, spina bifida, Phelan–McDermid syndrome, and Prader–Willi syndrome.

To learn more about the agency, call 1–866–APD–CARES (1–866–273–2273) or visit APDcares.org.
‘Based upon my investigation as a criminal investigator with the Craven County Sheriff’s Department there is probable cause to arrest Timothy Michaud for sexual assault on R(whose name redacted).’

John Whitfield
May 7, 2010

TITUSVILLE WOMAN ARRESTED FOR MAKING FALSE REPORT TO DCF HOTLINE

Agents with the Brevard County Sheriff’s Office have arrested 42-year-old Dana Delaney Loyd of Titusville, for Filing a False Report of Child Abuse and Stalking. The arrest was based upon an Arrest Warrant, which was authorized by the State Attorney’s Office and issued by the court. Loyd was transported to the Brevard County Jail where she is being held on $10,000 bond.

The investigation commenced after the defendant contacted the Florida Abuse Hotline on April 29, 2015, reporting an allegation of sexual battery on a juvenile and child neglect. The defendant falsely identified herself as a substitute teacher who had heard the alleged victim make statements that her father, had a sexual relationship with her and referred the operator to the online publication, Brevard’s Best News.com for additional details.

The investigation revealed that the defendant contacted the Florida Abuse Hotline on April 29, 2015, reporting an allegation of sexual battery on a juvenile and child neglect. The defendant falsely identified herself as a substitute teacher who had heard the alleged victim make statements that her father, had a sexual relationship with her and referred the operator to the online publication, Brevard’s Best News.com for additional details.

The investigation uncovered that the defendant contacted a local sports club where the father of the victim was a volunteer and advised them that he was molesting a child. The father was suspended from his position until an internal investigation was completed. The defendant also contacted a prospective employer of the father in another state and advised them they should go to her blog to read about his inappropriate relationship with his daughter and that he should not hire him. The defendant also engaged in a course of conduct of contacting persons known to the father, referring them to the articles contained on her blog.

Anyone with information about this Investigation is asked to please call Brevard County Sheriff’s Office at 321-633-8419, or CRIMELINE at 1-800-423-TIPS (8477), you can also visit http://crimeline.org/, or text ‘crimeline’ plus your tip to CRIME (274637). All information to CRIMELINE is confidential and you may be eligible for a reward.

For additional information concerning this News Release, please call Major Tod Goodyear through the Brevard County Sheriff’s Office Communications Center at 321-633-7100.
Congressional hearing of Attorney General William Barr hits new low on the lack of humanity and civility scale

By Marilyn M. Singleton, M.D., J.D.
drmorilyn singleton47@gmail.com

The excoriation of Attorney General William Barr at the congressional hearing was as low as politicians could go on the lack of humanity and civility scale. The Barr hearing was more like a Roman circus than a search for answers to important national issues. If this is what congress calls performing their duty under the Constitution, we are in for real trouble. Finger wagging, talking over, showboating, and developing soundbites for their reelections are not a search for truth.

It appears some congresspersons had been to a training session where they were told to call Attorney General Barr “Sir” as an expression of contempt, not respect. Chairman Nadler refused to grant Attorney General Barr a five–minute break after hours of grilling. Refusing someone a (likely bathroom) break is a tactic straight out of enhanced interrogation techniques for dummies.

To his credit, Attorney General Barr calmly responded, “but this is a hearing. I thought I was the one that was supposed to be heard.” Accusing someone of a crime and then gaging him officially crosses into Stalin’s henchman’s “show me the man and I’ll show you his crime” territory.

Two moments sank to a new low. Referring to Attorney General Barr’s kind words about the recently departed John Lewis, Rep. Cedric Richmond obnoxiously declared, “you should (sic) really should keep the name of the honorable John Lewis out of the Department of Justice’s mouth.” Descending into the realm of sub–humans, Chairman Nadler refused to grant Attorney General Barr over, showboating, and developing soundbites for their reelectons are not a search for truth.

The next day, during a congressional hearing on anti–competitive activities, the four “Big Tech” CEOs of Amazon, Apple, Facebook, and Alphabet (Google) were treated with kid gloves by all but a few congresspersons. Perhaps to protect a large source of campaign donations, denials of bias were allowed to go unchallenged despite evidence to the contrary.

Concurrently, physicians trying to save their patients’ lives are being “cancelled.” YouTube removed as “misinformation” videos of the physicians who advocated for the use of hydroxychloroquine for early treatment of COVID–19, based on their extensive personal as well as international treatment successes. Hydroxychloroquine is an FDA–approved medication with a 65–year history of safety — not morning glory seeds.

With all the garbage on Twitter, the removal of the physicians’ video based on the justification that it did not comport with World Health Organization (WHO) recommendations seems extreme. Recall that WHO also did not recommend wearing masks, the new Holy Grail of COVID–19 prevention. And are we to believe the same crowd who excoriated President Trump as racist for blocking travel from China at the end of January while they were encouraging people to frolic in crowded Chinatown in late February?

Let’s look at a couple of examples of accepted medical tenets that were initially dismissed. Dr. Ignaz Semmelweis, a Hungarian physician, famously was ridiculed for advocating handwashing after performing autopsies before touching living patients.

In less than six months after handwashing was instituted, post–partum (childbirth) fever mortality rates dropped 90 percent, from 18.3 percent to less than 2 percent. Despite the evidence, he was vilified and eventually was admitted against his will to an insane asylum where he died two weeks after being severely beaten. Now, failure to wash hands is unthinkable.

More recently, in the mid–1980s Dr. Barry Marshall was convinced that stomach ulcers were caused by bacteria, rather than the stress, acid, and spicy foods theory. Resistance was fierce: “Everyone was against me. But I knew I was right.” Finally, he drank a Petri dish with some thousand million bacteria, including cultured Helicobacter pylori and shortly developed documented stomach ulcers. Dr. Marshall received the 2005 Nobel Prize for this discovery.

Given that other prior coronaviruses, MERS (2012) and SARS (2003) still pop up, it is likely that the SARS–CoV–2 virus that causes COVID–19 will be with us for the foreseeable future. Accordingly, physicians want safe, affordable (less than $30 per full treatment), readily available COVID–19 treatments for their patients. Hydroxychloroquine — not a big Pharma moneymaker — is effective for many patients and physicians with experience simply want to educate others about another weapon in the fight against an ugly virus.

The vitriol and disregard for fact–finding on the part of congresspersons and the dissembling on the part of the social media giants leaves one wondering: Do the people who savaged Attorney General Barr and gave big tech a pass want people to live in fear of living life? Do they want people to be unemployed and dependent of the government for survival? Do they want children to stay home from school and regress from normal childhood development? Do they want the country’s economic boom to remain in the rear–view mirror? Would they allow people to needlessly die in order to gain political power?

Dr. Singleton is a board–certified anesthesiologist. She is the immediate past president of the Association of American Physicians and Surgeons. She graduated from Stanford and earned her M.D. degree at the University of California–San Francisco Medical School. While still working in the operating room, she attended UC Berkeley Law School, focusing on constitutional law and administrative law. She lives in Oakland, Calif.
Consumer behavior shifts significantly during pandemic, according to researchers from Rensselaer Polytechnic Institute

By Reeve Hamilton
hamilr5@rpi.edu
Director of Media Relations
Rensselaer Polytechnic Institute

TROY, N.Y. — The COVID-19 pandemic has brought about an increase in telework and online commerce, and a significant decrease in the number of personal trips people are making. Understanding the effects of these rapid changes on the economy, supply chains, and the environment will be essential, as some of these behaviors will continue even after the pandemic has ended.

Researchers from Rensselaer Polytechnic Institute recently presented the results of two sets of surveys they conducted in an effort to quantify and understand these unprecedented shifts. One survey was collected from respondents in more than 20 countries, and the other was collected within the United States.

In a series of three webinars, José Holguín-Veras, the director of the Center for Infrastructure, Transportation, and the Environment at Rensselaer, and Cara Wang, an associate professor of civil and environmental engineering, led a team of researchers in presenting their findings on how the pandemic has affected in-person trips to places like school, work, and the store; tele-activities, such as travel, shopping, education, and work; and purchasing behaviors, including e-commerce, and precautionary and opportunistic buying.

“What is clear from this research is these disaster-related buying behaviors create tremendous problems,” Holguín-Veras said. “It increases demand, removes critical supplies from the markets, and makes supplies unavailable to emergency responders. It is impossible for the supply chain to deliver these sharp increases in demand.”

For instance, the survey revealed that 53 percent of respondents in the U.S. bought an increased quantity of products during the pandemic, 20 percent purchased products more frequently, and 30 percent switched from shopping within a store to shopping online.

Researchers found that a portion of those purchases were driven by a small percentage of opportunistic buyers — those who bought goods with the intent of selling them to make a profit. While these types of purchases were only driven by a small percentage of people, researchers conclude that this group did have a major impact on the availability of critical supplies.

When the team looked at equity in terms of access to critical supplies, the surveys revealed that those from lower income households were less able to stock up on supplies and therefore reported precautionary buying more frequently than higher income households.

Researchers also found that there were equity issues in terms of telework, as the rate of those who were able to work from home varied by gender, job sector, and level of education.

“Changes in both physical and tele-activities depend on many features — gender, income level, and education,” Wang said. “So, policy measures need to consider the heterogeneity.”

According to the surveys, the number of monthly work trips people made during the start of the pandemic decreased by 60 percent. Post-pandemic, respondents believe they will still be making fewer work trips than before, down by 8.2 percent.

Monthly grocery store trips decreased by 41.6 percent when the pandemic happened, with some people shopping less frequently and others shifting to grocery purchases online. Post-pandemic, survey respondents expect to return to the grocery store more often, but still less than before the pandemic began, by about 8.2 percent.

In contrast, monthly delivery of groceries increased by 132.2 percent during the pandemic, a trend that may not disappear once the pandemic is over. Respondents expect that post-pandemic, their monthly grocery deliveries will still be 63.8 percent higher than before COVID-19. While all package deliveries increased during this pandemic period, the grocery delivery increase was the largest.

“The pandemic has caused short-term change, for sure, and part of the change will remain after the pandemic. These changes are also likely to continue to develop in the long term,” Wang said. “Also, what we can conclude is that online deliveries are unable to replace shopping and service activities for most categories.”

For example, there are some areas where the surveys reveal people are eager to return to pre-pandemic normality. Respondents said they expect monthly visits to friends to increase after the pandemic by 7.4 percent, a number that reflects an increase over the number of visits they made even before COVID-19. The survey revealed similar increases in entertainment and airport travel.

“We are trying to shed light on the direction and permanence of these behavior changes. It is clear to us that these impacts are profound and multifaceted,” Holguín-Veras said. “According to the data, there is a new normal that might emerge that is in between what we would call ‘before’ and ‘during’ the pandemic.”

The researchers hope their findings help policymakers develop future policies to offset not just the effects of COVID-19, but also the lasting changes that may result even after the pandemic has ended.
Pelican Products names Phil Gyori as chief executive officer, Lyndon Faulkner becomes its executive chairman

By Sharon Ward
sharon.ward@pelican.com
Director of Public and Media Relations
Pelican Products, Inc.

Pelican Products Inc. announces the appointment of Phil Gyori as the company’s president and chief executive officer. Gyori has served as group president of Pelican since joining the company in 2016. He succeeds Lyndon Faulkner, who becomes executive chairman after serving as the CEO since 2006.

Grant Behrman, managing partner of Behrman Capital, said: “We are delighted that Phil Gyori will serve as the new CEO of Pelican Products. Phil is a distinguished and outstanding executive who has been instrumental to Pelican’s success through his leadership of the company’s multiple divisions worldwide. Promoting Phil is both a well-earned and natural step.”

“It is also fortunate that Lyndon Faulkner will continue with Pelican as executive chairman. Pelican’s exceptional performance throughout Lyndon’s tenure as CEO is a testament to the strength of his leadership. The company has realized a 400 percent sales increase during this period through an aggressive business strategy, including acquisitions and international expansion through which we now operate in 26 countries across the globe. We are grateful for Lyndon’s innumerable contributions and pleased that he will continue to share his wisdom and experience with Pelican.”

Gyori said, “I am honored to lead Pelican Products at this very exciting and critical time. Our company is ideally positioned to capitalize on our market leadership in the coming years with an exceptional global team that is dedicated to meeting and exceeding the needs of our customers worldwide. We will build on the incredible foundation established by Lyndon to take Pelican and our operating divisions to new heights.”

Faulkner added, “I am very proud of what we have accomplished at Pelican over the past several years. Together with Behrman Capital, our very supportive and insightful owners, we have built Pelican into a truly global leader with many exceptional growth opportunities in the coming years. Phil is an outstanding choice to lead Pelican through its next chapter, and I look forward to supporting him in my new role.”

About Phil Gyori
Phil Gyori has over 30 years of executive and management experience and a proven track record of driving rapid business growth. He has a rich background in marketing, business development and brand management, and his expertise also extends to other cross-functional areas including sales, product development, purchasing and overseas sourcing. As group president of Pelican since 2016, he has had responsibility for all three of the company’s divisions: U.S. Commercial/Government/Consumer, International, and Pelican BioThermal.

Before joining Pelican, he spent 16 years as an executive at Bushnell, a global leader in sports optics and outdoor recreation, where he was the general manager for the $400 million North American division and where he helped grow the overall business from $100 million to $600 million. Before joining Bushnell, he served in leadership roles at Nike, Procter & Gamble, and The Quaker Oats Co. Gyori holds a bachelor’s degree from Stanford University and an MBA from The Wharton School of Business at the University of Pennsylvania.

About Pelican Products
Pelican Products, Inc. is the global leader in the design and manufacture of high-performance protective cases, temperature-controlled packaging solutions, advanced portable lighting systems and rugged gear for professionals and outdoor enthusiasts. Their products are used by professionals in the most demanding markets including fire safety, law enforcement, defense/military, aerospace, entertainment, industrial and in numerous outdoor markets.

Pelican Products is a portfolio company of Behrman Capital, a private equity investment firm based in New York and San Francisco.

About Behrman Capital
Based in New York City and San Francisco, Behrman Capital was founded in 1991 by Grant G. and Darryl G. Behrman. The firm invests in management buyouts, leveraged buyups and recapitalizations of established growth businesses. The company’s investments are focused in three industries: defense and aerospace, healthcare services, and specialty manufacturing and distribution.

For more information on the company, visit www.behrman.cap.com.
Florida DEO awarded $1 million to create cybersecurity training program

TALLAHASSEE — The Florida Department of Economic Opportunity (DEO) has been awarded more than $1 million in funding from the Department of Defense (DOD) Office of Economic Adjustment, for the creation of the Florida Defense Cybersecurity Training Program. Funding will be used to administer programs and trainings that assist small and medium-sized defense contractors in becoming aware and compliant with the DOD’s Regulations for Cybersecurity, including the DOD’s new Cybersecurity Maturity Model Certification (CMMC) standards for cybersecurity.

DEO will work with FloridaMakes, the state’s Manufacturing Extension Partner (MEP) to conduct a series of educational and engagement events, as well as training modules for companies within Florida’s defense industry. The Florida Defense Cybersecurity Training Program will assist in strengthening, protecting and growing Florida’s aerospace and defense supply chains.

Florida’s military and defense industry has a $95 billion annual impact on the state’s economy. The defense sector provides 914,787 jobs employing Floridians in every county in Florida. The defense sector also constitutes about 9 percent of the state’s total economy. Florida is the fourth-largest recipient for defense contracts in the U.S., with more than $17.5 billion in awarded grants annually.

To learn more about attending a regional training event, visit www.FloridaJobs.org/DefenseTrainingProgram. DEO will conduct a statewide education event on the CMMC, its impact on the Florida Defense Industry, and further details on the Florida Defense Cybersecurity Training Program at the Florida Cybersecurity Forum, on Sept. 16–17. To register for the event or find more information on this virtual conference, visit https://www.floridamakes.com/events/cybersecurity-forum-september-2020.stml

About DEO

The Florida Department of Economic Opportunity combines the state’s economic, workforce and community development efforts, expediting economic development projects to fuel job creation in competitive communities and promote economic resiliency. For more information, including valuable resources for employers and job seekers, visit www.FloridaJobs.org.
Global space economy grows in 2019, up more than $9 billion; commercial revenue increases by 6 percent

By Rich Cooper
rcooper@spacefoundation.org
Vice President, Strategic Communications & Outreach
Space Foundation

COLORADO SPRINGS, Colo. (July 28, 2020) — The global space economy in 2019 grew more than $9 billion over the previous year, reaching $423.8 billion, according to new findings published by Space Foundation’s 2020 second–quarter issue of The Space Report.

Economic analysis also found:

- The growth represents a 2.2 percent increase from the 2018 global space economy, which was estimated at $414.7 billion.
- Commercial revenue climbed to $336.8 billion in 2019, up 6.3 percent from $328.8 billion in 2018.
- Space products and services, a sector of commercial space revenue, totaled $217.7 billion, easing up 1.7 percent from 2018’s $214.1 billion.
- Space infrastructure and support industries, the other main commercial sector, climbed to $119.1 billion — a 16.1 percent increase over 2018’s $102.6 billion, and marking the first time since 2016 that the sector exceeded the $100 billion mark.
- For more than a decade, The Space Report has been widely recognized as the definitive body of information about the global space industry. It contains worldwide space research and data relating to the industry’s economy, infrastructure, and workforce, and also details the diverse benefits of space exploration. The report is a resource for government and business leaders, educators, financial analysts, students, space–related companies, and media.

Among the other findings released in The Space Report 2020, Q2 issue:

- Despite the global pandemic, launches for the first half of 2020 — from January 1 to June 30 — were on par with previous years. The 41 successful launches were slightly below the five–year average of successful launches, which was 43.2.
- In 2019, the European space workforce included an estimated 47,895 employees working on design, development, and manufacturing of space assets. This is 6.2 percent larger than 2018, and triple the annual increase compared to the U.S., which showed an annual workforce gain of 2 percent.
- In 12 North American Industry Classification System (NAICS) codes that have some broad affiliation with the space industry, U.S. job losses from December 2019 to May 2020 totaled 241,600, according to data from the U.S. Bureau of Labor Statistics. Two NAICS codes more specific to the space industry — Guided Missiles, Space Vehicles and Parts (NAICS Codes 336414,5,9) and Search, Detection and Navigation Instruments (NAICS Code 334511) — have grown by 1,400 jobs during the same time.
- Global spacecraft on commercial missions increased 48% year over year, jumping to 251 in 2019, compared to 170 in 2018.

Space Foundation’s Research & Analysis team produces The Space Report quarterly to provide regular updates on global space activity. The Space Report is available for purchase by the public for $250 per quarter or $499 for all four quarters at www.thespacereport.org/pricing. The full PDF is also available to subscribers of The Space Report Online. The online subscription also provides members with searchable access to all the research conducted for The Space Report since 2005.

About Space Foundation

Headquartered in Colorado Springs, the Space Foundation is a 501(c)(3) nonprofit, and the world’s premier organization dedicated to inspiring, educating, connecting, and advocating on behalf of the global space community. Through its newly established Center for Innovation and Education, Space Foundation works with a diverse spectrum of public and private sector partners and donors to drive workforce development and economic opportunity so every generation can find their place in the space economy. Best known for its annual Space Symposium, attended by 15,000 space professionals from around the world, Space Foundation also publishes The Space Report, its quarterly authoritative guide to research and analysis of the space industry, and through its Space Certification and Space Technology Hall of Fame® programs, recognizes space–based innovations that have been adapted to improve life on Earth.
Steak 'n Shake restaurant brings back car-hop service that was popular in the 1950s across America

By Abby Rose
aroze@marloffmarketing.com
Marlo Marketing

INDIANAPOLIS Aug. 4, 2020 — Steak 'n Shake has announced the revival of its historic drive-in service at restaurants across the U.S., offering customers a safe and fun way to enjoy a meal.

The Steak 'n Shake parking lot was the place to be on a Saturday night in the 1950s, with carhops buzzing in between rows of cars filled with families, couples on dates, and teenagers. “Today's pandemic world has enabled us to revitalize the drive-in experience with renewed purpose,” says Steve May, senior vice president, Steak 'n Shake. “Our modern version of the drive-in not only reinforces our commitment to spending quality time with our family's health.”

Effective immediately at Steak 'n Shake locations across the country, customers can relive the experience of visiting a Steak 'n Shake of yesteryear by pulling up to a parking spot denoted by signage evoking a 45 RPM record and teenagers. “Today's pandemic world has enabled us to bring the legacy of our brand to life in an unforgettable way. Ultimately, the return of the Car Hop allows us to do what we do best — serve customers in a fun way for a memorable dining experience.”

For a complete list of locations offering drive-in service, visit www.SteaknShake.com.

Steak 'n Shake is committed to protecting the health of our customers and employees. For more information about safety and sanitation protocols at Steak 'n Shake restaurants, visit www.steaknshake.com/covid-19.

Florida 10th most ‘Bicycle–Friendly State’ in America, based on five categories

By Beth Frady
beth.frady@dot.state.fl.us

TALLAHASSEE — The Florida Department of Transportation (FDOT) recently announced that Florida has been named the 10th most “Bicycle–Friendly State” in America by the League of American Bicyclists for 2019.

This ranking is a testament to the Florida Department of Transportation’s continued commitment to providing a safe transportation system for all road users in the state of Florida,” said FDOT Secretary Kevin Thibault. “FDOT is proud to receive this recognition from the League of American Bicyclists.”

The rankings are based on five categories on the League of American Bicyclist Friendly Action Plan of Complete Streets. States are graded on categories such as Infrastructure and Funding, Education and Encouragement, Legislation and Enforcement, Policies and Programs, and Evaluation and Planning. The program is structured around a ranking of all 50 states based upon publicly available data and a survey completed by state Departments of Transportation and/or state bicycle advocacy organizations.

In 2015, Florida ranked 24th, and in 2017, Florida ranked 15th.

FDOT had implemented the Vision Zero Florida which is a plan to reduce and ultimately eliminate traffic fatalities and serious injuries in the State. This plan is in line with the Complete Streets Policy and Program’s Bicycle–Friendly State report card. Florida continues to move the needle forward in this category.

This national recognition is in line with Florida’s commitment to spend $100 million on street lighting for people biking and walking to improve safety.

The Bicycle–Friendly State program was launched in 2008 to better understand state efforts related to bicycling and provide a comparative framework that allows states to easily identify areas of improvement.
Brevard Fantasy Football — virtual fundraiser for Club Esteem — is recruiting teams; online draft set for Aug. 27; to use NFL.com platform; 12–team league

By Ken Datzman

National Football League training camps opened in late July, with padded practice to begin Aug. 17 for the 2020 season. And the estimated 75 million fantasy football players around the United States and Canada are prepping as well.

Fantasy football’s continuing growth demonstrates consumers’ passion for the hobby and their desire to play with friends and family. Interestingly, nearly 30 percent of fantasy football players are women, according to the Fantasy Sports & Gaming Association.

There are fantasy football leagues across the nation. They hold draft parties and gear up for their season. Now, a local organization is tapping into that widespread popularity with the formation of Brevard Fantasy Football, a 12–team league.

Brevard Fantasy Football has launched as a virtual fundraiser for area nonprofit Club Esteem, a tutoring and mentoring organization that serves economically disadvantaged children.

This new league and event, which will be held annually, gives people the opportunity to have fun and use their knowledge of fantasy football while supporting a nonprofit that is impacting the lives of children and young people in the community.

The league, which kicks off with the first week of the NFL season on Sept. 16, has slots open. “We have only a few weeks to sign up six more teams,” said sports fantasy enthusiast Michael Welch, who has been a board member of Club Esteem in Melbourne for more than 10 years, and has served as its board president.

“The Brevard Fantasy Football online draft is set for 6 p.m. on Aug. 27 at NFL.com. So between now and then we need to sign up more teams. This is the perfect event for what we’re going through right now.”

He added, “Some team is going to pick first and some team is going to pick 12th. The first pick is on the clock. They’ll have five minutes to figure out who they want to pick. Usually, the first few rounds go quickly. People know who they want to draft.”

Fantasy sports participants are fiercely loyal to the players they draft, in that 73 percent have purchased memorabilia related to their team, such as a player jersey. That’s according to research conducted by Ipsos Marketing for the Fantasy Sports Trade Association.

Participants will act as general managers for their virtual NFL team. Each team must pledge $2,500 and raise that, or more, throughout the 17–week season.

“Every dollar that is pledged or donated goes to Club Esteem,” said Welch, the “league commissioner” for Brevard Fantasy Football. “We are asking teams to step up with a pledge to commit $2,500. It doesn’t necessarily have to come from that individual or business, but we are asking them to reach out to their network throughout the season, not right at the beginning.”

He added, “The NFL season culminates with the Super Bowl on the first Sunday in February. Fantasy football runs 17 weeks. So we are asking by the end of the regular season — 17 weeks — every team who’s participating in Brevard Fantasy Football has met their $2,500 pledge.”

To learn more about Brevard Fantasy Football, visit ClubEsteem.com (under the header Brevard Fantasy Football) or sign up at BrevardFantasyFootball@Yahoo.com. “One individual who signed up said he had no knowledge of fantasy football, but said he has someone who works in his business that’s crazy about it and he asked him to participate in Brevard Fantasy Football,” said Welch.

“We’ve made it easy for people to go to the Club Esteem website and pledge the money. You can donate and say put my money toward Team X.”

ClubEsteem.org will list the teams (with links to participating businesses) and allow your “fans” to donate toward your team’s pledge.

Each team will be asked to name a “home field,” such as a sports bar, business or school, for example.

At its core, fantasy football is a math–based game modeled on the real–life production of NFL players. Each week, participants fill out a roster by “starting” players at the various positions based on their league settings. These usually include one quarterback, two running backs, two wide receivers, one tight end, one kicker, and one defense.

The statistics your starting players accumulate on the field (yards and touchdowns, for instance) contribute to their point total for the week. The point totals of all of the
Longtime financial advisors John Melo and Chris Squires team up to open full–service Ameriprise Financial office in Suntree Plaza; building relationships

By Ken Datzman

Two well–known, seasoned financial advisors in Brevard County who have helped people plan for their retirement and have helped them navigate the changing investment environment over the years, have opened a new Ameriprise Financial franchise in Suntree Plaza.

Recently, financial advisors John Melo and Chris Squires saw their Ameriprise Financial sign go up at their new office at 6943 N. Wickham Road, near Niki’s Restaurant.

“We are super–excited to open our new Ameriprise Financial office, which was a build–out for us,” said Melo. “Chris and I are partners in this venture. It’s a new career move for us. We each manage our own book–of–business, and we have clients we co–manage. We’ve been operating that way and it’s worked out well for the clients and for ourselves. We offer comprehensive wealth–planning services and portfolio investment management.”

They work with clients of all ages, including a growing number of young investors, and also manage 401(k) plans locally.

“You have to be in tune to all types of investors, and we are,” said Squires, adding that millennials are very active in today’s stock market.

For experienced advisors considering a change, Ameriprise Financial stands out as a company because of “its broad product offerings, investment–research expertise, financial–planning capabilities, and a host of technology tools such as Total View,” said Squires.

“Ameriprise is aggressively recruiting senior advisors,” he added. “Ameriprise is really growing and they have strong brand–name recognition in the market. They reached out to John and me. The recruiting process began more than a year ago.”

“We were impressed with what they had to offer. We moved our practice to Ameriprise on July 1,” said Melo. Advisors moving their practices to Ameriprise are given dedicated services and resources from the company’s experienced onboarding team.

More than 4,000 financial advisors have joined Ameriprise since 2008. Eighty advisors moved their book–of–business to the company in the first quarter of 2020, according to Ameriprise.

Ameriprise is opening branches in markets where the firm sees opportunities to grow its advisor base and add new clients.

“They have a lot to offer to advisors. One of the tech tools we have really embraced is Ameriprise’s Total View,” said Melo. Total View lets a client organize all his or her financial accounts in the secure site on Ameriprise.com — no matter where the accounts are held. “It gives an advisor the opportunity to view the client’s overall financial picture at a glance,” said Squires. “It gives us a better understanding of the client’s assets and helps us deliver more holistic advice in the ongoing relationship.”

Clients can link investments such as 529 education savings plans, banking accounts, 401(k) plans and IRAs, employee stock–option plans, and insurance and annuities.

“It’s a single sign–on for the client and they can view their entire net worth at one site,” said Melo.

“We have a lot of clients who are pre–retirees working at large corporations in Brevard,” added Squires. “They can incorporate their 401(k) plans with Total View. Today, with many of our clients working remotely, they can conveniently check their financial situation on their phones using Total View.”

Both Melo and Squires are University of Central Florida business graduates. “We also cheer for the University of Florida. We’re big orange–and–blue fans.”

Melo is a former U.S. Air Force officer who served in Combat Communications, a specialized unit that provides a variety of critical communication assets to those in the field, including connectivity.

“When I enlisted in the Air Force, my first station was right back home, at Patrick Air Force Base,” said Melo, who has two children, a 3–year–old and a 19–month old. “But I grew up seeing the world. My father was a 26–year military veteran. I was born overseas.”

Melo served nearly eight years in the Air Force. After being honorably discharged in April 1999, Melo, who held a range of military security clearances, became a global financial analyst at Intersil, a semiconductor company. When the dot.com bubble of March 2000 burst — also known as the technology bubble — Intersil decreased its workforce and Melo was a casualty.

“That year, I had a new home being built and then I was laid off from Intersil. But within one week of leaving my position at Intersil, I was hired at Harris Corp. as a program financial analyst. I worked there for about three years and then decided to go from corporate finance to retail finance with Smith Barney. I greatly enjoy what I do for a living. As advisors, we have an opportunity to make a difference
There’s a reason for that. The market is a consumers’ market. Any company that wants the chance of long-term sustainability must know as much detailed information as possible about their ideal client or consumer, says Janét Aizenstros, chairwoman and CEO of Ahava Digital Group (www.ahavadigital.com), a women-led digital consultancy that serves Fortune and multinational media companies in 15 locations globally using data and technology. And it’s not just the business sector. Government agencies, political parties and private equity investors make decisions every day based on what data reveals to them about a person’s income, financial and buying habits, credit history, personal identity, demographics, personal values, lifestyle, emotional sentiments, voting history, opinions and modeled behavior.

“Without good, verified data, decision-makers would have to rely on guesswork as they introduce products and services, plan an election campaign, or determine whether a community needs their next real estate project,” says Aizenstros, whose company gathers and provides ethically verified data to Fortune corporations seeking to nurture relationships with women consumers.

“Guesswork obviously is not the best approach, especially when millions of dollars are involved.”

How do businesses use verified data to make short- and long-term decisions for their consumers’ needs?

“Ideally, personal milestones change a person’s buying habits,” Aizenstros says. “Examples are highlights of becoming a new parent, moving to a new home, or getting married. If a business knows you’ve just had a baby, they know you need car seats, toys, diapers and a host of other products they can market to you.”

Consumer data carries great value to businesses, but only if it’s verified, refreshed frequently and keeps up with data and privacy legislation changes by data being ethically-sourced, Aizenstros says.

Here are a few ways data is used to keep the economy, and the world in general, humming along:

- **Auto industry**
  Car dealers need a good understanding of their potential customers’ income and what vehicles they might prefer based on lifestyle. GM, Ford and others draw insights from consumer financial data and lifestyle data as they plan and implement marketing campaigns for new models.

- **Fashion industry**
  The fashion industry’s new focus is sustainability to capture the growing trend of fashionistas. The retail industry pre-COVID relied more on the human experience than the ecommerce experience for their consumers to make decisions. But now Estée Lauder, for example, has accelerated its focus on e-commerce because of the pandemic’s disruption to brick-and-mortar stores. With verified and predictive consumer data, fashion brands can quickly measure how customers react to ideas and make prompt adjustments accordingly.

- **Real estate**
  Real-estate developers are always trying to figure out which areas of a community to focus on for their next investment. If they are slow to identify trends, they could miss out on making money. Data helps them monitor, for example, which areas of a city are showing a growing trend in mortgages and credit history.

- **Financial institutions**
  Financial institutions use data in such areas as credit-risk assessments or to send targeted offers of investment products to consumers.

  “The reason obtaining ethically sourced, verified data is so important to corporations is that they want to maximize their ad spend by diminishing their burn-and-churn rates,” Aizenstros says. “They need to know who their ideal client is and what they exactly want so the business can maximize their marketing investment by more than 90 percent.”

Janét Aizenstros’ background includes roles in finance at TD Canada Trust, Canon, and Brookfield LePage Johnson Cont-rolls, along with management consulting in a broad range of functions, such as supply chain operations and data analysis. Aizenstros is a signatory with the United Nations Business Action Hub for the United Nations Global Compact program.
TAMPA Aug. 6, 2020 — Although it’s designed to make you safer on the road, AAA is warning drivers to be cautious when trusting certain vehicle technology. What’s called “active driving assistance” is designed to automate certain aspects of driving. However, AAA researchers warn that this system is far from 100 percent reliable.

**Testing the Technology**

While there are various forms of Advanced Driver Assistance Technologies in vehicles today, Active Driving Assistance is unique in that it combines functionalities like steering, acceleration and braking. AAA’s research focused on five vehicles equipped with Active Driving Assistance.

Test drivers noted that adaptive cruise control performed well. However, through the course of 4,000 miles of driving, the vehicles experienced some other type of issue every 8 miles, on average.

Researchers noted instances of:

- Trouble keeping the vehicles in their lane and coming too close to other vehicles or guardrails
- Systems often disengaging with little notice — almost instantly giving control back to the driver

“Active driving assistance systems may lull drivers into a false sense of security, allowing them to direct their attention away from driving,” said Mark Jenkins (mjenkins@acg.aaa.com), spokesman, AAA — The Auto Club Group. “When using these systems, it’s critical that drivers remain focused on the road, in case you need to intervene. Although these systems are designed to make the roads safer, they’re still in the early stages of development and are not consistent.”

**Why the Lane Centering System Struggles**

On public roadways, nearly three-quarters (73 percent) of all system errors involved instances of lane departure or erratic lane position. These systems currently rely on in-vehicle cameras to determine lane position. Just like our eyes, the cameras struggle to “see” when lane markings are not clear or when the sun is providing too much glare. Also, lane changes can happen suddenly, causing the vehicle to struggle in a more complex driving environment.

**Collisions with Disabled Vehicles**

While AAA’s closed-course testing found that the systems performed mostly as expected. They were particularly challenged when approaching a simulated disabled vehicle, partially in the roadway. When encountering this test scenario, in aggregate, a collision occurred 66 percent of the time and the average impact speed was 25 mph.

**AAA Recommendations**

AAA believes manufacturers should do more simulations, closed-course testing and actual on-road evaluations before releasing to the mass market. These systems need to perform more consistently in order to improve the driver experience and overall reliability and safety. AAA has met with industry leaders to provide insight from the testing experience and shared our recommendations for improvement.

**Should Drivers Purchase Vehicles with Active Driving Assistance Systems?**

While the adaptive cruise control functionality of the active driving assistance systems works well, lane keeping assistance struggles. Our advice is to look for a vehicle with adaptive cruise control but wait a few years until the technology improves before purchasing a vehicle with active driving assistance.

“Drivers must clearly understand how these systems work before integrating them into their regular driving.”

Jenkins continued. “AAA recommends requesting a demonstration from the dealership as well as thoroughly reading the vehicle owner’s manual and other information provided online by the automaker.”

**Methodology**

AAA conducted closed-course testing and naturalistic driving in partnership with the Automobile Club of Southern California’s Automotive Research Center and AAA Northern California, Nevada and Utah’s GoMentum Proving Grounds. Using a defined set of criteria, AAA selected the following vehicles for testing: 2019 BMW X7 with “Active Driving Assistant Professional”, 2019 Cadillac CT6 with “Super Cruise,” 2019 Ford Edge with “Ford Co-Pilot360,” 2020 Kia Telluride with “Highway Driving Assist” and 2020 Subaru Outback with “EyeSight” and were sourced from the manufacturer or directly from dealer inventory. The 2019 Cadillac CT6s and the 2019 Ford Edge were evaluated only within naturalistic environments.

**About AAA — The Auto Club Group**

The Auto Club Group is the second largest AAA club in North America with more than 14 million members across 14 U.S. states, the province of Quebec and two U.S. territories.
**Treetop Trek at Brevard Zoo adjusts operating hours**

Treetop Trek at the Brevard Zoo is now open from 8 a.m. to 2 p.m. Thursday to Monday, with last admission at 1:30 p.m. The aerial adventure park will be closed on Tuesdays and Wednesdays.

All non-passholders are currently required to purchase timed-entry tickets at www.treetoptrek.com prior to arrival.

Treetop Trek features five aerial obstacle courses that whisk guests above parts of the Brevard Zoo and through lush Florida landscapes.

More information is available at www.treetoptrek.com.
Physicians at local Dermatology + Plastic Surgery introduce commercial–grade UV sterilization device

Dermatology + Plastic Surgery in Melbourne has announced the launch VioUv, a commercial–grade, ultraviolet UV–C sterilization lamp powered by Philips to support a healthy patient–care environment.

The advanced UVC lamp has been designed to safely disinfect spaces and surfaces, allowing our practice to effectively protect our team and patients from germs, viruses, and bacteria, without the use of harsh chemicals.

With the power to achieve 99.99 percent room disinfection in a short time, VioUv comes with a 360–degree motion detector, programmable touch–screen display, and key remote.

The device stands at a height of up to 5 feet and 8 inches, and is powered by a single 325 Watt Philips UVC bulb. The bulb ensures the highest efficacy standards by treating our exam rooms, reception areas, bathrooms, and workspaces in their entirety, avoiding shadows while providing safe, powerful disinfection. Completion time varies depending on the square footage of a room.

UV light technology remains one of the preferred choices for sterilization in all industries, from healthcare, to corporate and industrial environments because of its effectiveness, safety and affordability. The technology, which is supported by the Centers for Disease Control and Prevention, has been utilized for decades and has been endorsed by numerous published clinical trials.

“With this pandemic, we have thoroughly reviewed our protocols and our precautions,” said Dr. Anita Saluja of Dermatology + Plastic Surgery. “VioUv embraces the new protocols that have been set in place by the CDC, with innovative technology that ensures not only ease of use, but most importantly safety for our practice and patients alike.”

Dermatology + Plastic Surgery is the modern, synergistic practice of Dr. Saluja and Dr. Rebecca Novo. VioUv is part of a Miami–based company dedicated to laser and light devices for beauty and wellness. For more information on this device, call Dr. Saluja at (321) 241–1160 or send an email to foryourbestself@gmail.com.

SaalexIT changing its name to Valeo Networks, better reflects scope of service

CAMARILLO, Calif. Aug 3, 2020 — Saalex Information Technology (SaalexIT), a division of Saalex Corp., has announced it is changing its name to Valeo Networks, which it acquired in April 2020.

The rebranding to Valeo Networks establishes a more distinct and recognizable national brand in the Managed Security Service Provider (MSSP) space. It reflects a nationwide team to better support its customers, and provide expanded services, resources, and national capabilities.

When SaalexIT acquired Valeo Networks, it substantially increased its depth and breadth of resources, services, and support. The adoption of the company’s name leverages Valeo Networks’ national reputation and customer base.

“The rebranding of the IT division marks an exciting strategy shift towards becoming a national Managed Security Service Provider,” said Travis Mack, president and CEO of Saalex Corp. “Our new branding reflects our increased commitment to our customers and our continu-ous pursuit to grow our services and expertise.”

The brand change also includes the launch of a new website, offering a clean look and intuitive navigation, along with a host of information and resources.

The new name is also part of an initiative to distinguish the division from Saalex Solutions, the federal services division of Saalex Corp., which focuses on our federal customer base. Valeo Networks remains a division under the parent company, Saalex Corp.

Valeo Networks is now in the top 10 percent of revenue–generating MSSPs nationwide, providing solutions in the areas of cybersecurity, compliance, cloud, network infrastructure, and managed information technology services. It serves state, county, and municipal markets, along with commercial, small–to–medium businesses and nonprofit organizations.


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Brevard Federated Republican Women to meet in Cocoa

The Brevard Federated Republican Women will meet on Wednesday, Sept. 2, at Space Coast Convention Center, 103 Tucker Lane in Cocoa. The luncheon will celebrate “100 years of women’s suffrage.” There is a $25 meeting fee for nonmembers.

The luncheon will feature a program based on policy and politics, according to the website for Brevard Federated Republican Women, located online at BrevardBusinessNews.com.

The website also provides an email address for more information: foryourbestself@gmail.com.
Firms with strong HR practices and trade-union relationships best placed to ride out recession after pandemic

By Warren Manger
warren.manger@wbs.ac.uk
Media Relations Officer
Warwick Business School

Companies that have built strong employee relationships are likely to be best placed to ride out the economic storm created by COVID–19, researchers found. The World Bank is predicting the pandemic will cause the worst global recession since World War II, with unemployment expected to rise to its highest level since 1965.

Experts found that organizations with comprehensive human resource management (HRM) practices and union relationships were more likely to thrive after a deep recession. Those implicit agreements, that doing well at your work or being loyal will increase job security or lead to a pay rise, count when it comes to employees being committed to a company.

“When external shocks hit the workplace, like a recession, managers are under pressure to cut costs and breach these unspoken contracts by reducing pay, intensifying work, or making redundancies. If this is done unilaterally, it erodes trust, commitment, and productivity among the staff who remain. However, this can be reduced by having comprehensive HRM practices and established negotiations with trade unions. Such practices might be costly in the short term, but we have found they pay off particularly after a deep recession.”

Researchers analyzed the British Workplace Employment Relations Survey, which took place in 2004 and 2011, either side of the Great Recession. They analyzed hundreds of workplaces covered in both surveys to compare their employment relations — including employee participation, development, teamwork, and incentives, such as merit pay and profit sharing — and how that affected their ability to thrive after the financial crash in 2008.

“Those implicit agreements, that doing well at your work or being loyal will increase job security or lead to a pay rise, count when it comes to employees being committed to a company. When external shocks hit the workplace, like a recession, managers are under pressure to cut costs and breach these unspoken contracts by reducing pay, intensifying work, or making redundancies. If this is done unilaterally, it erodes trust, commitment, and productivity among the staff who remain. However, this can be reduced by having comprehensive HRM practices and established negotiations with trade unions. Such practices might be costly in the short term, but we have found they pay off particularly after a deep recession.”

Firms that invested more in HRM and union relationships were likely to experience better workplace performance after the recession, especially if they had suffered a severe impact.

When employees’ interests are protected, they are more likely to remain motivated, make helpful suggestions to enhance efficiency in difficult times, and implement the required changes quickly.

Dr Zeitoun said: “When the economy is ticking along nicely, that is the best time to invest in human resource management and to build strong employee relationships. But it is never too late to do so, given the expected long duration of the crisis.”

“If the trust between management and workers breaks down, there is often a ‘survivor’s syndrome’ as the remaining workforce feel demotivated or even guilty that they still have a job. A stronger employee voice helps to make sure things are done fairly, with a proper procedure, so the remaining workers are motivated.”

“Our findings suggest that companies with strong employee practices in place are likely to pull together to get through the hard times.”

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**BREVARD FANTASY FOOTBALL**

*A virtual fundraiser for Club Esteem*

**HOW TO PLAY:**

- Participants will act as General Managers (GM’s) for their virtual NFL team
- Each team must pledge $250 and raise that (or more) throughout the season
- Each team will be asked to name a “home field” (sports bar, business, school, etc.)
- Sign up at BrevardFantasyFootball@yahoo.com
- Deadline to sign up is August 13th or whenever 12 slots are filled
- GM’s select their rosters (team players) in an online draft at 6pm on August 27th
- BFF League starts with the first week of the NFL season on September 10th
- ClubEsteem.org will list the teams (with links to participating businesses) and allow your “fans” to donate towards your team’s pledge
- Stay updated with weekly stats on the League’s website: bffwithclubesteem.league.fantasy.nfl.com and at #ClubEsteem on social media
- Brevard Business News will feature all team logos/names weekly for 17 weeks
- Playoffs are during Weeks 15, 16, and 17 and conclude the season
- The winner of Super Bowl will receive a perpetual Vince Lombardi trophy for being Club Esteem’s #1 BFF!
- The team who raises the most money will receive automatic entry into next year’s BFF League, a plaque to hang at your Home Field, and major bragging rights!

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players in your starting lineup are tallied into your weekly score, and if you have a higher total than your opponent (another member of your league), you win that week.

Players who do not start are considered on your “bench.” They still score points like everyone else, but those points will not be counted toward your weekly total.

Welch said Brevard Fantasy Football statistics will be updated weekly on the league’s website at bfbwthcubestee.com and at＃ClubEsteem on social media. The league’s teams will be promoted and marketed.

“At the end of the season, we are not only going to crown a Brevard Fantasy Football champion, but also a champion fundraiser as well. The champion fundraiser will be grandfathered into next year’s league. We will be doing this event annually.”

Last year, Dr. Kim Deffebach, a licensed psychologist who is Club Esteem’s board president, asked her colleagues on the board to “dream big and get creative” on different ways to fundraise for the organization.

Welch presented his idea of a fantasy football fundraiser. “I heard Adam Wainwright, a pitcher with the St. Louis Cardinals, on a radio interview a few years ago and he was talking about fantasy football. He’s a huge fantasy football fan.”

Annually, for the last seven years, Wainwright has used his “Big League Impact Fantasy Football Live Draft” to raise money for charity. As part of the event, participating fans draft their own fantasy football team and compete directly against Wainwright and other players from the St. Louis Cardinals. Participants manage their fantasy team throughout a 13-week head-to-head format season, including a direct matchup against the celebrity participants.

“I thought that the fantasy football idea is scalable on the local level and can be a cost–effective fundraiser,” said Welch, a financial advisor. “I told Kim about it and the discussion began. The board approved Brevard Fantasy Football at its meeting in January.”

Welch himself has been involved with fantasy football for years. “The NFL is perfect for fantasy football. And I have played them all — baseball, basketball, golf. The NFL has most of its games on Sunday, with one on Monday and one on Thursday. It’s a lot easier to manage your fantasy football team compared to baseball and other sports.”

Modern fantasy football can be traced back to the late Wilfred Winkenbach, an Oakland, Calif., businessman and a limited partner in the Oakland Raiders. In a New York City hotel room during the 1962 Raiders–country trip, Winkenbach — along with Bill Tunnel, the Raiders’ public relations man, and “Oakland Tribune” reporter Scotty Stirling — developed a system of organization and a rule book, which would eventually be the basis of modern fantasy football, according to the “History of Fantasy Football” published in “The San Diego Union–Tribune.”

Today, fantasy sports is more than a $7 billion industry, and growing.

“The NFL got onboard with monetizing this concept and it has made the NFL wildly popular for statistic geeks and people who love numbers,” said Welch.

“We’re excited to launch Brevard Fantasy Football as a way to help a great organization like Club Esteem. They are doing great things in the community.”

For more than two decades, Club Esteem has fostered a career pathway model where the results have nothing short of the kind of classroom achievement that educators and mentors love to tout, and deservingly so.

Some of its students have even been part of the prestigious, highly competitive Gates Millennium Scholars Program, funded by a grant from the Bill and Melinda Gates Foundation. Bill Gates founded Microsoft. Each year, their program enables more than 5,000 minority students to go to college. The students are selected typically from a pool of more than 50,000 applicants.

“Club Esteem’s success stories are many,” said Welch, “and it is evident the program works.”

One hundred percent of Club Esteem’s high-school seniors graduate on time, with most of them going on to college, serving in the military, or taking technical education in a targeted career field for future employment.

Club Esteem, whose longtime executive director is Ellena Little, runs a structured free–of-charge after-school program and a summer program for children and teens from the economically disadvantaged communities of South Melbourne and Palm Bay.

“We have a satellite facility near the Evans Center in Palm Bay,” Welch said, adding that United Way of Brevard is a key partner of Club Esteem.

“The programs are designed to enhance academic skills and life skills for the participants. Club Esteem’s services include college readiness, career exploration, STEM learning, character education, tutoring, performing arts, and daily nutritious meals. Additionally, students participate in meaningful community service–learning projects, educational field trips, and college tours. The organization provides these services to more than 200 students annually.

As part of the Club Esteem agreement, both the child and the parent must sign a commitment to “personal and academic excellence.”

Often, the children who attend Club Esteem come from single–parent homes or from homes where both parents are working to support their family. Club Esteem was established in 1991 by Gladys Williams, a grandmother who was “alarmed” by the challenges facing young people in her South Melbourne neighborhood near Lipscomb Park Community Center.

Williams, her close friend Dorothy “Dot” Lanson, and others believed that the efforts of a few could change the direction of youth in and around their community. In the spring of 1991, they began a “club” for children. The youth chose the name Club Esteem and defined their goals as “staying in school, making good grades, and making positive life choices.”

In 2003, Junior League of South Brevard Inc., the City of Melbourne, and general contractor MH Williams Construction Group joined together to build Club Esteem a new facility, next to the Lipscomb Park Community Center, at 3316 Monroe St.

Club Esteem is funded by donations from corporations, small businesses, families and individuals, as well as organizations such as United Way. In addition, Club Esteem is funded through grants and fundraisers.

“We’re hoping the community rallies around Brevard Fantasy Football, in support of Club Esteem,” said Welch. “We are looking forward to our inaugural season.”
Parrish Home Health in Titusville earns the 2019 ‘Superior Performer’ patient satisfaction award

By Benny Ross
james.ross@lhcgroup.com

TITUSVILLE — Parrish Home Health has been recognized by Strategic Healthcare Programs (SHP) as a “Superior Performer” for achieving an overall patient satisfaction score that ranked in the top 20 percent of all eligible SHP clients for the 2019 calendar year.

Parrish Home Health is a home health partner of Parrish Medical Center and part of a joint venture partnership with LHC Group Inc., a national provider of in-home health-care services with 32,000 employees operating locations in 35 states and the District of Columbia.

The annual “SHPBest” award program was created to acknowledge home health agencies that consistently provide high quality service to their patients. The 2019 award recipients were determined by reviewing and ranking the overall satisfaction score for more than 3,000 home health providers. With the largest HHCAHPS benchmark in the nation, SHP is in a unique position to identify and recognize organizations that have made patient satisfaction a priority and have been rewarded for their efforts with high marks on the HHCAHPS survey.

“SHP is proud to present the SHPBest awards to our top-performing customers. We commend these organizations for their continuous focus on delivering the highest quality of care to their patients,” said Rob Paulsson, president of SHP.

The professional clinicians and support staff at Parrish Home Health serve the residents of Titusville and the surrounding region with quality healthcare at their place of residence. Home healthcare is an effective and affordable solution for many patients’ needs and situations. Home health professionals treat a wide range of medical conditions, allowing patients to rest and recover in the comfort of home.

“The LHC Group family congratulates our team members at Parrish Home Health for achieving this honor as part of the 2019 SHPBest program,” said Keith Myers, LHC Group chairman and CEO. “An uncompromising commitment to quality and patient care is a vital part of our company culture. Our outstanding clinicians and support staff in communities around the nation have helped our company earn a reputation as the industry leader in providing high-quality care for the people who place their trust in us.”

Read more about the SHPBest awards program, including methodology and award recipient lists, at https://www.shpdata.com/home–health/shpbest–hhcahps.

LHC Group’s services cover a wide range of health-care needs for patients and families dealing with illness, injury, or chronic conditions. The company’s 32,000 employees deliver home health, hospice, home and community-based services, and facility-based care in 35 states and the District of Columbia — reaching 60 percent of the U.S. population aged 65 and older. LHC Group is the preferred in-home health-care partner for 350 leading hospitals around the country.

About Strategic Healthcare Programs (SHP)
Strategic Healthcare Programs is a leader in data analytics and benchmarking that drive daily clinical and operational decisions. In business since 1996, SHP has built deep expertise and a strong reputation to help organizations nationwide raise the bar for patient care.

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in people’s financial lives,” said Melo.

Squires said he was considering a career in financial services as early as the seventh grade. An aptitude test he had taken at a school pointed him in that direction. “I’ve known since I was about 12 years old that I wanted to pursue a career as a financial advisor.”

When the movie “Wall Street” was released in 1987, it inspired people to work on Wall Street.

“I loved that movie,” said Squires. The film tells the story of Bud Fox (played by Charlie Sheen), a young stockbroker who becomes involved with Gordon Gekko (played by Michael Douglas).

Squires started working in the financial services industry shortly after graduation from the University of Central Florida. But his first job out of college was with Alamo Rent–a–Car, a brand of Enterprise Holdings, in Orlando.

The brands Alamo, Enterprise, and National are all owned by Enterprise Holdings, which annually is one of the largest recruiters and employers of newly minted college graduates for its management training program.

At Alamo, Squires was renting a lot of cars to people who worked in financial services. Soon, they were recruiting him to their industry.

“In a very short span of time, I had three or four interviews lined up as I pushed forward to pursue my goal of becoming a financial advisor. I ended up going with Charles Schwab & Co. because I was just starting my career and didn’t have a book–of–business.”

He became a top performer on that company’s business–development team. Squires was in the top 10 percent, “bringing in assets every month, every quarter. I had the opportunity to meet Charles Schwab and had dinner with him a couple of times in San Francisco, where the company is headquartered.”

Charles “Chuck” Schwab, a Stanford University MBA graduate, pioneered the discount brokerage business in America in 1975, which opened the gates to lower trading fees for individuals investing on their own through brokerages.

“I remember the first time I met Chuck. We walked into his office. He had a penthouse suite on the top floor of a high–rise building in San Francisco. He was sitting behind his desk. It was 7 o’clock at night and we were getting ready to go to dinner. He had on his traditional attire, a full suit with suspenders. He’s a very interesting man.”

When the U.S. Securities and Exchange Commission deregulated the securities industry in 1975, it freed companies to charge any fees they wanted for brokerage trades. Charles Schwab & Co. catered to do–it–yourselfers.

But when the stock market turned down in 2000, “I realized that investors do need advice,” said Squires. And personal financial advisors are in demand today. Employment of these professionals is projected to grow by 7 percent through 2028, faster than the average for all occupations, according to the U.S. Bureau of Labor Statistics.

As large numbers of baby–boomers approach retirement, more are likely to seek planning advice. Also, longer lifespans will lead to longer retirement periods, further increasing demand for financial planning services.

In addition, the replacement of traditional pension plans with individual retirement accounts is expected to continue. Therefore, individuals must save and invest for their own retirement, increasing the demand for personal financial advisors.

Advisors head into the second half of the year riding a wave of record high investor satisfaction, according to a new study by J.D. Power & Associates.

Overall investor satisfaction with full–service wealth management firms this year is 850 on a 1,000–point scale, up 15 points from 2019 and the highest level ever recorded in the study’s 18–year history. The biggest single driver of the increase is “satisfaction with investment performance.”

Also, higher trust breeds higher satisfaction, loyalty, and greater referrals from clients even when problems of difficult markets inevitably arrive, the study says.

“Advisors provide value. We help clients in all types of markets,” said Squires, who once worked for H&R Block Financial Advisors, which was acquired by Ameriprise Financial in 2008.

For nearly 10 years, Squires helped coach freshman football at Titusville High School, where his sons played. “Every afternoon at 4 o’clock you could see me driving through Titusville in my Ford Expedition filled with a bunch of kids.”

Squires also helped coach the varsity team when his sons were sophomores. He has twin 18–year–old boys, a 22–year–old daughter and a 19–year–old daughter.

“This year, if the college football season unfolds, I will be rooting for Stetson University. My two boys will be attending Stetson and will be playing football.”

Melo and Squires say they are “looking forward to helping existing clients and new clients plan for their financial futures.”

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business–banking experience with institutions. “Tracey has a passion for coaching and developing her employees to excel in their roles,” said Mirachi. “She is a proven leader in delivering exemplary membership and services such as business and commercial lending, and mortgage lending. Thanks to her leadership, Launch Credit Union has transitioned from federal charter to state charter, effective Aug. 1, 2020, creating more flexibility for growth opportunities.”

In addition to facility expansion, Launch Credit Union has transformed from federal charter to state charter, effective Aug. 1, 2020, creating more flexibility for growth opportunities. These new opportunities include products and services such as business and commercial lending, and the ability to market in four additional counties — Flagler, Orange, Seminole, and Osceola. As of this writing, all larger credit unions have converted to state charter, he said. “All of our local competitors are state-chartered credit unions. The state charter gives us the flexibility to expand beyond the two counties we serve, Brevard and Volusia.”

Continued from page 1

Launch Credit Union has a retail branch on South Washington Avenue in Titusville for nearly 30 years. “It’s been very successful. We have been looking to expand in that market with a second branch location. We recently went under contract for a parcel on the north side of town. Once we close on the property, we will construct a new branch right away. We hope to have the new Titusville branch open in the third quarter of next year. The Titusville market continues to generate new members at a good pace each month,” said Mirachi.

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Mirachi added, “The federal charter has just a little more rigid structure and goes back to the Federal Credit Union Act of 1934. One of the constraints of the federal charter is the inability to expand beyond your geographic area. Although we are not presently looking to go into other counties, the state charter will open up opportunities for new products we can introduce to members.”

Credit unions are either federally chartered or state-chartered. Federally chartered credit unions fall under the regulatory authority of the National Credit Union Association, while state-chartered credit unions fall under the regulatory authority of their respective state’s division of financial services.

One area of the market Launch Credit Union plans to enter with its new status is payday lending. It will be offering a “payday lending alternative” to the high annual percentage rate that the traditional payday lenders charge. Payday loans are unsecured cash advances for small amounts of money, usually less than $1,000, with high interest rates and short-term repayment demands.

“With the outbreak of coronavirus, Mirachi, who said he’s always had an interest in history, started researching pandemics in America. “When the potential of the pandemic first emerged, I immediately started researching pandemics and read an article in ‘National Geographic’ magazine about the Spanish Flu of 1918. The National Geographic article was outstanding. I read other articles on pandemics, but that one really resonated with me.”

As he was reading the article about the Spanish Flu dates, the year 1917 stood out. “That was the year my mother was born. The Spanish Flu sort of trailed off toward the end of 1919. My father was born in May 1919. My parents passed away a number of years ago. I never spoke to them about that pandemic. They were both infants at the time. The Spanish Flu lasted almost two years and resulted in over 500,000 Americans dying. That really struck me.”

The 1918 influenza was the most severe pandemic in recent history. It was created by the H1N1 virus with genes of avian origin. Although there is no universal consensus regarding where the originated, it spread worldwide during 1918–1919, according to the Centers for Disease Control and Prevention’s “History of the 1918 Flu Pandemic.” In the United States, it was identified in military personnel in spring 1918.

Mirachi said he used the Spanish Flu pandemic as a benchmark for preparing for the coronavirus. “I hoped for better, however, as a leader I felt I needed to prepare our organization for the worst.”

In early April it was clear that the coronavirus was in “community spread” and it would continue to be active until a vaccine was widely available in 12 to 15 months. “As a leadership team, we consciously worked through the five stages of grief — denial, anger, depression, bargaining, and acceptance — so we could confront the facts of the situation and act accordingly,” he said.

“It’s normal to go through the five stages, however, as an organization we needed our leadership team to work through those stages as quickly as possible so we could do our best for our co-workers, our Launch Credit Union members and our community,” Mirachi added.

Last fall, Launch Credit Union joined the Credit Union Service Organization. The CUSO manages a roughly $1 billion portfolio on behalf of credit unions. The changes in the marketplace have elevated CUSOs to be a critical part of the credit-union system. They help credit unions save substantial operational costs and add alternative income streams.

“When the coronavirus pandemic hit and the Paycheck Protection Program was announced by the government, we were able to help the business community in a fast manner, though we didn’t do any business lending and were not active with the Small Business Administration. Because of the affiliation we have with CUSO, we were able to process more than $3.6 million in PPP loans helping over 100 businesses in Brevard and Volusia counties,” said Mirachi.

He added, “Longer–term, part of our growth strategy will involve business lending.”

Credit unions only build capital through retained earnings. Mirachi said, “We build capital during good times so we are able to help our members and our employees during the bad times. We are a financial cooperative, owned by our members, and do not have to balance the needs of stockholders.”

He continued, “We’re also locally based and all the management team and board of directors live or work in the communities we serve. We can afford to take a long-term view and don’t have to worry about stockholders or out-of-state owners. We’re looking forward to the second half of the year. We think Launch Credit Union is well–positioned in its markets to help its members.”

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I wish to thank Florida Business Bank and particularly Senior Lender Bruce Reeder for assisting us in securing a PPP loan. My small business, like so many others, has seen a drastic reduction in traffic and revenue during the pandemic. I contacted my existing big bank for assistance. I never received a response from them until after the first round of funding expired. In the meantime, I contacted Mr. Reeder for assistance. We first spoke on Thursday morning, I was approved Thursday afternoon and funding was ready on Friday. The assistance of Florida Business Bank and Bruce Reeder was exceptional and I was not even an existing customer. Needless to say, I have moved all my banking to Florida Business Bank.

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