

Chamber Trends Magazine

The Official Publication of The Chamber of Commerce of Cape Coral

July 2011



CITY OF CAPE CORAL, FL

**Red, White and Boom July 4th
4:00 p.m. - 10:00 p.m. at the foot of the
Cape Coral Bridge
Fireworks at 9:30 p.m.**

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Please call Donna Germain at 549-6900 ext 107 for more information.

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July 2011

July 4

**RE/MAX Realty Team - City of Cape Coral
Red, White and Boom**
Cape Coral Parkway at the foot of the bridge
Fireworks start at 9:30 p.m.
4:00 p.m. - 10:00 p.m.

July 12

**General Membership Lunch
Speed Networking
The Resort at Marina Village**

5951 Silver King Boulevard, Cape Coral, FL 33914
\$20.00 For Members w/reservations
Call 549-6900 ext 300 to RSVP
11:30 a.m. - 1:00 p.m.

July 15

Deadline for Leadership Cape Coral Applications
Be a part of the class of 2011
Call Donna Germain at 549-6900 ext 107 for more information or visit www.capecoralchamber.com

July 21

Business After Hours
Location TBA, Cape Coral, FL
5:30 p.m. - 7:30 p.m.

To register for any of the above events online, or for more up-to-date information, please visit www.capecoralchamber.com

Q's World



Thank You Mike "Q" Quaintance, President

Have you noticed the entrance to Cape Coral along the Cape Coral Parkway corridor lately? Specifically, the Welcome Center/Chamber building?

While I wish I could tell you it was a new building, it is not. However, through the generosity of Sea Tow, Roofing by HOME PLUS, Inc. and the Cape Coral Rangers we have a new roof, new paint and new landscaping.

As a not-for-profit at this time, this generosity is very deeply appreciated. Bobby Rinko with Roofing by Home Plus, Inc. wanted to do something to give back to the community that he grew up in.

Sea Tow, a marine towing and service company, answered the call to action as they have a proven record of community involvement with things like "Toys for Tots" and relief supplies for disasters.

"The Goal of the Cape Coral Rangers is to

provide meaningful activities that help young men and women ages 13-20 years old, pursue their special interests, develop leadership skills and help our community," said Justine Gonzalez, Volunteer Crew Advisor for the Cape Coral Ranger's

They have clearly exhibited the spirit of giving back to the community. Matt Volski, an Ida S. Baker dual enrolled student and lifetime Boy Scout had the idea to take on the project. He organized it, met with suppliers and led his volunteers to the successful completion of the landscaping and painting.

"The project taught me to be a project manager, budgeting, and communications and scheduling," said Volski.

Our next task is to re-coat the parking lot, if you have a creative way to accomplish this or know someone else like Sea Tow, Roofing by HOMEPLUS, Inc. or the Cape Coral Rangers, we would love to speak with them.

Thank you to all of you that continue to support the Chamber in these challenging times with your time, treasure and talent!



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Leadership Cape Coral

What Leadership Means To Me

Christopher T. Spiro

Spiro & Associates Marketing,
Advertising & Public Relations
Class of 1996

To this day I can call upon my Leadership Class of '96 brethren for council, recommendations a general fellowship.

A quality that has become synonymous with every leadership class before mine and since the inception of this program.

I found the leadership program so beneficial to my management style and philosophy that I quickly became a leadership junkie and attended the next three advanced leadership programs.

I have since gone on to state wide programs and now work once a year as an adjunct professor and teach leadership as it relates to branding.

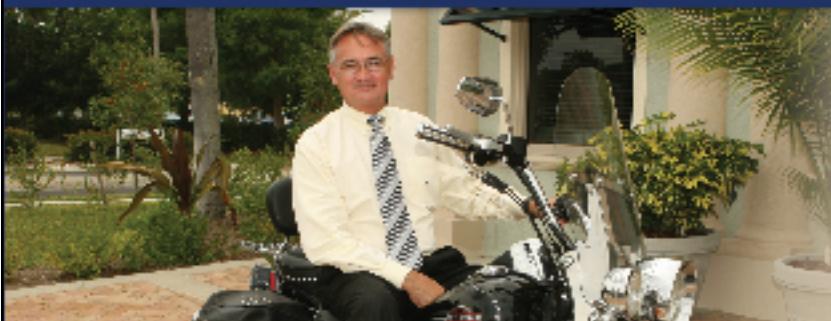
In addition to what it has given me personally, the financial rewards have been numerous. Nothing like a potential client being able to see the real you, and your real personality to determine if they would like to hire you or not.

Keep up the good work!



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Cape Coral Application**

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May New Members

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American Brokers Realty Group, Inc
Dick Hughes

Berchtold Builders, Inc
Lee Berchtold

Crowe Horwath, LLP
Shannon Walkowiak

Envision Glass
Rick Fraser

Fifth Third Bank
Bob Drew

Gulf Coast Realty Network
Jim Fischer

Hoodz of Cape Coral/Fort Myers
Carol Ankrum

Individual - Chuck Hugan

Little Joe's Special Events, Inc.
Joe Almallah

Matteo Graphics
Angela Trunkett

Individual - Donna Meola

Rehabilitation and Healthcare Center of Cape Coral, LLC
Shavon Chester

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Hosanna DelDuca

SeniorAve, LLC
Peter Eiberger

Telemundo Ft. Myers/Naples
Janeth P Castrejon

Welcome To The Chamber!!!

The Coaching Corner

I Dare You to Think About Volunteering....

What's in it for you?

Dr. Doni Landefeld, Pd.D
Metamorphosis Coaching

We've all heard about the Pareto Principle, more commonly known as the 80-20 rule; in the case of volunteering it's usually the same people who step up.

Take a look at the usual suspects who make the most of their Chamber membership....but, it's easier to cast the excuse that there are cliques or to defer to the term "old-boy network." Challenging this type of "cognitive dissonance," I offer an alternative explanation - where individuals realize that in the end, their time, talent, and treasure will reciprocate in payoff.

After consulting some of my psychology references, I assert that we don't volunteer because it appeals to our sense of altruism (behavior motivated by unselfish concern).

I challenge pure altruism anyway, as even the most pro-social individual who contributes time or an anonymous donor is motivated by the outcome of feeling good about their actions. So why do we volunteer and why should you make the time to participate on some level? Here are six reasons for contemplation:

1. It appeals to your values and you wish to make a meaningful difference.
2. You will learn more about a targeted area through direct, hands-on experience.
3. It is a growth opportunity that makes you feel good about yourself (in this current time, who wouldn't benefit from such a boost?!?).
4. It can help you gain valuable career-enhancing insight, even if the target area is not directly related to your vocation (e.g., leadership, team-building skills).
5. You will strengthen social relationships...critical in our economy.

6. It can minimize some of the negatives in your life by providing an escape or distraction.

Many of us struggle a little bit during the off-season of summer when many of our customers are away. This provides a perfect opportunity to volunteer and reap the aforementioned benefits, while the demand for your time isn't as heavy. The experience WILL make a meaningful difference for both you and your target organization.

If you haven't yet found your organization, here's an opportunity to contemplate. If you like music and believe that live symphonic music is important to our community and core values, the Gulf Coast Symphony (GCS) is currently seeking new board members. Some of you know that in addition to being a business coach, I'm also a musician. It's a passionate hobby and part of my training.

Recently, I was elected Board President for GCS. Since that time, several board terms have expired, so I invite you to be a part of all that we offer to our community - through our educational outreach in schools, concerts, and plain old fun.

Next season the GCS performs 6 concerts at BBMANN (including 2 youth concerts), 1 concert at Big Arts on Sanibel, 2 outdoor concerts (including 1 at Four Freedoms Park), 2 concerts at Bishop Verot, annual Soup Kitchen benefit at Sam Galloway dealership, and much more.

There's so much more to share, but I must comply with length expectations in my article...so if you think you might like to explore a board opportunity with the GCS, I can provide more detail and welcome your inquiry.

Just call or email me at 239-540-1219 or donilandefeld@themetamorphosiscoach.com.

I had a profound professor at Temple University in Philadelphia who frequently said that each day represents a new opportunity to make a meaningful difference in the life of another individual. After many years, I still think about the implications of this challenge...so, how will you make a difference where there is a need?

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May Member Renewals

Renewals

Adams Homes of N.W. Florida
Join Date: 2002

Bill Smith Inc.
Join Date: 1989

The Boat House of Cape Coral
Join Date: 2010

BobSuhrie.Remax-Florida.com
Join Date: 2010

Caloosa Tent & Rental
Join Date: 2001

Cape Building Supply
Join Date: 1989

Cape Coral Association of Realtors
Join Date: 1989

Cape Coral Elks Lodge #2596
Join Date: 2010

CC Stone w/Sandals Realty
Join Date: 2009

Celebration Cape
Join Date: 2009

Century 21-Birchwood Realty, Inc.
Join Date: 1994

Chicago Pizza
Join Date: 2008

**Christy Michalec w/State Farm
Insurance**
Join Date: 2007

Coral Cove Condominium
Join Date: 2007

DayStar Communications
Join Date: 2008

Designers Showcase
Join Date: 1990

Floridian Insurance Agency
Join Date: 2008

Funnel Cakes & Fun Foods
Join Date: 2009

Gallagher and Rhodes CPA'S
Join Date: 1995

HBK Sorce Financial, LLC
Join Date: 2007

High Fidelity Studios
Join Date: 2008

Honc Marine Contracting, Inc.
Join Date: 2009

Irvin Pest Control, Inc
Join Date: 2010

K. Burton & Associates
Join Date: 2010

Ken's Auto Repair of Cape Coral, Inc
Join Date: 2005

Kobayashi Dojo / Main Campus
Join Date: 1997

Lee County Inspection Services
Join Date: 2008

Literacy Volunteers of Lee County
Join Date: 2006

Maid to Perfection of Lee County
Join Date: 2010

Mariner High School
Join Date: 05/28/2004

**Markham Norton Mosteller Wright & Co
PA**
Join Date: 2010

Marnie Keller, CPA, PA
Join Date: 2010

Mel's Diner Of Cape Coral
Join Date: 2007

Metamorphosis Coaching, LLC
Join Date: 2010

Office Furniture & Design Concepts
Join Date: 2004

Optimization Service Corporation
Join Date: 2009

Paychex
Join Date: 1996

Platinum Service A/C
Join Date: 2008

Pro Interiors Design
Join Date: 2006

Quality Pest Control of S.W. FLA, Inc.
Join Date: 2009

Ramos Builders, Inc.
Join Date: 2000

Rasmussen College
Join Date: 2008

Red Salon & Spa
Join Date: 2007

Rotary Club of Cape Coral North
Join Date: 2010

Sea Tow
Join Date: 2000

**Sprint by Coastal Communications
Group LC**
Join Date: 2009

Storm Smart Industries
Join Date: 2006

SunTrust Bank
Join Date: 2010

The Strickland Financial Group, Inc.
Join Date: 1989

W D M Construction of SWFL LLC
Join Date: 2010

West Coast Collision
Join Date: 2008

WFTX-TV
Join Date: 1989

WINK/Fort Myers Broadcasting Co.
Join Date: 2009

**Thank you for your
membership!**

Real Estate Trends

Short Sales, The Short Story

Berge Aslanian
RE/MAX Island Harbor



We have been around and through the mighty maze of ever-changing real estate transactions. One phrase that has become more recognizable than ever before is the term "short sale". We still find too many folks asking about short sales (both buyers and sellers) without really knowing what they are or how they work.

Isn't it funny how terms get used by people without clearly understanding what they are? It does make sense though when you think about it, how would anybody know the details when they don't deal with them on a regular basis. There are a number of real estate agents who will not get involved with short sale transactions whether it's a listing or purchase. So it is not unusual for clients or agents not to be up to speed on short sales.

Well, having been involved in 35-40 short sales over the past couple of years has provided some knowledge that should be shared. And here it is.

A short sale is simply the sale of a property for less than what is owed on the loan for that property. If a home was purchased for \$200,000 with a mortgage of \$150,000 and the buyer can no longer pay the monthly payment they will have some choices. If they decide to sell the property and find the market value is only \$100,000 they will be selling the property short of what is owed; this is a classic short sale.

You may ask, "Why would a bank even consider this and if so, how does it get done?" Let's answer the second part first. To get it done, you need a real estate agent experienced in short sales.

The first part isn't hard when you think about it. The bank or lender would like to close the file on a non-performing loan even if they have to take a loss in order to use the money to generate income somewhere else. As an incentive, under the federal Economic Recovery Act, the lender will be reimbursed eventually by one or more of the federal agencies for the loss they agree to take on the short sale.

With so many short sales, especially in Florida, the banks have created whole departments whose sole responsibility is "Short Sales". Sometimes they get them done smoothly and in a very short time. Other times they take forever as they test your patience, sanity and good humor. Just this month we had a short sale approved in one week from the time the request was submitted, a new record! In the same week, we had one approved and closed that had been submitted and re-submitted repeatedly for TWO YEARS and one month, another record!

Now, let's break this down into the two sides of a real estate transaction. There is always a buyer's side and a seller's side. We don't have an infinite amount of space here so a brief description of each set of responsibilities will get us started.

The seller's side or listing side is the trickiest. The listing agent will

be the one driving the process so it is very important to ask if the agent on that side of the sale has sufficient experience to package all documents correctly. Sellers in financial difficulty who are upside down on their mortgage must provide a multitude of documents in support of their claim for relief from the lender. There will be some personal questions, bank statements, financial statements, tax forms and some other things they must provide before the property can even be listed.

On the buyer's side, a requirement will be proof of funds, if paying cash, or a pre-approval letter from a recognized lender if financing. Most important for the buyer is to understand that this process will take time. Patience is mandatory. Remember, the approval process usually takes 1-3 months on a good day and on a bad day it can take more than a year.

Buyers also need to understand that these properties are "AS IS". The seller or seller's lender will not pay for repairs or replace doors or appliances. These are distressed properties being sold because of financial difficulties. As such, they are priced below market value and way below replacement cost. These are bargains. There may be some room to offer less if it can be justified and documented. Remember, the bank is taking a loss so please do not think you can offer 25-50% less than the list price; the bank is already on the ground bleeding badly so kicking them while they are down will not help you get an approval. In fact, we are seeing selling prices higher than listed prices as inventory continues to shrink.

Once an offer contract is submitted with appropriate support documents, the listing agent must make a copies of all seller documentation (including the listing agreement and MLS listing), all purchase documents from the buyer and prepare a write up including comps and other information to satisfy the lender's insatiable hunger for facts, figures and paper.

The bottom line is that a patient and well-prepared buyer can end up with a great value at a reasonable price. A patient and well-prepared seller will end up with a huge financial burden lifted from them. A potentially tragic situation can have positive outcomes for the buyer and especially the seller when handled by agents experienced in the short sale process.

Patience and preparation will lead to success. We understand that many of you will have specific questions because all the details won't fit in this space. So, feel free to ask away either by phone or email available by clicking on my website at the bottom of this article. We are here to help you get the most success from either buying or selling properties. Happy home hunting!

Berge Aslanian (CDPE) is a Realtor in Cape Coral with RE/MAX Island Harbor and an active member of the Cape Coral Chamber of Commerce. For questions about residential real estate, please call (239) 989-3463 or visit www.RECapeCoral.com.



Chamber Members Out & About



Top Left - Rafael Ramos, Handyman - Christina Gall, Coastal MRO - Beverly Black, Black Business Solutions and Mark Franzblau, Right At Home at the June Business Card Exchange hosted by Juniper Village in Cape Coral.

Bottom Left - Membership Salesperson Linda Kirby welcomes new members from Coastal MRO, ABC Pest Control, "I Do" Bridals and 5/3 Bank at the June General Membership Lunch for the Chamber of Commerce of Cape Coral.

Top Right - Salvatore Lacagnina, D.O. Vice President of Health & Wellness, Lee Memorial Health System was the guest speaker at the June General Membership Meeting at The Resort at Marina Village.



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The Healthy Business



Common Men's Health Problems

Salvatore Lacagnina, D.O.
Vice President of Health & Wellness
Lee Memorial Health System
DrSal@LeeMemorial.org

The Top 10 most common health problems in men are mostly preventable!

1. Heart disease is the No.1 killer of men in the United States. When arteries in the heart become clogged with cholesterol buildup, circulation of blood to the heart is decreased and the heart gets

less oxygen and nutrients. But, realize that the cholesterol buildup occurs in all arteries of the body so the correct term for this problem actually is "cardiovascular disease."

Being a male and having a family history of heart disease increases your risk for heart attacks and strokes. Other risk factors—including high cholesterol, high blood pressure, cigarette smoking, limited daily exercise and diabetes—are preventable.

2. Lung cancer is the leading cancer killer among men. Cigarette smoking causes about 90 percent of all lung cancers.

Prostate and colon cancer are tied as the second leading cancer killers in men. When prostate and colon cancers initially develop there may not be symptoms, so your physician or health care provider should examine the prostate, possibly order a blood test (PSA) and, when older than 50 years of age, order a colonoscopy to screen for colon cancer.

3. Accidents are high on the list of health problems that occur in men; and in younger men, driving accidents lead to many significant injuries. Often, this may be associated with drinking and driving. We also know that cell phone use is associated with a significantly higher incidence of driving accidents, injuries and deaths. So, stay sober and stay off the cell phone while driving.

4. Strokes (a sudden decrease in blood flow to a part of the brain) are another leading cause of disability and death among men. The reasons are the same as heart disease, with most of these boiling down to an unhealthy lifestyle. Strokes may cause problems with movement of an arm or a leg but also can cause significant problems with speech or swallowing and can cause blindness. These symptoms

may improve, but often are permanent.

5. Emphysema and chronic bronchitis are other preventable disorders caused primarily by smoking cigarettes. Emphysema results in the lungs being unable to get the normal amount of oxygen into the body. Bronchitis results in chronic lung infections. Both result in decreased exercise tolerance, a slow progressive decline in overall function and early death.

6. Diabetes is a problem with the blood sugar. Because of the epidemic of obesity in this country, diabetes is on the rise and is being seen in more adults, adolescents and young children. Diabetes is one of the leading causes of blindness, kidney problems and amputations in the United States. Many of the complications of diabetes are avoidable with proper treatment. You can live an active, healthy and long life with diabetes but you must be willing to work with your medical team to keep this devastating disease under control.

7. Influenza and pneumonia are very common infections that occur more frequently as we get older and become more ill. Vaccines are available for both of these and have done a remarkable job of decreasing the infection rate. All people should get a flu shot yearly, and for older and more ill adults a pneumonia vaccine is recommended every 10 years.

8. Depression is another common problem occurring in men, but often the diagnosis is delayed as men see a stigma in talking about the symptoms of depression. Talk with your physician or health care provider about all your symptoms, and do not hide any thoughts or feelings. If you think you may be depressed, please know there are effective treatments that can make a significant difference in your life.

9. Kidney disease is common among men because of high blood pressure and diabetes. There are many treatments for kidney disease depending on the cause, and controlling the blood pressure and the sugar levels is the foundation for keeping the kidneys healthy.

10. Alzheimer's disease causes a progressive decline in brain function, and although the exact cause is not known, it is known that Alzheimer's is associated with many of the same risk factors for heart disease and stroke.

Many of the Top 10 causes of disability, disease and death in men are at least partially preventable. Living a healthy lifestyle—eating lots of fruits and vegetables, exercising daily, not smoking, getting the necessary tests to screen for cancers and having vaccines as dictated by your age and health—are the ways you can grow old with vitality and good health. Stay well!

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A photograph of a woman with blonde hair and a young boy with blonde hair, both smiling. They are holding a copy of The News-Press newspaper.

RED WHITE & BOOM!



CITY OF CAPE CORAL, FL

Monday, July 4th

4:00 p.m. - 10:00 p.m.

Cape Coral Parkway

(from Del Prado to the Cape Coral Bridge)



Roger Dean of Cape Coral  **CHEVROLET STAGE**
Live Entertainment
Heidi Newfield
formerly of Trick Pony



Fireworks Start at 9:30 p.m.

www.eventscapecoral.com

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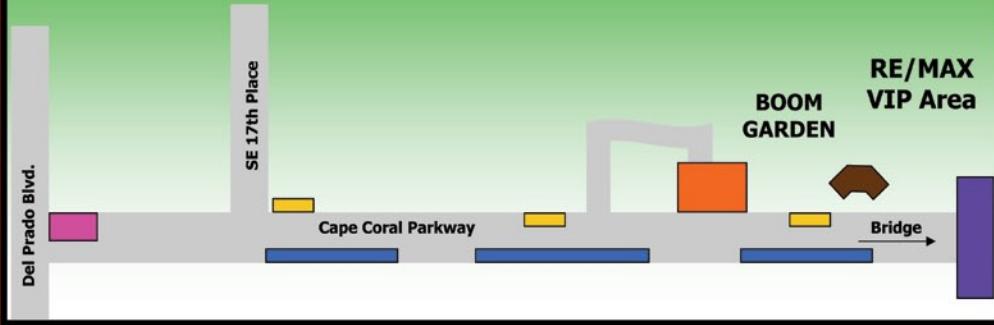
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Event Map

Food Restrooms 5K Registration
Kids Area Main Stage Chamber

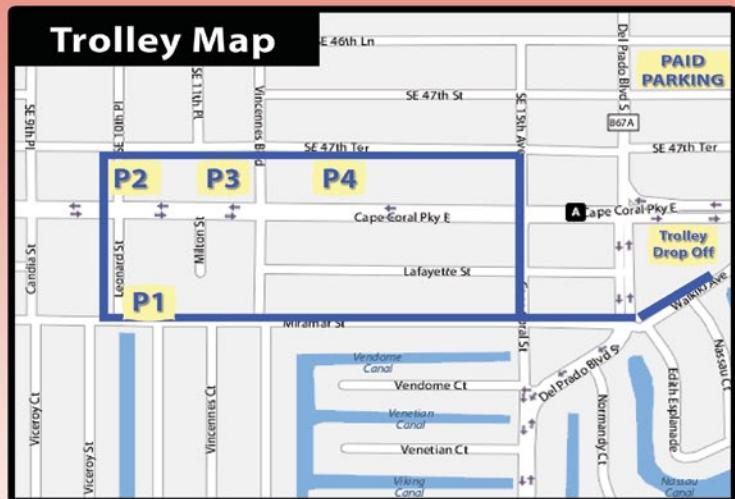


Please Remember...
No Coolers
No Pets
No Fireworks
No Outside Alcohol
Don't Forget To Bring A Chair!!!

Prism TV Freedom 5K starts at 6:30 p.m.

Country Singer Heidi Newfield takes the stage at 8:00 p.m.

Paid Parking Lot at El Rey Jesus Church 1629 SE 47th Street



Politics Affect You



2011 Elections

Annette M. Carrasquillo
Public Affairs Committee,
Chairman

Cape Coral's Primary Elections will be held on September 13, 2011.

This election includes seats from Districts 2, 3, 5 and 7. A pre-qualifying week was for potential candidates was held June 27th through July 1st, with qualifying week being held July 5th through July 8th.

Remember, voting is a privilege and our opportunity to make our voice heard. I encourage everyone to please Get Out to Vote – September 13, 2011. Together the voice of our strong Chamber membership can make a difference!

The Public Affairs Committee will be hosting the Chamber of Commerce of Cape Coral's Candidate Hobnob in August. This will be an opportunity for you to come and meet and network with the candidates prior to the primary election. Stay tuned for more information to come on this event!

This year's legislative session produced several laws that go into effect July 1, 2011. The following list highlights the laws*:

Education

- School districts must set dress codes designed to do away with "droopy drawers."

- Students entering high school in the coming year must take at least one online course before they graduate.

- An expanded voucher system helps students with such afflictions as allergies, asthma and diabetes attend private schools at taxpayers' expense.

- Charter schools will get more training and technical assistance and those with high performance ratings will get longer contracts.

Drugs

- Welfare applicants must now submit to drug tests at their own expense.

- Rules have been tightened on doctors who over-prescribe pain pills and so-called "pill mills" will come under advanced scrutiny for selling pain killers to drug dealers and abusers.

- The designer drug MDPV, sold as a bath salt, has been banned.

Pensions

- State workers will now have to contribute 3 percent of their salary to their retirement fund.

Abortion

- The procedure will be excluded from policies obtained through insurance exchanges that the state is required to set up under the new federal health-care law.

- In most cases women will be required to undergo ultrasound exams before having an abortion.

Medicaid

- Pending federal approval, Florida will turn over its Medicaid system to for-profit companies and hospitals.

Communications & Entertainment

- Landline telephone service has been deregulated.

- Access and exit requirements for six outdoor theaters still operating in the state have been waived.

Sunshine

- Photos, videos and audio recordings of deaths have been exempted from the state's public record laws.

Reorganization

- The Department of Community Affairs is no longer. A slimmed down version is now part of the Department of Economic Opportunity.

Higher education

- College and university tuition is increased by 8 percent, bringing the tuition hike to 15 percent because of a 7 percent raise by the Board of Governors. FGCU tuition will go up 15 percent.

Gated communities

- Process servers will be allowed to enter gated communities.

*Information provided through the News-Press.

Remember: Politics Affect You!

Deadline For Applications is July 15



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5:30 pm — Registration 6:00 pm — Dinner 7:00 pm — Shuffle-Up & Deal!

Players: \$75 (if paid by July 15) **\$85** (after July 15)

Spectators: \$30

All tickets include full dinner — Player's ticket includes beer & wine while in tournament!



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Tournament Registration Form

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Phone / Email: _____

Number of Tickets: _____ Players _____ Spectators _____

Credit Card: _____

Signature: _____

Please Fax to (239) 772-0071

Any Questions, please call 772-0027





As most all of the membership knows, the Chamber recently completed its focus group process, which created a lot of great new ideas to help our members be more successful. One of the needs that came up over and over again was the need for business mentorship. The focus group participants felt that it would be helpful as new business owners to have resources beyond those of the Small Business Development Center and S.C.O.R.E. to utilize. The needs that the participants identified were advice on issues like, permitting, taxation, insurance, legal, business coaching, marketing, public relations, human resources, networking, etc.

So out of that input was born, the "First Hour Free" program. This is where members who are experts in their field, volunteer to mentor members in need for up to one hour, at no charge. Once we assemble a number of business mentors, a page on the Chamber website will be created with those volunteers who have agreed to be mentors.

This will allow our members who need business assistance to reach out and call one or two of these willing members to get the help they need. If additional time is required, then those members involved in the process can negotiate the details of a longer-term relationship.

As of the creation of this article, these are the mentors that have stepped to the plate to be business mentors, Travis Caldaro – Florida's Blood Centers, Bob Smoot – Small Business Development Center, Wayne Kirkwood – Kirkwood Electric, Inc., Joe Mazurkiewicz – BJM Consulting, Inc., Jim Konig – The Breeze Newspapers, Tom Giles – Avalon Engineering, Inc., and Carl Schwing – City of Cape Coral. Realistically, we could use about twenty-five business mentors. To find out more contact me at 549-6900 ext. 106 or q2u2@capecoralchamber.com.

Name: _____

Business Name: _____

E-mail Address : _____

By signing this document, I agree to offer one hour of free consultation to any Chamber of Commerce or Cape Coral Chamber member. In exchange the Chamber will place the "First Hour Free" listing next to my web listing on the Chamber website.

Signature _____ Date: _____

Please fax back to: (239) 549-9609, Questions, call Mike Quaintance, President at 549-6900 ext. 106.

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