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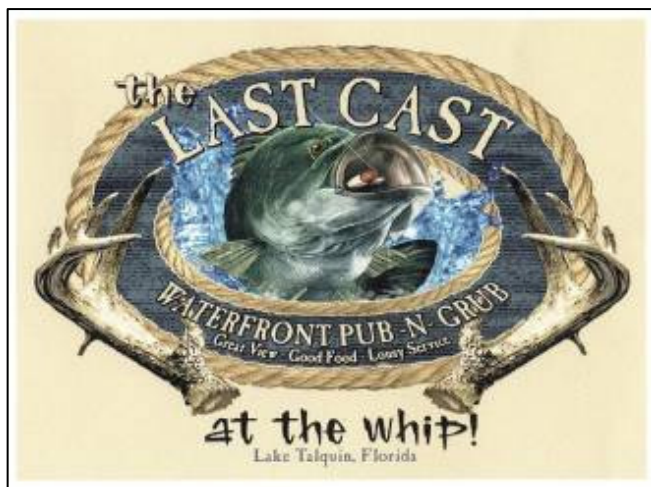
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Fall After Hours Hosted at Lake Talquin Kicks Off Chamber Blanket Drive

The Gadsden County Chamber of Commerce invites Chamber members and strategic partners as well as area business owners and managers to join us for our Fall After Hours social networking event on Monday, October 26 from 5:30 p.m. to 7:30 p.m. This event will be hosted by The Last Cast at Whippoorwill Sportsman Lodge located at 3129 Cooks Landing Road in Quincy (on Lake Talquin). This specific quarterly gathering is designed to emphasize and support the businesses located in the Quincy, Gretna, Greensboro and Lake Talquin area.



Due to the upcoming winter season, the Chamber is accepting donations of new and/or gently used and clean blankets to distribute to Gadsden County service organizations for families and elderly citizens in need. Participants in the Fall After Hours are strongly encouraged to bring at least one blanket of any size to the event. Cleaning out a closet? Gently used and clean comforters, bedspreads, baby blankets, and throw covers are also welcome. Blankets can also be brought to the Chamber office located at 208 North Adams Street in Quincy (call ahead first).

The Chamber asks that participants RSVP to michelleburdick@tds.net or by calling (850) 627-9231 by noon on October 23 to obtain an approximate number of expected participants.

Last of 2009 Chamber Sponsorship/Promo Opportunities

Current members of the Gadsden County Chamber of Commerce are encouraged to show your support and educate others about your business to fellow Chamber members, strategic partners and other guests by sponsoring one of the final two 2009 After Hours networking events. These quarterly events are designed to emphasize and support businesses in a specific area. Logos in a photo format (i.e. jpeg or tiff) are requested for signage in recognition of the event sponsorship.

Quincy, Gretna, Greensboro and Lake Talquin Business Member Promo Opportunity

The Chamber is still accepting general sponsorships and door prize donations from member businesses located in the Quincy, Gretna, Greensboro and Lake Talquin area. Go to <http://www.gadsdenfla.com/pdfs/FallAfterHoursSponsorForm.pdf> for a sponsor form.

Midway and Tallahassee Business Member Promo Opportunity

The Chamber is currently accepting general sponsorships and door prize donations from member businesses located in the Midway and Tallahassee area. Go to

Become an IRS-certified Tax Preparer

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UPCOMING EVENTS
www.gadsdenfla.com

Select Events from the top menu categories for current event listings.

<http://www.gadsdenfla.com/pdfs/HolidayGleeAfterHoursSponsorForm.pdf> for a sponsor form.

The 2010 quarterly After Hours schedule will be announced by January 31, 2010. Contact Michelle Burdick, the vice president of membership, at michelleburdick@tds.net or (850) 627-9231 about sponsorship opportunities or to schedule your own business after hours event.

SBA America's Recovery Capital (ARC) Loan Program

The United States Small Business Administration has a new loan program designed to assist for-profit small businesses that are experiencing immediate financial hardship.

SBA's America's Recovery Capital Loan Program can provide up to \$35,000 in temporary relief for small businesses suffering financial hardship to allow them to keep their doors open and get their cash flow back on track. Each qualifying small business is limited to one ARC loan.

ARC loans will be offered by some SBA lenders for as long as funding is available or until September 30, 2010, whichever comes first.

Since June 15, lenders across the country have provided millions of dollars in capital to small businesses through the ARC loan program. The ARC program was created under the American Recovery and Reinvestment Act of 2009 to offer interest-free loans to viable small businesses, which carry a 100 percent guaranty from the SBA to the lender and require no fees paid to SBA. Loan proceeds are provided over a six-month period and repayment of the ARC loan principal is deferred for 12 months after the last disbursement of the proceeds. Repayment can extend up to five years. ARC loans are not designed for start-up businesses.

Eligibility requirements include but may not be limited to the following:

- must be an established business;
- must have financial statements demonstrating it was profitable in at least one of the past two years; and,
- must be able to project sufficient cash flow to meet current and future loan payments over a two-year period from loan approval.

Examples of qualifying loans may include:

- business credit card obligations;
- capital leases; notes payable to vendors/suppliers;
- Development Company Loan Program (504) first lien loans;
- other loans to small businesses made without an SBA guaranty; and,
- loans made by or with an SBA guaranty on or after February 17, 2009.

ARC loans are designed to help businesses experiencing immediate financial hardship for reasons such as:

- loss/reduction of customer base;
- increase in cost of doing business;
- loss/reduction of working capital and/or loss/reduction of short term credit facilities;
- inability to restructure existing debts due to credit restrictions;
- loss/reduction of employees (intellectual capital); and,
- loss/reduction of major suppliers (major suppliers out of business).

The ARC loan program is open to any SBA-approved lender. Non-SBA lenders can easily become SBA participants by working with their nearest SBA district office. Businesses interested in applying for an ARC loan should first contact their current lender.

Local lenders currently offering the ARC Loan Program (to existing clients) are:

- BB&T (www.bbt.com)
- Gulf State Bank (www.gscb.com)
- Regions Bank (www.regions.com)

- SunTrust (www.suntrust.com)
- Wachovia (www.wachovia.com)

If you would like to speak directly to a customer service representative about the ARC Loan Program, please call the toll-free number (866-947-8081) Monday through Friday during the hours of 8:00 a.m. to 6:00 p.m. (Eastern Time).

Important links to browse:

About the ARC Program

http://www.sba.gov/recovery/arcloanprogram/REC_WHATISARCLOAN.html

ARC Loan Eligibility

http://www.sba.gov/recovery/arcloanprogram/REC_ARCLOAN_ELIGIBLE.html

Frequently Asked Questions for Borrowers

http://www.sba.gov/idc/groups/public/documents/sba_homepage/rec_arcloan_faq_borrowers.pdf

The information provided above was obtained from the United States Small Business Administration's website, www.sba.gov, in an attempt to provide local businesses with accurate information. Local business owners may contact Chris Workman, the certified business analysis at the FAMU Small Business Development Center, about cash management practices via email at christopher.workman@famu.edu or by calling (850) 599-3407. Loan application questions should be directed to participating financial institutions. Businesses can also contact a customer service representative for the ARC Loan program by calling (866) 947-8081.

Chamber Continues Food for Thought: Customer Service Courses

The Chamber is looking forward to continuing its new Food for Thought 2009-2010 series sponsored by **WORKFORCE plus**. By partnering with area educational professionals, the Chamber will offer training courses during lunch time. For the first series, the Chamber has joined with the Florida A&M University - Small Business Development Center to provide instruction in customer service development to local small businesses. The intent of these course offerings is to establish and retain customer loyalty to local businesses thus creating a positive impact on the Gadsden County economy. Owners, managers and employees of hotels, restaurants, pharmacies, retail, grocery and discount stores, financial institutions, co-operatives, medical and government offices are strongly encouraged to participate. In-house classes may be available.

Wednesday, October 28, 2009 11:30 a.m. - 1:00 p.m.

UF-IFAS North Fla. Research & Education Center
155 Research Road, Quincy

Internal Services: Beauty is Only Skin Deep

Providing excellent service to your external customers relies upon the design of your internal processes. This course examines customer/supplier relationships as you work to break down barriers between divisions and departments. Examining the needs of your internal customers will allow for better internal working relationships and more efficient processes, and ultimately result in seamless services provided to your external customers.

To print a registration form, go to <http://www.gadsdenfla.com/pdf/55709909120308.pdf> or contact Michelle Burdick at michelleburdick@tds.net or (850) 627-9231.

Welcome New Members

Foundation for Children, Inc.

Quincy
(850) 224-1111

www.ffcmadassist.com

Medical Humanitarian Aid

Quincy Lion's Club

Quincy
(850) 875-8470
Civic Club

Kanala Kennels & Korral, Inc.

Quincy
(850) 442-4450
Animal Boarding

VISIT FLORIDA Requests News Releases for the World Travel Market

VISIT FLORIDA is pleased to open registration for news release distribution at this year's World Travel Market (WTM) in London. More than 2,500 members of the media attend WTM each year. They include travel and tourism industry press, consumer publications and international editors and journalists.

News release distribution allows VISIT FLORIDA Marketing and Web Partners to include a two-page news release on flash drives given to journalists at a VISIT FLORIDA media reception, and during other opportunities November 9 – 12, 2009. **The deadline to register is Friday, October 23, 2009.**

For a registration form and/or additional information, contact Jay Schleuning, APR, the public relations manager for VISIT FLORIDA via email: jays@visitflorida.org or by calling (850) 205-3862.

Florida Media Requests Event Listings

Florida Media is currently compiling its list of events taking place January through July 2010 for their Events Planner to be distributed to welcome centers and tourism bureaus throughout the state. **The deadline for this year's submissions is October 23, 2009.**

Florida Media aims to send all of the information to the printer in early November, and material submitted by October 23 is certain to be included. Specific event dates are preferred to simply listing the month. It is perfectly understandable that, as many of these events are quite far off, some of the information is not available yet. Whatever event information that is ready by October 23 should be forwarded then and, in the following weeks, should more direct dates be established, feel free to send those and Florida Media will edit the listing accordingly.

For an event planner form and/or additional information, contact Katie Harding, the calendar/research editor for Florida Media, Inc. via email: katieh@floridamagazine.com or by calling (407) 816-9596 ext. 205.

The Gadsden County Chamber of Commerce asks that you forward the same information to gadsdencc@tds.net to add your event to its online community events calendar.

Enterprise Florida Introduces the *Florida Export Directory*

Enterprise Florida is pleased to announce the launch of the online *Florida Export Directory* at www.FloridaExportDirectory.com. This new tool allows Florida exporters to gain international market exposure at little or no cost through a Web-based directory. Having worked toward this directory for a number of years, Enterprise Florida is thrilled that it finally has come to light. To date, more than 1,000 companies are registered. Enterprise Florida requests your help to make this the most successful state-level export directory in the country.

Benefits to Florida Companies

Enterprise Florida is offering exporters statewide a **free listing in the Florida Export Directory**. By promoting their products and services in the *Export Directory*, Florida companies can be contacted

firsthand by overseas buyers about direct purchases, agent/distributorships, licensing and franchise agreements, and joint venture opportunities. Discounted membership plans are available that allow cross-publishing into the well-known online and print directory *The Export Yellow Pages*.

Role of Trade and Economic Development Partners

Enterprise Florida asks trade and economic development partners to not only help promote the *Export Directory*, but make it a part of your own exporting assistance tool-kit. For your convenience,



we can provide a sample e-mail message that can be personalized as needed and a flier that can be distributed anytime, anyplace. Enterprise Florida encourages you to include a link to the *Florida Export Directory* on your Web site as a free service for companies visiting your site. A logo can also be forwarded to be used on your Web site or in printed materials.

Marketing the Florida Export Directory

An aggressive multi-level marketing campaign will be conducted in Florida and through partners worldwide to promote registration and traffic to the site. Strategies include:

- Promotion through the Florida trade and economic development partners network
- In-state media campaign
- Enterprise Florida domestic and international trade events
- Enterprise Florida international representation offices
- U.S. Commercial Service network worldwide
- American Chamber of Commerce partners
- International chambers of commerce and industrial associations
- Cost-effective advertising in trade publications

To achieve the greatest benefit from *Florida Export Directory*, Enterprise Florida and businesses must work together to register as many companies as possible so that foreign buyers will find their desired products and services, and come back again and again. Enterprise Florida welcomes your participation in the rollout of the *Florida Export Directory* and encourages you to contact Janet Jainarain at jjainarain@eflorida.com or Manny Mencia at mmencia@eflorida.com for more information.

Investment Opportunities Offered by WORKFORCE plus

Mission: WORKFORCE plus strives to provide leadership and support for a workforce development system throughout Gadsden, Leon and Wakulla Counties. Together with numerous community stakeholders, world-class employees and proactive educational providers, WORKFORCE plus works to enhance the economic development of our community.

As a non-profit organization, it is necessary for WORKFORCE plus to seek support for many of the exciting events held throughout the year. As many of you prepare your 2010 budgets, they would like to offer you an opportunity to secure a sponsorship with many of their anchor events which have been highlighted below.



Event Summary:

Annually, WORKFORCE plus hosts the largest job fair in North Florida and South Georgia and include employers from across the state. In both 2006 and 2007, they had over 100 employers in attendance and saw over 1000 jobseekers. In 2008, in the wake of the current economy,

WORKFORCE plus had over 80 businesses represented and a record breaking crowd of over 2,400 which included Governor Crist. This event is scheduled for January 13, 2010 at the Leon County Civic Center.

Secondly, WORKFORCE plus coordinates a Youth Career Expo in April of each year. Businesses,

community organizations, educational institutions and the Armed Forces are all in one location to provide youth and parents alike with a snapshot of available career options. Attended by over 1250 young people in the last four years, this event is the only one of its kind in our community.

Thirdly, **WORKFORCE plus** hosts a Gadsden specific job fair and resource event. Held in June, this event is participated in by a number of Gadsden County employers and residents.

Lastly, **WORKFORCE plus** procured a mobile unit in 2006, the **WORKFORCE Express**, that is being utilized in delivering employer services to your doorsteps. The **WORKFORCE Express** is equipped with 27 computer workstations to provide employment resources to both jobseekers and employers. To date, **WORKFORCE plus** has attended numerous community events throughout the three-county area. Because of the expected use, they are requesting sponsorships that will enable them to continue to provide this service.

Please contact Desiree Gorman via email: desiree.gorman@wfplus.org or by calling (850) 617-4602 to identify both your interest in participating or to obtain additional information.

WORKFORCE plus ReInvest Local Initiatives Available

WORKFORCE plus received approximately \$2.2 million dollars in American Recovery & Reinvestment Act dollars. As a result, they have been able to implement a number of new and exciting programs to assist both jobseekers and employers during these tough economic times. These programs are summarized below:

- *Employed Worker Training*—employer based training project for current (including new hires in need of skills training) employees of a company. The training is for job specific skills/industry specific skills necessary to help employees acquire the skills to keep their jobs and/or advance in the company, while meeting the employer's need to be more competitive in the market place. Employers located within the three counties of the **WORKFORCE plus** service area, Gadsden, Leon and Wakulla are eligible to apply for grants not to exceed \$5,000.
- *On-the-Job Training*—reimbursement program for employers providing up to 50% of salary costs for up to eight weeks. The employee must be a new hire and the employer must agree to train the individual to maximize the potential of the new hire. Generally, OJT is conducted on site at the place of business. OJT can also be done in conjunction with classroom training at educational institutions.
- *Healthcare Resurgence* – assist the following target groups: Jobseekers, Current College Students, Current Healthcare Workers and Healthcare Providers & Employers. Training dollars are available to assist jobseekers, students and healthcare workers receive training in such programs as CNA, Medical Assisting, Home Health Aide and more. Employers are encouraged to utilize grant funds to encourage employee participation in Continuing Education Units (CEU) or training in OSHA, HIPPA, IV Therapy and CNA.
- *Workforce Investment Act* - **WORKFORCE plus** has been awarded funding to provide area jobseekers an opportunity to obtain career advancing training in an effort to increase their marketable skills. Funding is available for up to \$5,000 per eligible individual.
- *Operation Reemployment* - Operation Reemployment is a partnership between **WORKFORCE plus**, Capital Area Community Action Agency, Early Learning Coalition of the Big Bend and Tallahassee Community College. Under the partnership, unemployed persons in the community will have a unique opportunity to receive short term training and work experience to secure a "green job" specific to addressing weatherization needs seen among low income housing residents.
- *Career Assistance Services* - Assessment Services including interest inventories and the Ready to Work credential, Specific Labor Market Information, Assistance with registering with Employ Florida Marketplace, Workshops on a variety of topics including resume writing, interviewing and the federal bonding program, Individual job search plans that take into account specific goals for reemployment, Referral to basic Microsoft Office training including Word and Excel and Evaluation of career interests to assist with long term planning.

WORKFORCE plus is confident that through these opportunities they will be able to provide the necessary assistance to support the needs of our community. Contact Desiree Gorman via email: desiree.gorman@wfplus.org or by calling (850) 617-4602 to obtain detailed information.

WORKFORCE plus is a long-time member of the Gadsden County Chamber of Commerce.

2-1-1 Big Bend Begins New Hotline for Military Families

A new specialized statewide hotline has been launched this month by 2-1-1 Big Bend, Inc. and other 2-1-1 hotline centers in Florida to assist Floridian military personnel and/or their families who have been impacted by deployment to Iraq and/or Afghanistan. This new service, called the BrAlve Hotline, will be answered by trained counselors and is available twenty-four hours a day, seven days a week. The toll-free number is 1-877-BRAIVE-8 (1-877-272-4838). All calls are free and confidential.

“Our counselors are well trained to assist anyone who calls our hotlines” said 2-1-1 Big Bend President, Randy Nicklaus. “However, we know that the needs of our military families can be very different than other families. To help our counselors understand these needs better, we have added additional counselor training for this hotline. Callers will receive services such as crisis counseling, supportive help, information and referral to other local social services, and follow-up assistance.”

Florida is home to 1.8 million military veterans more than any other state except California. There are eleven active military bases and several other military installations. When personnel are deployed to Iraq and Afghanistan, their families face many unique challenges. Upon return home, the process of reintegrating to civilian life creates additional challenges. A multi-tiered system of help is slowly being created throughout the country to help serve the unmet needs related to these transitions. However, these services are fragmented and inconsistent from one community to another so a central hotline and resource directory of services are required to help military families find the help that they need.

The BrAlve project is funded by three community foundations in Florida – The Community Foundation in Jacksonville, The Gulf Coast Community Foundation of Venice, and The Dade Community Foundation. These foundations have provided grants through the BrAlve Fund to organizations throughout Florida to help our military families. The BrAlve Hotline will connect people to these new services as well as other existing community services. For example, in Tallahassee, WORKFORCE plus and the American Red Cross Capital Area Chapter have been granted BrAlve funds to provide specialized support to military families.

2-1-1 Big Bend is serving as one of four Regional Centers that will operate the Florida BrAlve hotline. Each Regional Center also answers a local 2-1-1 hotline. All four Centers are accredited by the Alliance of Information and Referral Systems as well as by the American Association of Suicidology. In addition to the four Regional Centers, several other 2-1-1 hotline organizations in Florida are participating in this project by contributing local community resource information to the BrAlve statewide resource directory. This free, public searchable directory will be available at www.floridabraive.org.

“There are hundreds of programs in our communities that can help our military as well as non-military families,” according to Nicklaus. “I encourage the families affected by deployments to Iraq and/or Afghanistan to call our new BrAlve Hotline for help. We are proud of our military personnel and want to do whatever we can to support them and their families.”

2-1-1 Big Bend answers more than 60,000 calls each year through its five, and now six, hotline programs. The regional 2-1-1 helpline program is a 24/7 service that helped more than 25,000 callers last year. Thousands of people have sought help for unemployment, utilities, food, rent, and mortgage payments. Mental health counseling and domestic violence calls are also common to the hotline. Callers to the hotline can remain anonymous and all calls are confidential. Anyone can dial 2-1-1 for help with these issues and other concerns.

For more information about 2-1-1 Big Bend and the BrAlve Hotline program, visit

www.211bigbend.org. 2-1-1 Big Bend is a United Way Agency.

Free Training to Become an IRS-certified Tax Preparer

The Volunteer Income Tax Assistance (VITA), part of United Way of the Big Bend's BEST Project, offers free tax preparation at sites throughout the Big Bend from January to April each year.

The program is looking for volunteers to spend a few hours per month to prepare taxes for low to moderate income families. Volunteers receive free training to become IRS-certified tax preparers. Previous tax preparation experience is not required.

This volunteer opportunity features:

- Flexible Hours
- Specialized training
- Everything provided- software, computers, supplies and taxpayers

VITA is a fast and free service that helps residents avoid predatory income-tax preparers and costly refund-anticipation loans. VITA volunteers work to ensure that eligible families take advantage of the Earned Income Tax Credit (EITC), which can increase a family's annual income as much as 15 percent.

VITA Volunteer Positions

Tax Preparer: Prepare and file basic tax returns for VITA customers and check eligibility for the Earned Income Tax Credit (EITC).

Greeter: Welcome and pre-screen all VITA customers to ensure they have all necessary information and documentation required to file a return.

Site Coordinator: Manage site operations and supervise the Tax Preparers volunteering at that site. A site coordinator for Gadsden is still needed.

VITA Training Dates and Times

Returning Volunteers:

Southwood Community Center:

- December 3-4th (Thursday- Friday) 8a.m.-9p.m.
- December 10th-11th (Thursday-Friday) 8a.m.-9p.m.

Disability Center: December 14th -15th (Monday-Tuesday) 8a.m.-5p.m.

United Way of the Big Bend:

- Site Coordinator
 1. December 9th 8:30a.m.-5:30p.m.
- Greeter
 1. October 7th 10:30 a.m.-11:30a.m.
 2. December 16th 12p.m.-1p.m.
- Open Practice Sessions with Thomas
 1. December 8th 8a.m.-7p.m.
 2. December 17th 8a.m.-7p.m.

Counties:

- December 16th (Wednesday) 8 a.m.-5p.m. Live and 5:30p.m.-7p.m. Greeter- Gadsden

For more information or to sign up, call (850) 488-8342, email VITA@uwbb.org or visit www.theBESTproject.org.

Successful Field Day at NFREC

Over 125 people spent the morning of September 19th at the University of Florida/IFAS/North Florida Research & Education Center in Quincy participating in the 8th Annual Fall Field Day and Open House.

This year's field day consisted of tours from various research programs at the North Florida Research Centers. Participants were able to view the latest studies on topics ranging from Bio-fuels/Forestry, Sustainable Fruit Crops, Vegetable Management, Wildlife and Gardening, Hydroponics at Home, Row Crops, and Agronomy.

Between tours, visitors took time to share with others what they observed, while enjoying refreshments and visiting displays during the Open House. The displays included Adage; Gadsden County Extension Office; Gardening Friends of the Big Bend; Jackson Apiaries LLC (honey producing company); Perennial Peanut Display from Taylor County Extension; and Wildlife Ecology.



The North Florida Research and Education Centers in Quincy, Marianna and Live Oak hold many agricultural events, workshops and field days through-out the calendar year. For information on NFREC programs and events, visit the NFREC website at <http://nfrec.ifas.ufl.edu>, or call (850) 875-7100 extension 0.

The 2009 Fall Field Day and Open House was sponsored in full by "Adage", an AREVA/Duke Energy Advanced Bio-power Company.

The UF-IFAS North Florida Research & Education Center is a member of the Gadsden County Chamber of Commerce.

Big Bend Hospice Hosts Teen Woe-Be-Gone Retreat

On Thursday, November 5 from 8:00 a.m. – 4:30p.m., the Caring Tree Program of Big Bend Hospice invites area teens to attend a grief retreat at Bradley's Pond in Tallahassee. Hope, fun and community are important elements of this event for grieving teens in the Big Bend area. Youth between the ages twelve to seventeen from Leon and surrounding counties that have experienced the death of a loved one can join in a day of grief support and sharing. The loss does not have to be recent to benefit from this event, and trained grief counselors and volunteers will be present throughout the day. Grief support activities will incorporate creative arts including music, group discussion, and a special remembrance ceremony.

Several county school districts are considering this an excused absence, but check with your school to confirm.

A light breakfast, lunch, and complimentary sweatshirt will be provided, and there will be a prize drawing at the end of the day. Teens will be transported to and from Big Bend Hospice to Bradley's Pond.

This event is a free community service of Big Bend Hospice. Space is limited so please call Becca at 878-5310, ext. 736, e-mail becca@bigbendhospice.org or visit www.bigbendhospice.org for more information or to register a teen.

Vernacular Art Inspires Young Artists

This school year, the Gadsden Arts Center is helping young students look at art differently with the Vernacular Art from the Hill Collection, on display through October 25. Vernacular artists are self-taught, come from southern rural areas and use non-traditional materials, like cardboard, plywood, house paint, and fabric, to create their art. The Hill Collection exhibition has inspired students to create their own artwork with everyday recycled and found objects.



Each Wednesday after school, students from Stewart Street Elementary come

to the Center for the 21st Century Community Learning centers program. The students have toured the Hill Collection many times and have become inspired to create their own work like the pieces in the show. These second-grade students worked in teams to create three large wall pieces that represent the world. The pieces are made from cardboard, paint, and other scraps. This exciting program is a partnership with the Tallahassee Community College Quincy House, the TCC Foundation, and the Gadsden County School Board, to provide art appreciation and studio art education for school children.

In school classrooms, students got a chance to create their own recycled art through the Art as Recycling Student Competition. The students brought recycled items into the classroom, and using things like aluminum cans, cardboard, and plastic, created masterpieces of their own. The students are learning that these items can be much more than trash.

The students' art is displayed in the Center's Bates Children Gallery and will be judged, with awards given, on November 13th at 6:30pm at the Gadsden Arts Center.



East Gadsden High students pictured with finished vernacular art piece named Horror Vacui.

Area Students Win Awards in “Art as Recycling” Contest

Students in Gadsden County have been working on entries for a unique art contest- the “Art as Recycling” Project hosted by The Gadsden Arts Center. The project is inspired by the Vernacular Art from the Hill Collection, on display through October 28, in which self-taught artists use found and recycled material for their art. The students were asked to create art from “found” materials that they brought into class. Four award winners were chosen from entries submitted by East Gadsden High School, Gadsden Elementary Magnet School, George W. Monroe, Gretna Elementary School, Havana Middle School, Robert F. Monroe, and West Gadsden High School. Awards will be presented on the evening of Friday, November 13, at 6:30 p.m.

The Best In Show is an assemblage titled *Horror Vacui*, by students La’shavia Chambers, Harrison Gibson, Trimaine Harrison, Lacreasha Johnson, Brent Kelly, Breannia Mathews, and Tianna Wimes, from Peggy Simmons’ first period class at East Gadsden High School. They studied the art of Louise Nevelson, a 20th century “assemblage” artist. *Horror Vacui* a beautiful wall sculpture, is spray painted gold, and if you look closely you’ll notice it is made from things like egg cartons, CD’s, cardboard, and bottle caps. *Planet of the Future* earned the first place prize, created by Kayla March and Brooke Gordon, art teacher: Eileen Wade, from Gadsden Elementary Magnet School. The piece is a robot of the future, whose eyes and feet are made from aluminum cans, and the rest is made from paper items. A drawing by DeVonte’ Clark, earned second place, art teacher: Roslyn Thomas, from West Gadsden High. “Recycle or the trash can will find you!” is quoted in the drawing. The trashcan monster doesn’t look too happy as he stomps through the city. Third place goes to a project that is also a game, created by Robert F. Monroe Day School’s High School class, art teacher: Nancy VanLandingham. The students painted and decorated cans that were used to hold the water for the classes paint brushes. For the game, a visitor re-arranges the cans and creates a design of their own.

The students’ art is displayed in the Center’s Bates Children Gallery through December 23. Please join us to congratulate all the winners, and other students, at 6:30 p.m. on November 13, at the Gadsden Arts Center located at 13 N. Madison Street in Quincy.

TDS Customers Can Save BIG on Office Supplies

TDS business customers now have *exclusive* access to purchase discounted office supplies through Staples®. This new program makes ordering office supplies affordable and easy.



To take advantage of these discounts online, simply contact your TDS Account Representative or call 1-866-9-TDS BIZ to get signed up.

TDS is a current member of the Gadsden County Chamber of Commerce.

BBB[®] Tips to Help Businesses Fight Friendly Fraud

Businesses are increasingly becoming victims of “friendly fraud” - fraud carried out by customers to get items free of charge. Your BBB warns small business owners to be on the lookout for friendly fraud and offers advice to protect against this growing online threat.

According to the Wall Street Journal, many companies, including the travel site Expedia, are currently seeing up to a 50 percent spike in friendly fraud since October 2008. The most common types of friendly fraud involve cases in which a customer falsely claims they:

- Never received an item ordered online;
- Received the wrong item ordered online; or
- Had their credit card stolen and were charged for items they didn't order.

The customer then demands a refund or issues a chargeback on their credit card.

“There is nothing friendly about friendly fraud. The impact on businesses is doubly painful; not only do businesses lose the merchandise, but they also lose what they should've made on the sale,” said Norman Wright, president/CEO of your BBB serving northwest Florida.

When “friendly” fraudsters are unable to coax reimbursements from a business directly, many then issue chargebacks to their credit card companies. Creditors will investigate the situation, asking for the business owner's side of the story before deciding whether or not the business is at fault. Defending a business against friendly fraud is no easy task, but BBB offers this advice:

- **Verify the buyer's billing address before sending merchandise.** Some retailers require that the billing and shipping address match before fulfilling an order. However, some businesses have found that simply paying for an Address Verification Service, which confirms that the billing address matches the address associated with the credit card, is sufficient.
- **Use a shipper that tracks delivery.** Some shipping firms provide tracking information and signature confirmation. Such information can help shed light on whether or not the customer really didn't receive the goods.
- **Deactivate or deny access to products.** For retailers that do not ship tangible items, but rather items such as downloads or access to sites, a plan for denying access is both prudent and practical.
- **Clearly state your return policy on your Web site.** This includes any product guarantees, time restrictions, condition requirements or fees—such as for restocking.
- **Be prepared to make your case to the credit card company.** Staying organized and presenting a solid case—including records of delivery or reimbursement and your return policy—in the face of a chargeback will assist the credit card company, and increase your chances for a favorable resolution.
- **Analyze sales records.** This can help you identify consumers who regularly charge back items, enabling you to decide whether or not to stop doing business with them.

For additional information and advice you can trust on defending your business from fraud, start with www.bbb.org.

Upcoming Events

Visit www.gadsdenfla.com for a list of upcoming events.

From the top menu “Events” category, choose one of the following to view local events:

Member Only Events: This choice lists Gadsden County Chamber of Commerce events for Chamber members. It may also include events sponsored, in part, by the Chamber. Non-member businesses interested in participation should contact Michelle Burdick, the vice president of membership, at michelleburdick@tds.net or by calling (850) 627-9231.

Community Events: This category lists business and/or community event information submitted to the Chamber. An organization does not need to be a member of the Chamber to submit information for the online calendar.

To publicize your event via the Chamber by way of press releases, announcements, and the online calendar, please follow these guidelines:

Deadline: 15th of each month (**prior** to the event is preferred for ample promotional time)

Format: Microsoft Word/Publisher documents or plain text email. Announcements in PDF format may not appear in the Chamber Chatter e-newsletter.

Photos and artwork must be jpg, tiff or gif attachments. Do not insert or embed into document.

PDFed registration, vendor and other forms required to submit prior participation in an event are accepted for upload for the Event Calendars.

Email: gadsdencc@tds.net

Indicate press release, announcement or event title in the subject line.

Note: **Planning ahead is in the best interests of your event. The Chamber prefers receiving event information at least thirty days in advance. Not only does this help promote the event, it allows Chamber staff to answer inquiries efficiently.**