

# THE BPG NEWS

Fort Lauderdale, FL • May 2011



Business & Professional Group

[www.bpgftl.com](http://www.bpgftl.com)



## THIS MONTH

### Speakers

Howard Zucker & Arlen Leight  
Robin Bodiford  
Douglas Paul  
Chuck Murabito

### Events

Dine-A-Round • Casablanca  
Dine-A-Round • Anthony's Coal Fire Pizza

### Photos

Open House • Collis Kimgrough & David Fawcett

## New Member

## General Election



### BILLY GRIMES, JR.

#### BankUnited

I am originally from Boston, Massachusetts. I moved to Florida in 1997. I am married to my wife, Angela and we live in Fort Lauderdale. I am an avid Red Sox, Patriots, Bruins and Celtics fan. I ran my first and last marathon in Miami in 2010. I've been in the Financial Services Industry since 1991. I currently work at Bank United.

#### My mission:

To help clients achieve short and long term financial goals. With more than 19 years of in-depth experience, I have earned my clients' trust by providing strategies to help them pursue their unique goals and needs.

#### My Credentials:

Florida Department of Financial Services Licenses

- Life
- Variable Annuities

#### Financial industry Regulatory Authority Registrations through LPL Financial

- Series 6
- Series 7
- Series 63
- Series 65

Please call me at (954) 563-9135 to help you achieve your financial goals.



The following is a brief description of the BPG Board of Director's Positions. Elections will be held at breakfast in **June (to be announced)**. If you are interested in being considered for one of the positions below, please **contact Secretary, John Hand at [john@johnshand.com](mailto:john@johnshand.com) or (954) 263-8084, or you may contact any one of the present BPG Board Members.**

**President:** The Board President presides over all board meetings and runs the breakfast meetings. The president also communicates with all other board members to keep the group moving forward.

**Vice President Membership:** The VP of Membership has the crucial role of handling all new member applications and presenting prospective new members to the board. The VP of Membership needs to be at the breakfast meetings earlier to assist in signing in guests and needs to have a replacement if he/she cannot make a breakfast meeting.

**Vice President Programs:** The VP of Programs is responsible for setting the line-up of speakers for the breakfast meeting as well as introducing the speakers at the meeting.

**Treasurer:** The Treasurer keeps the books of the BPG and reports on the state of our finances at our board meetings. The treasurer must be at every breakfast earlier and if they are unable to attend a breakfast they must appoint someone to collect money.

**Secretary:** The Secretary takes the minutes at all board meetings and submits them for review and publication.

**Social Chairperson:** Preferably we would have co-chairs for this position. The Social Chairs put together all the fun events from dining, to theatre, to open houses, bowling and kayaking.

**Director of Communications:** The Director of Communications has the role of collecting the information for the newsletter as well as any other topics involving the group's internal and external communications.

*Continued on page 4*

**DO BUSINESS WITH A MEMBER**

## **Business & Professional Group**

P.O. Box 4587  
Fort Lauderdale, FL 33338  
www.bpgftl.com

### **Board of Directors**

#### **President**

Dr. Donna Watson  
(954) 568-9355  
president@bpgftl.com

#### **Vice President Membership**

Steve McAleer  
(954) 205-5333  
membership@bpgftl.com

#### **Vice President Programs**

Arlen Leight  
954-768-8000  
programs@bpgftl.com

#### **Treasurer**

Susan Kissinger  
(954) 565-6482  
treasurer@bpgftl.com

#### **Secretary**

John Hand  
(954) 263-8084  
secretary@bpgftl.com

#### **Director of Communications**

Debby Meltzer  
(954) 970-8085  
communication@bpgftl.com

#### **Social Director Co-Chairs**

Matt Gill  
(954) 766-8007  
social@bpgftl.com

Jerry O'Brien  
(954) 257-0970  
social@bpgftl.com

#### **Friendship Director**

Bev Shaffer  
(954) 907-3942  
friendship@bpgftl.com

#### **Networking Director**

Chris Traini  
(305) 868-6787  
networking@bpgftl.com

#### **Community Relations Director**

Jim O'Keeffe  
(954) 493-9505  
community@bpgftl.com

**BPG Members meet for breakfast every Thursday at 8:00 a.m. at Hugh's Catering 4351 NE 12th Terrace Oakland Park, FL 33334**



## **PRESIDENT'S MESSAGE**

**Hi everyone.**

So it's May, which means the end of Stone Crab season!!! Oh, it is a sad time...but, It is also the month to honor our mothers. Anyone who knows me knows that's a special day for me even though mine has passed. It is a day to remember ours whom have passed with bringing in fond memories, telling stories to friends and family about fun times you shared and smiling...remembering all the things that she did that used to drive you crazy and now you actually miss!!! So, I encourage all whose mothers are still here that you to make this year a great day for them. For those of you who are mothers yourselves, do something amazing for yourself regardless of your children because you deserve it.

As far as our businesses and careers go, lets attempt to literally give it a little mothering and some nurturing, as well. What does it need? A piece of new equipment? Flowers in the lobby? Whatever it is, do it. It will make you feel better and the universe always answers positive actions with positive results, so it's a win-win.

Just do it...

*~ La Prez*

## **BPG BOARD OF DIRECTOR'S MEETING**

### **April 2011 Meeting**

The BPG Board Meeting was held on Wednesday April 6, 2011 at John Hand's Office at Keller Williams Realty.

In attendance: Donna Watson, John Hand, Steve McAleer, Arlen Leight, Matt Gill, Chris Traini, Susan Kissinger, Beverly Shaffer, Jim O'Keeffe and Debby Meltzer.

Meeting was called to order at 7:15pm.

Matt Gill made a motion to approve the minutes from the last meeting and Steve McAleer seconded it and it was unanimously approved.

New Business:

The board discussed membership renewals being sent out shortly so that members have an opportunity to renew by the 6/30/11 deadline.

The Pride Center membership for BPG was discussed. The renewal fee is \$1200. Last year it was \$600. Donna will be speaking with the new representative at the Pride Center to see if we can keep the \$600 fee for renewal. More details will follow.

Susan Kissinger, Treasurer, presented the Treasurer Report. It is as follows:

Opening Balance:	\$ 3990.27
Deposits & Other Credits	\$ 1571.00
Checks Written:	\$ 3059.25
Other Withdrawals & Service Fees Charged:	\$ 91.28
Closing Balance:	\$ 2410.74

Chris Traini, Director of Networking, presented his report. He is all set with prizes for April and is organizing prizes for future months.

**Continued on page 4**

# MEMBERSHIP ACTIVITIES

## SCHEDULED SPEAKERS

**May 5**

Howard Zucker and  
Arlen Leight

**May 12**

Robin Bodiford

**May 19**

Douglas Paul

**May 26**

Chuck Murabito

## MEMBER BIRTHDAYS

**May 9 Thom Carr**

**May 9 Peter Meyerhoefer**

**May 9 Cal Steinmetz**

**May 14 Deb Meltzer**

**May 18 Dr. Ross Seligson**

**May 21 Shawn MacCormack**



## SOCIAL CALENDAR

### Dine-A-Round

**Wednesday, May 11th  
at 7:00 p.m.**

Casablanca  
A-la-carte dinner  
3049 Alhambra Street  
(on A1A, south of Sunrise)

### Dine-A-Round

**Thursday, May 26th  
at 7:00 p.m.**

Anthony's Coal Fire Pizza  
A-la-carte dinner  
1203 S. Federal Highway,  
Pompano Beach  
(just north of McNab)

## MEMBERSHIP REPORT - APRIL 2011

### Our Guests

**Austin Carleton, A-1 Quality Plumbing**

*Referred by Jim Crandell*

**Barbara Parker**

*Referred by Cal Steinmetz*

**Greg Hughes, Better Homes and Gardens**

**Real Estate Florida 1st**

*Referred by Sam Chalfant*

**Billy Hill, Specialty Office Solutions**

*Referred by Marshall Krug*

**Marc Lyons, Lyons, Snyder & Collin, PA**

*Referred by Cal Steinmetz*

**Billy Grimes, Bank United**

*Referred by Chris Truster*

**Joe Pace, Michael Leigh Salon**

*Referred by Michael Leigh*

**David Gross, East Coast Property Adjusters**

*Referred by PrideFest*

**Eric Wood, Visionary Health and Wellness**

*Referred by Bev Shaffer*

**Roberto Freitas, Artistry Wall Design, Inc.**

*Referred by Jerry O'Brien*

*When you attend breakfast, introduce yourself to our guests and welcome them to the BPG!  
Please bring a business associate or friend to a BPG breakfast, networking or social event.*

*Thank you for your support!*



# BPG BOARD OF DIRECTOR'S MEETING

## **Continued from page 2**

Arlen Leight, VP of Programs, presented his report. The speaking calendar is filled through June 2.

Steve McAleer, VP for Membership, presented his report. Four new membership applications were presented to the board for approval. Each membership application was reviewed. Matt Gill made a motion to approve the new member applicants and Susan Kissinger seconded the motion. All were in favor and all four applicants were approved into membership.

Debby Meltzer, Director of Communications, presented her report and is working on completing the next newsletter.

Matt Gill, Director of Social Activities, presented his report. He will be looking into planning for the installation dinner in June and adding new events to the social calendar for May.

The Amendment to the By-Laws-Section 5: Members per Class votes were reviewed. The votes were tallied and the amendment was passed by more than a 2/3 majority vote. The By-Law now reads:

### SECTION 5 Members per Classification:

Each Business Classification is limited to 3 members. The number of members in a business classification may be increased or decreased by a majority vote of the Board of Directors and approved by a majority of the members in good standing.

The meeting adjourned at 9:15pm.

The next meeting will be held on May 4 at 7:00pm at John Hand's office at Keller Williams Realty.

## GENERAL ELECTION

### **Continued from page 1**

**Community Relations Director:** The Community Relations Director keeps the board informed of community happenings, makes contacts with other organizations, brings in outside speakers, and organizes the group's participation in charitable events and the pride events.

**Networking Director:** The Networking Director's role is to encourage business networking through a variety of means. Currently we have the referral contests and a bi-monthly networking meeting.

**Friendship Director:** The Friendship Director's role is to greet guests at the meetings and to keep up to speed with member accomplishments and losses and send cards accordingly.

### **HAVE A SPECIAL PROMO?**

If you have a promotion or a special event that you want the whole membership to know about, you can create an article or announce it in the monthly Newsletter. You can also ask BPG to have it sent out via the BPG Facebook page.

**Thank you for being a member!**

Submitted by Dr. Donna Watson,  
A Place Of Health

### Medical Bills Leading Cause of Bankruptcy



A March 30, 2011, article in the Murfreesboro Post from Tennessee, carried the headline above. The article's author, Laura Thornquist, was making the point that cuts in healthcare to attempt to balance state's budgets could have the reverse effect by creating more bankruptcies.

In support of her contention, Ms. Thornquist cites the work of David Himmelstein, professor of public health at City University in New York, and associate professor of medicine at Harvard Medical School, who has researched medical-related bankruptcies for the past decade. His research showed that between the years 2002 and 2007 the number of bankruptcies due to medical bills went up significantly.

According to the Murfreesboro Post article, and two Himmelstein research papers published in The American Journal of Medicine in 2011 and 2009, more than half of all bankruptcies filed in the United States today are due to medical bills. The research states that in 1981 bankruptcies due to medical bills accounted for only 8 percent of those being filed.

Currently the studies estimate that 62.1 percent of all bankruptcies in 2007 were due to medical bills. This figure is even before the most recent recession and is also considering the fact that bankruptcy laws have made it tougher to file for bankruptcy. What may be most surprising is that according to the studies, most of these people who filed for bankruptcy were well educated

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owned homes, and had middle-class occupations. Possibly even more frightening is that three quarters of these had health insurance.

Several attempts to help this situation have met with less than successful results. The studies show that in Massachusetts, inadequate coverage was offered to a larger number of people resulting in a large increase in bankruptcy filings, even as more people had insurance. Himmelstein explained this by saying, "What Massachusetts did was to give people really inadequate coverage. It traded uninsurance for underinsurance. That really didn't work. When people were seriously ill, they ended up with such huge medical bills that they really didn't have coverage that could keep them out of the bankruptcy court."

For more information, please contact **Dr. Donna Watson of A Place of Health at 954-568-9355**. You may also visit her website at **[www.aplaceofhealth.com](http://www.aplaceofhealth.com)**.

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THE NEW TIMES MAGAZINE

*Submitted by Darcy Beeman*

**This article was written by Edward Jones for use by your local Edward Jones Financial Advisor, Darcy Beeman located at 2500 N. Federal Hwy #102 in Fort Lauderdale 954-566-4252.**

## Taxes, Deficits and Debts – What Does This Mean for the Economy?

Many people are worried about the size of the government deficit and the rising tide of debt. Although the U.S. has run deficits for most of its history, today's levels are unusually high. We think it's important for policymakers to address the large deficit and growing debt with a long-term plan, and Standard & Poor's negative outlook for the U.S. debt has made action more urgent. The stock and bond markets have largely ignored these issues so far, which provides policymakers time to act. In our view, that's a good guide for investors to follow as well. We believe you shouldn't let concerns about government spending and high debt levels keep you from making investment decisions designed to help you achieve your long-term goals.

### **The Deficit**

When the government spends more money than it collects in revenue (such as tax revenue), it runs a budget deficit. Deficits aren't always a bad thing. Just as many younger people borrow money to pay for an education or buy a house, governments borrow money by issuing bonds. But there is one major difference: Governments don't age or retire. They can essentially borrow forever because they generate income forever. Plus, as the economy expands, government revenue grows, making it possible to support growing deficits.

A deficit of less than 3% of gross domestic product (GDP) is generally considered to be reasonable because the economy is usually growing at about that same pace. However, the U.S. had a budget deficit of 8.9% of GDP in the 2010 fiscal year that ended in September. While this was an improvement from 10% of GDP in 2009, the deficit is expected to remain stubbornly high during the next decade.\*

### **Federal Debt**

The deficit and the debt aren't the same, but when the U.S. runs a deficit, it increases the debt, too. The debt is basically the total of all past deficits. However, high debt levels make those who lent money by buying U.S. Treasuries nervous about the ability to repay principal and interest. As a result, investors may start demanding higher interest rates to compensate for the additional risk of higher debt and deficits.

This is what happened in Greece and other European countries. Many European countries have announced "belt tightening" policies to restrain spending and, in some cases, have raised taxes. Other countries have announced similar plans to reduce deficits to acceptable levels before the market has forced them.

Net U.S. federal government debt, which excludes the debt the government holds itself, is projected to rise to about 85% of GDP in 2015 from 65% in 2010, according to the International Monetary Fund (IMF). This would be the highest level since the 1940s, when debt spiked as a result of massive spending during World War II. As a result, it's important for U.S. policymakers to reach agreement on a credible plan.

***Continued on page 7***

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## The Market Hasn't Worried about Debts and Deficits

While high debt levels and deficits have been issues in the past, the market has largely overlooked them. The following chart shows that the long-term trend in the market (orange line) has been basically unaffected when debt levels have increased and decreased (blue line). It's also important to remember that small changes in government policies can make a big difference over time.



Source: Federal Reserve, U.S. Department of Treasury, Congressional Budget Office, Bloomberg.

The deficit and debt are likely to continue to be important issues in the U.S. and other countries during the next few years. Over the next few months, Congress will face many decisions, including raising the debt ceiling and passing a 2012 budget, which may also include tax policies. But don't let the size of the numbers or the ongoing debate make you think these problems can't be resolved.

We've seen high deficits and debt levels before, and long-term plans to reduce them to more sustainable levels require modest but unpopular changes, according to most analysts. While the difficult discussion of addressing high budget deficits has just begun, implementation will likely take years. We believe there is still time to address these issues and improve the picture.

Investors should be prepared for the possibility of tax increases and cutbacks in government benefits in the future as a way to combat the U.S. deficit. We understand many people are concerned and that the debates are likely to be contentious. In our view, these worries have created an opportunity to add to quality investments at lower prices.

\*U.S. Department of the Treasury

## SALES TIP

**You will gain more credibility through the questions you ask than the statements you make**

**Submitted by Paulette Halpern, Sandler Training**



Every prospect expects salespeople to say good things about themselves and the products they sell. Thus the statements you make are rarely taken seriously and are frequently discounted. What is taken seriously is the concern and knowledge you display in learning about the customer's situation. Ask thought-provoking questions which will help you to understand the customer's unique situation and will help you and the customer to manage quality decisions. When the customer hears your well thought out (not trapping or leading) question, they say to themselves, "He wouldn't be asking me that if he didn't understand our business."

**ATTORNEY** **Robin L. Bodiford**  
JD, MSW

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*Author: Fresh Start Bankruptcy (John Wiley & Sons, 2003) and A Simplified Guide to Creating a Personal Will*  
*Co-Author: The Broward County Domestic Partnership Ordinance (1999)*

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# ANNOUNCEMENTS

## DR. J. MICHAEL HEIDER RECEIVES 2011 BEST OF FORT LAUDERDALE AWARD

NEW YORK, NY, March 21, 2011

For the third consecutive year, Dr. J. Michael Heider has been selected for the 2011 Best of Fort Lauderdale Award in the Dentists' Office category by the U.S. Commerce Association (USCA).

The USCA "Best of Local Business" Award Program recognizes outstanding local businesses throughout the country. Each year, the USCA identifies companies that they believe have achieved exceptional marketing success in their local community and business category. These are local companies that enhance the positive image of small business through service to their customers and community.

Nationwide, only 1 in 120 (less than 1%) 2011 Award recipients qualified as Three-Time Award Winners. Various sources of information were gathered and analyzed to choose the winners in each category. The 2011 USCA Award Program focuses on quality, not quantity. Winners are determined based on the information gathered both internally by the USCA and data provided by third parties.



## MEMBER CATEGORY UPDATE

BPG is looking for new members in the following categories:

**Accountants**  
**Tax Preparers**  
**Property and Casualty Insurance**  
**Bookkeepers**  
**Credit Repair Agency**  
**Human Resource Personnel**  
**Graphics Person**  
**Handyman**  
**Painter**  
**Electrician**  
**A/C Repair**  
**General Contractor**

**Mechanical/Structural Engineer**  
**Mortgage Broker**  
**Event/Wedding Planner**  
**Office Furniture Retailer**  
**Restaurant Owners**  
**Nursing Home Administrator**  
**General Medical Practitioners**  
**Plastic Surgeon**  
**Auto Sales**  
**Plumbers**  
**Web Design**

## VISIT DENNY IN CALIFORNIA THIS SUMMER



Denny Hamann will be in his Guerneville California home, in the heart of the Russian River ([www.russianriver.com](http://www.russianriver.com)) from May 5 to October 5 and can handle up to 6 visitors at a time. He lives next

door to a vineyard by the Russian River, which is surrounded by a huge redwood forest. Some trees are over 1,000 years old. He is in Sonoma County, the heart of wine country and 70 miles north of San Francisco (the airport to fly to, or Oakland is a bit farther away). Escape the Florida heat and humidity and visit Denny. He will be only 10 miles from the Pacific Ocean. The Welcome Mat will be waiting for you.

facebook



Business & Professional Group

## HAVE A SPECIAL PROMO?

If you have a promotion or a special event that you want the whole membership to know about, you can create an article or announce it in the monthly Newsletter. You can also ask BPG to have it sent out via the BPG Facebook page.

**Thank you for being a member!**

## PLACE YOUR AD NOW

Get great exposure through the BPG Newsletter! Place your ad now and let the networking and new business begin! At our last Board meeting, the Board Members felt that, since the newsletters are now in print again, they should be more accessible to members. The newsletters should also be used as a tool for us to encourage others to join and for YOU to also advertise your business! If you'd like to promote the group to your clients and colleagues, please let us know how many copies of the newsletter you will need. We will also provide a stand for you that can be used to display copies of the newsletter in your reception area or at your desk in your office. In addition, we'd like to remind you of a great opportunity to gain exposure for your business. You can place an ad in our newsletter and, depending on the month of placement, your fee will be prorated since we normally invoice quarterly. **Contact Debby Meltzer, at [communication@bpgftl.com](mailto:communication@bpgftl.com).**

# A SPECIAL THANK YOU FROM HABITAT FOR HUMANITY



## Board of Directors Executive Committee

Robert W. Leider - Chairman of the Board  
Executive Vice President and General Manager  
WSVN-TV, Channel 7

Gary Correll - 1st Vice Chair  
Director of Merchandising  
Publix Super Markets

Lisa Kitei - 2ND Vice Chair  
Executive Director  
Broward Performing Arts Foundation

Roger G. Metraff - Treasurer  
Chief Financial Officer  
Sanham Television Corporation

Dr. Teri Stockham, PhD. - Secretary  
Forensic Toxicologist  
Teri Stockham, PhD., Inc.

Courtney Callahan Crush, Esq. - Chair,  
Legal Committee  
Crush Law, P.A.

Kathy L. Craven - Past Chairman  
Vice President  
Craven Consulting

Nancy A. Daly - Chair, Restock  
Community Volunteer

Ian B. Berger  
Vice President,  
District Manager East Coast  
Florida Community Bank

Tim Debbins  
Director of Ministries  
First Presbyterian Church of Fort Lauderdale

Bill Feinberg  
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Allied Kitchens & Bath

Kevin A. Fernandez, Esq.  
Director  
Tripp Scott Attorneys at Law

Linda D. Jones  
Senior Mortgage Consultant/  
Licensed Mortgage Broker  
Common Mortgage

Jeff Hall  
Vice President, Corporate Services  
JM Family Enterprises, Inc.

Doreen Koenig  
Community Advocate

Monica Maroone  
Community Advocate

Dr. Eloise McCoy-Cain  
Educator

Robyn Motley  
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Stephen R. Palmer  
Chief Operating Officer  
Stiles Corporation

Richard A. Rodriguez  
Chief Financial Officer  
Centric, LLC

Barbara R. Tierney  
President  
Yacht Gallery

E. Birch Willey  
Community Advocate

## Executive Director Jason S. Crush, Esq.

March 7, 2011

The Business Professional Group, Inc.  
c/o Dr. Donna Watson  
P.O. Box 4587  
Fort Lauderdale, FL 33338

Dear Dr. Watson:

On behalf of Habitat for Humanity of Broward, please accept our appreciation for your recent donation of \$500.00. Your gift will help provide deserving families in Broward County a safe and decent home as well as the education, resources and support needed to become self sufficient and responsible homeowners and neighbors. Without support from individuals, corporations and organizations, we could not work to accomplish our mission of eliminating poverty housing in Broward County.

Established in 1983, Habitat Broward has successfully built more than 300 homes, changing the lives of more than 1,200 children and adults. With the support of community-minded organizations, we are able to continue offering a "hand up, not a hand out" to people who are working hard to change their families' lives for the better through achieving the dream of homeownership.

Thank you again for your continued generosity towards Habitat for Humanity of Broward as we partner to build a better Broward one home at a time.

Warmest Regards,

A handwritten signature in blue ink, appearing to read "JSC", is written over a horizontal line.

Jason S. Crush, Esq.  
Executive Director  
Habitat for Humanity of Broward, Inc.

3564 N. Ocean Blvd - Ft Lauderdale, FL 33308 Phone (954) 396-3030 Fax (954) 396-3050 www.habitatbroward.org

Habitat for Humanity of Broward County, Inc. is a tax-exempt, non-profit organization pursuant to section 501(c)(3) of the Internal Revenue Code. A copy of our official registration and financial information may be obtained from the Florida Division of Consumer Services by calling 1-800-435-7352. Registration does not imply endorsement, approval, or recommendation by the state. Habitat for Humanity of Broward County, Inc. receives 100% of contributed funds.

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