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SEMINOLE COUNTY'S PREMIER BUSINESS MAGAZINE

VOLUME 12 NUMBER 8

July/August 2010

BABY BUSINESS

How to choose where to have your baby



SPECIAL REPORT

PROPERTY INSURANCE CRISIS
Can anything be done to bring costs down?

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- SOUTH LAKE HOSPITAL

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Cover photo by Bob Buckley -- R. Buckley Photo.com

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Vol. 12

No. 8

Seminole County, Florida, is known throughout the world for its ecosystem, and it ranks second in the nation for future business growth. *Success Magazine* is a bi-monthly publication published for Seminole County. It is intended to be a source for business and development in Seminole County by providing information about growth.

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Meeting Planners Guide to Facilities
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Fidelity Press

Success Magazine
is published bi-monthly by
Special Editions, Inc.
999 Douglas Avenue
Ste 3317, Altamonte Springs, FL 32714
Phone: 407-862-7737
Fax: 407-862-8102
E-mail: publisher@specedpub.com
Website: www.SpecEdPub.com

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AROUND SEMINOLE

Generating \$2.5 Billion Airport revs up local economy

A statewide economic impact study recently released by the Florida Department of Transportation shows that Orlando Sanford International Airport ranks as one of the region's most important economic engines, generating more than \$2.5 billion in economic activity in 2010.

Diane Crews, vice president of administration at Orlando Sanford International Airport, said the economic impact of airport operations and industrial development at the adjacent Airport Commerce Center grew by more than \$700 million since FDOT's last statewide economic impact study in 2001.

Economic activity generated by Orlando Sanford International Airport generates more than 18,000 jobs with an annual payroll of more than \$522 million, Crews said.

Orlando Sanford International Airport is preparing a new 20-year Master Growth Plan for submission to the Federal Aviation Administration for approval.

Crews said the last 20-year plan was approved in 2003.

"Orlando Sanford International Airport is growing with the community," Crews said. "We are a critical part of the economic base in Seminole County and we have an obligation to this community to plan our growth to benefit the entire region," she said.

Over the past 15 years Orlando Sanford International Airport has undertaken massive changes, increasing passenger service from 48,186 passengers a year in 1995 to more than 1.7 million passengers annually in 2009.

This growth in passenger activity was accompanied by a corresponding growth in the airport facility itself, including the extension of one of its primary runways, numerous airfield and commerce park improvements, the addition of an FAA control tower, a new general aviation runway, a new fire station, cargo center, new hangar facilities and

new security and communications networks to serve commercial airlines, both aviation and non-aviation tenants and other airport users.

Spolski Construction Inc. of Sanford has started site work at Orlando Sanford International Airport to build the airport's largest hangar at 2551 Hellcat Lane.

Crews said the \$5 million project will result in the airport's first commercial aviation hangar, a 53,351 sq.-ft. facility that includes 44,000 sq.-ft. of hangar space, 4,000 sq.-ft. of maintenance shop and 5,351 sq.-ft. of office space.

NCAA Championships Seminole hosts "Green" tennis

Seminole County has made history as host of the first ever "green" NCAA tennis championships at Sanlando Park in Altamonte Springs. Following encouragement from the NCAA, the Division II championships included eco-friendly practices to help make the event one of the first NCAA Championships that has "gone green."

Currently, the sports events industry is taking great strides to help reduce the impact sporting events have on the environment. Many leaders within the sports industry are in the process of developing green practices to encourage spectators and participants to rethink, reduce, reuse, and recycle.

For more information on the environmental aspects of the tournament, see Success Online at www.spedpub.com



Photo by R. Buckley Photo.com

CONTACT US: Do you have a unique small business story to share with us? Do you have a tool or plan that would assist small business owners in Seminole County? If so, please let us know. Email editor@spcedpub.com or our regular mailing address: IDC Building, 999 Douglas Avenue, Ste 3317, Altamonte Springs, FL 32714.

Property Appraiser Estimates 2010 Taxable Values released



Seminole County Property Appraiser David Johnson released the Estimated 2010 Taxable Values for real and personal property in Seminole County to taxing authorities for budget planning.

The estimated numbers are reflective of the substantial decline in the real estate market and challenges faced by taxing authorities locally as well as nationally. Value declines are not evenly distributed throughout all property types. The values reflect the continuing decline in not only residential-type properties but

significant declines in commercial properties, including retail, office, industrial and hospitality. Due to the Save Our Homes Cap associated with homestead properties, 53,131 parcels located throughout Seminole County will not experience a decrease in their taxable value.

The figures listed here reflect the 2010 Estimate of Taxable Value for Seminole County and the seven municipalities. The percentage of change is reflective of the 2009 Final Certified Taxable Values to the 2010 estimate of values:

Taxing Authority	2010 Estimate	% Change
Altamonte Springs	2,491,180,171	-14.83%
Casselberry	1,155,542,827	-12.49%
Lake Mary	1,834,326,801	-12.02%
Longwood	925,207,182	-11.07%
Oviedo	1,941,147,917	-6.27%
Sanford	2,516,793,466	-12.52%
Winter Springs	1,692,001,450	-6.51%
Seminole County Government	25,459,704,839	-9.27%

For more information, see Success Online at www.spedpub.com

Adventist HQ moving to Altamonte

Adventist Health System, owner and operator of Florida Hospital, broke ground for their new headquarters building in Altamonte. *For more details, see Success Online at www.spedpub.com.*



Lars Houmann, President/CEO, Florida Hospital; Bob Henderschedt, Senior VP, Administration, Adventist Health System; Pat Bates, Mayor City of Altamonte Springs; Don Jernigan, President/CEO, Adventist Health System; Gardner Hussey, Commissioner, District 1, City of Altamonte Springs; Jon Batman, Commissioner, District 4, City of Altamonte Springs; Sarah Reece, Commissioner, District 3, City of Altamonte Springs; Steve Wolfram, Commissioner, District 2, City of Altamonte Springs.

SBDC Seminar

Grow business with Emailing

More than 100 entrepreneurs and small-business owners attended a workshop sponsored by the Small Business Development Center at Seminole State College of Florida.

The workshop, "How to Use E-mail Marketing to Grow Your Business," was offered at Seminole State's Heathrow Campus. "The prolonged weak national economy continues to drive strong interest in entrepreneurship and small-business creation," said Robert Goetz, SBDC manager. For more information or to register for the workshop, go to <http://sbdc.seminolestate.edu/seminars.htm>.



Hotel news Hilton renovation; Clarion changes name

The 311-room Hilton Orlando/ Altamonte Springs has completed its \$7 million renovation, including redesigning 20,000 sq.-ft. of meeting space, adding three large hospitality suites and creating a 1,400 sq.-ft. fitness facility and day spa. The final phase included a redesigned lobby and a contemporary restaurant and lounge.

The Clarion Inn & Conference Center in Altamonte Springs has become the Magnuson Grand Hotel Orlando. Magnuson Hotels is the world's largest independent hotel group with over 1,000 properties across North America and the UK. A Magnuson Hotels affiliate, the 263-room full-service hotel offers 10,000 sq.-ft. of meeting space.

NAI Realvest

Boyd named Sr. VP

NAI Realvest and its real estate development affiliate Florida CommerCenters, appointed Robert A. Boyd senior vice president for CommerCenters, LLC and NAI Realvest.

George Livingston, chairman emeritus of NAI Realvest and CommerCenters, LLC, said Boyd has more than 30 years of experience in commercial property development, asset management and investment sales.



Robert A. Boyd



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The overall design of Savannah Park captures the essence of old Southern Charm. Setting itself apart from the contemporary style that is so prevalent in today's Marketplace, Savannah Park aims to bring the warmth and heart of the South to Seminole County. Allowance for design and tenant improvements included.

Jim Thomas
Executive Director

Call for appointment
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Growing the family business in Lake Mary

Crystal Lake Nursery

This Business is Growing

Lake Mary's oldest continuously-owned family business has been in the same location since before World War II.

Follow West Lakeview Avenue to Crystal Lake Nursery and little appears to have changed

since Don Smith's mother began selling hibiscus in front of the family grocery store in 1939. The store, the starch and golf ball factories which comprised Lake Mary's industrial area when Smith grew up on the family plot are gone. But the Florida landscape that produces nearly all the nursery stock is relatively untouched. And it is the seedbed for Lake Mary's oldest continuously-owned family business.

More botanical garden than modern nursery, the Smiths continue to operate under the premise with which the nursery started, "If I can grow it, you can grow it. I'll just tell you how." That's one reason customers won't find any exotic plants, annuals or seasonal plants at Crystal Lake Nursery.

"Mother discovered that you need to sell the seasonal plants quickly or they die and you're stuck with them," Shirley explains.



Shirley and Don Smith, owners
Crystal Lake Nursery



Photo by R. Buckley Photo.com

With customer satisfaction as their priority, the Smiths focus on the palms, grasses and shrubs that grow well year-round in central Florida. It's a business plan that the senior Smiths developed by trial and error, much like farming itself. Don's training for the business was all hands-on. Growing up on the family nursery he learned to do all of the tasks, just not always why things were done a certain way.

Similar to fashion, the Smiths contend there are cycles in the nursery business, with certain plants popular for a period of time until their popularity wears off. Don and Shirley stay tuned in to the latest trends and developments from a few periodicals and the internet and adjust as needed. Smith relies on many of the same production techniques that his parents used, shunning pesticides and pumping water from adjacent Crystal Lake. Green before it was stylish to be green, the Smiths prefer nature's way of dealing with

disease. Many of the sprays, Smith claims, are simply used to deal with cosmetic issues-producing a fruit or vegetable that is more visually pleasing, but not necessarily healthier. Branded a 'clean' nursery by the citrus inspector, Smith's environmentally-friendly approach is working.

When Smith assumed the family business in 1950 he added a landscaping service. With the same priority of customer satisfaction, Smith guarantees his work for the life of the planting, makes free deliveries as well as house calls to diagnose problems. As a result their landscaping clients have become their most faithful nursery customers. Despite the widening of Lake Mary Boulevard and other development in the area, customers continue to find their way to Crystal Lake Nursery. While they will find neither prices nor planting and care directions on Smith's containers they will find a level of personal attention that no larger nursery offers.

"If I can grow it, you can grow it. I'll just tell you how."

**2009
WAS A TOUGH
YEAR**

But it made us a better bank.

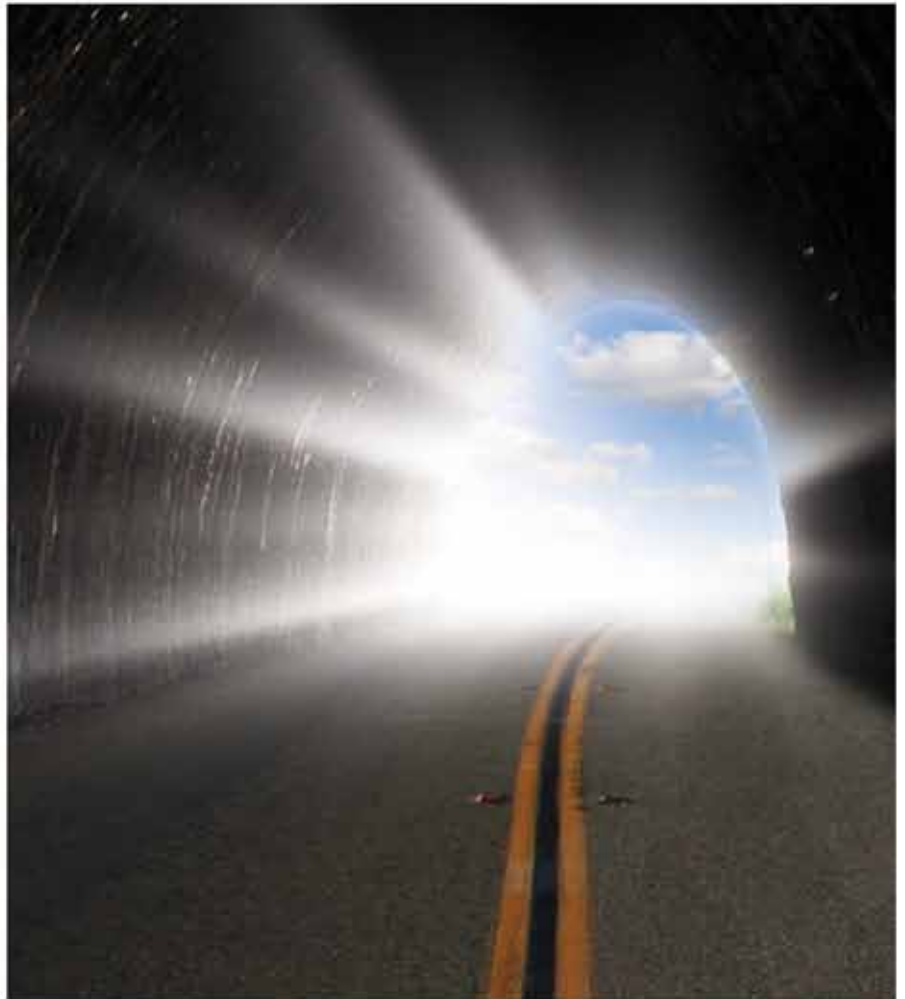
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CONTACT US: Do you know of successful businesspeople who have recently been honored by their companies, government or private organization? If so, please let us know so we can tell everyone about it. Email editor@spcedpub.com or our regular mailing address: IDC Building, 999 Douglas Avenue, Ste 3317, Altamonte Springs, FL 32714.

Leadership Legend

George Smith Honored

George E. Smith, co-founder of Wharton-Smith, Inc., a Sanford-based full-service general construction company, was honored at Leadership Seminole's Annual Community Leadership Celebration with the Leadership Legends Award.

Smith has more than 50 years experience in the construction industry and has led his company to become a recognized leader, making many of the Florida top-ranked construction firm lists. Employing approximately 550 people company-wide, the firm recently celebrated 25 years and produces an annual volume in excess of \$250 million.

Smith has received two Joseph A. Orritt Service Awards from the Central Florida Zoo and Botanical Gardens, a "Distinguished Alumnus" award in 2003 from Ohio State University's College of Engineering and Knowlton School of Architecture and a Lifetime Achievement Award in September 2005 by the Seminole County Regional Chamber of Commerce.

He is Board Chair for the Kids House of Seminole, on the Board of Directors of the Central Florida and Botanical Gardens, a member of the Associated General Contractors of Central Florida, Associated Builders and Contractors, the Economic Development Commission of Mid-Florida and the Seminole Regional Chamber of Commerce.

The annual Community Leadership Celebration Event also honored the graduates for Class 19, Legends Recipient and Character Key High School Video Contest winners.

Class 19's community project is the Rescue Outreach Mission. This non-profit provides emergency shelter, food, clothing, substance



George E. Smith

abuse counseling and spiritual guidance to disadvantaged, needy, homeless and abused individuals and families. The class built a playground for children who live onsite, created a mulit-media workspace for resident's computer access, and donated 3,000 pounds of food, clothing and personal items to ROM. Class 19 generated \$70,000 in cash and in-kind donations and volunteered 1,000 hours to the project.



Heathrow will soon have a new, high-tech medical center. Heathrow Health City will have 7,200 sq.-ft. and four buildings and space for 75 doctors with construction beginning later this year. The center will also be "green" with the highest LEED certification with Platinum LEED Solar Roof and Zero Energy Interior technology available as an optional upgrade. The parking area will also include the ability for Solar Power Plug-ins for Hybrid Vehicle technology. Mariner Asset Management Services and Gensler Architecture are partners on the project.



\$14M in savings Seminole Govt wins state award

Seminole County Government's Purchasing and Contracts Division has won The Florida Association of Public Purchasing Officers, Inc.'s *Excellence in Public Procurement Award* for its outstanding work. The division has saved the county over \$14 million by using the competitive process.



Ray Hooper, CPCM (left), Purchasing & Contracts Mgr. and County Commission Chair Bob Dallari

Chamber discusses Strategic and Long-Range Planning

The Seminole County Regional Chamber of Commerce recently held a focus group meeting to discuss improvements to the organization's strategic and long-term plan. The event was facilitated by Kevin Song, Aradiant Group.



Photo by R. Buckley Photo.com

RECOGNITION

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ONLINE

Tourism Week

Seminole CVB Awards Ceremony

The Seminole County Convention & Visitors Bureau recently held its Tourism Week Luncheon and Awards Ceremony.

The winners:

Joe Montisano, Central Florida Zoo, Tourism Ambassador; Cindy Collison, Homewood Suites Lake Mary, Outstanding Hotel Sales Staff Employee; Angel Santiago, Hilton Garden Inn Lake Mary, Outstanding Hotel Support Staff Employee;

John Locke, Hilton Altamonte Springs, Outstanding Hotel Front Line Employee; Detective Kevin Acosta, City of Altamonte Springs Police Department, Outstanding Police Officer; Sanford Airport Fire Rescue, Outstanding Fire Department; Sanford Airport

Police Department, Outstanding Police Department; Rivership Romance, Attraction of the Year; Amtrak Sanford Auto Train Station, Business of the Year.

According to Seminole County CVB Executive Director Sharon Sears, "It is supremely important that we honor the individuals who are setting new standards of excellence for our county."

With 20,000 residents working in the tourism industry, the event recognizes the importance of tourism to Seminole County's economy and excellence in the promotion of the County.

Seminole County's CVB was honored by the Hospitality Sales and Marketing Association International and VISIT FLORIDA with three Adrian awards and one Flagler award, which recognize excellence in tourism advertising for both creativity and proven results.

Seminole State

Alumni Award

Troy Beasley, co-owner of Beasley & Henley Interior Design, was awarded the Seminole State College of Florida Distinguished Alumni Award.

Beasley graduated from Seminole State in 1990 and within three years started his own design firm with wife Stephanie Henley. He also spoke to the graduating class.

Beasley & Henley Interior Design is an international firm specializing in luxury commercial and high-end residential design, with offices in Winter Park and Atlanta. Beasley has designed everything from homes in China to villas in Kuwait, condos in Chicago, and restaurants, clubrooms and hotel spas everywhere in between.

The Distinguished Alumni



Troy Beasley

Award honors Seminole State graduates who have demonstrated service to the College and/or community; have achieved success in their chosen field; and who are considered role models for Seminole State students.

A total of 1,200 associate degree and certificate program students earned their diplomas this term from Seminole State, according to the College's Department of Enrollment Services.

2010 Chamber Choice Award Winners

SUCCESS AWARD 2010 RECIPIENT

FRANK S. IOPPOLO, JR.

Success in Seminole Magazine Publisher Albert R. Sciuto presents the 2010 Success Award to Frank S. Ioppolo, Jr. for his outstanding business success and his work with charitable and civic organizations. Ioppolo has worked with many civic and charitable organizations, including Ronald McDonald House, March of Dimes, Junior Achievement, Leadership Florida and Seminole County Community College, now Seminole State College of Florida.

- Ambassador of the Year- Jim Rogers, Administaff, Inc.
- Business of the Year- Central Florida Regional Hospital
- Chamber Member of the Year- Tina Calderone
- Community Champion of the Year- Moe's Southwest Grill, Uptown Altamonte
- Economic Driver of the Year- Pershing LLC
- Non-Profit of the Year- Harvest Time International
- Education Champion of the Year- Success in Seminole Magazine
- Innovative Business of the Year- BlueChip Energy
- Public Servant of the Year- Sarah Reece, Vice-Mayor, City Commissioner, Altamonte Springs



With the onset of another hurricane season, commercial and residential property owners are again worried about the cost of insurance.

Property Insurance Crisis



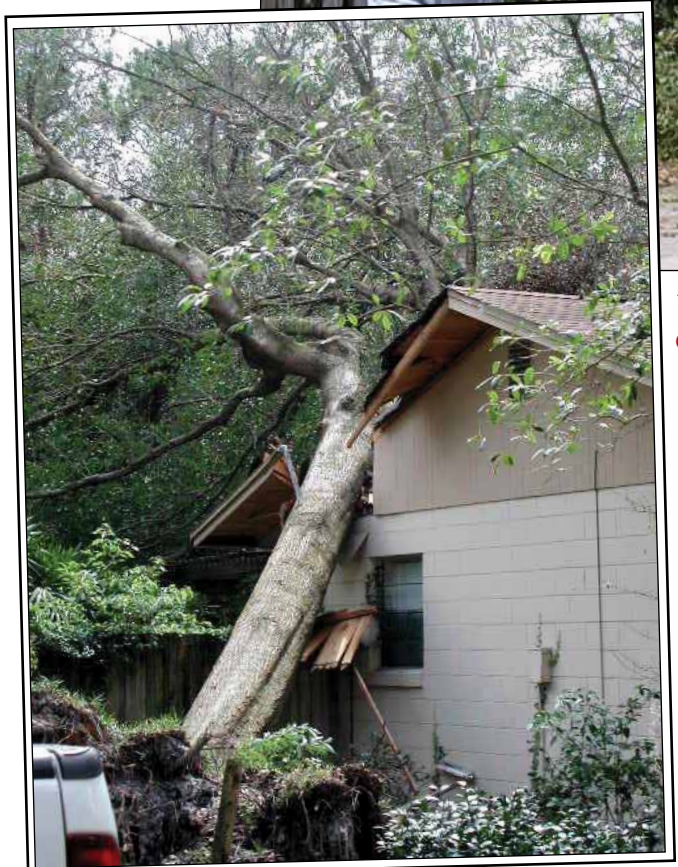
Like the weather, the high cost of property insurance seems to be a topic that everyone talks about but there is no consensus on a long-term solution that would allow insurance companies to make a reasonable profit while at the same time, making insurance costs affordable for business and residents.

“Those who create the risk should have the majority of the burden to pay for insuring the risk rather than penalizing others,” said Lenny Layland who has recently opened Investorlando Realty, a newly formed brokerage model in Longwood, focusing on real estate as an investment.

Layland, former broker-owner of Homevest Realty in Orlando, said Investorlando Realty invests in Orlando-area real estate. Layland’s private equity fund, Investorlando, Limited, which he founded in 1999, holds assets of more than \$3 million including the Longwood Village Inn, which originally opened as the Waltham Hotel in 1885.

Luis A. Pomales, LUTCF, CEO Pomales Insurance Inc, Property & Casualty Agency, said that sinkholes are an even bigger concern in Seminole County.

“I believe there should be a balance between the coastal area and those land areas with sinkholes. Unfortunately, that balance has not been formed and our clients, as a result have to pay for the burden. I believe an increase is inevitable and necessary and more increases are foreseeable. We are experiencing an increase in premiums as high as 75% or more in some cases. I believe that to be an excessive amount especially in our current economy. If an increase is inevitable, it should not exceed more



“We are experiencing an increase in premiums as high as 75% or more in some cases.”

**SPECIAL
REPORT**



premiums and less mandates is one answer. The State of Florida has all but driven out most of the major insurers i.e. State Farm, Allstate, Nationwide, etc. from writing any new policies. More competition forces down prices and increases marketplace efficiency. Very few other industries have the government limiting the price you can charge for your good or service."

Lou Ann Horton, Property Manager, Commercial Florida Management, LLC, said, "Property owners in high risk areas should pay more (not necessarily substantially more) as there is a higher probability of loss in these areas than in the interior counties. Previous hurricanes have proven interior counties can also sustain damage. The relationship between what interior and coastal counties pay is not inversely related, just because interior counties pay less does not mean coastal counties will pay more and vice versa. The carrier underwrites the risk and bases their rates on the probability of loss."

Jim Wentz, owner of Tailored Foam of Florida, Inc., Sanford and a client of Melanie Beare, said, "The current insurance crisis is not really affecting me, other than I am having to pay two percent extra on every insurance policy I have. I don't really think it is fair to make everyone pay for the people who have the most risk. Interior counties should pay less than the coasts. Historically they have been a lower risk (if you exclude 2004).

"People along the coast should pay more. That is the risk they chose when they bought property along the coast. I feel the state should only be getting involved and offer insurance policies that are higher than the carriers. I think they need to make every carrier be willing to write insurance in every county in the state as part of their licensing agreement. Maybe have some kind of minimum percentage that needs to be written in every county to be able to keep writing policies."

Another question that keeps coming up is the role of the Florida Hurricane Catastrophe

than 15%. Another possibility to consider is that there should be an increase to insurers who have had previous claims or payouts to have the increase then added to their coverage. This will help give agencies an opportunity to be more flexible with rates and in turn, clients can take comfort in knowing that they have choices."

Melanie Beare, Insurance and Risk Management Group of Central Florida, Lake Mary, said, "The Florida homeowner's insurance market is a mess; no one can argue that issue. As residents of Seminole County and being inland, we don't have too much of a concern for the coastal areas BUT we have other perils that have drastically effected our area in the last five years. The storm season of 2004-2005 along with a large sinkhole problem has caused all of our home insurance rates to increase over the last few years. Coastal property owners pay a higher cost for their insurance because the risk is

greater and I understand and agree they should pay more but how much more is the big question that I cannot answer.

"With that in mind, I have found that due to the already large increases our coastal areas have seen with insurance costs, more and more coastal property owners are starting to self insure. Self insurance might be a risky solution for some owners who do not have a mortgage but if there is a loan on the property, all mortgage companies are going to require proof of homeowners insurance whether you are in a coastal region or not! We need to find common ground that doesn't affect our state's economy too severely."

Robert Arnold, Jr., Managing Real Estate Broker, Sand Dollar Realty Group, Inc., looks to the competitive free market.

"I am a big believer in free market solutions. Allowing for more competition in the insurance business by permitting higher



“We need to find a common ground that doesn’t affect our state’s economy too severely.”

Fund (FHCF) and the Citizens Property Insurance Corporation. The state legislature increased the authority of the FHCF to offer lower cost re-insurance to insurers in order to bring down costs for policyholders. The legislature also allowed Citizens Property Insurance Corporation to write more policies.

The FHCF is structured as a tax exempt state trust fund under the direction of the State Board of Administration. A nine member advisory council provides the SBA with information and advice. The FHCF was created in November 1993 during a special legislative session after Hurricane Andrew. The purpose of the FHCF is to protect and advance the state’s interest in maintaining insurance capacity in Florida by providing reimbursements to insurers for a portion of their catastrophic hurricane losses.

Citizens Property Insurance Corporation is the State’s homeowners’ insurance safety net. It was created by the Legislature in 2002 to offer property coverage to Floridians without private insurance options. Citizens is a not-for-profit, tax-exempt government corporation whose public purpose is to provide insurance protection to Florida property owners throughout the state. The corporation insures hundreds of thousands of homes, businesses and condominiums

whose owners otherwise might not be able to find coverage.

Citizens operates according to statutory requirements created by the Florida Legislature and a Plan of Operation approved by the Florida Financial Services Commission. The corporation is governed by a Board of Governors that administers its Plan of Operation. Florida’s Governor, President of the Florida Senate, Speaker of the Florida House and the state’s Chief Financial Officer each appoint two members to the Board.

Pomales feels “it emphasizes the need for insurance agencies to be more flexible. The fact is insurance agencies are too strict to their benefit and lack reliability and that ‘human’ factor. Good customer service skills are needed. Yes, hurricane catastrophe is a concern, but some counties are affected more than others and premiums should be evaluated accordingly. For example; a percentage of increase should be determined by some format of probability and adjustments for the clients should be given depending the increase of risks in their particular area or the lack of risk. Our government should make these adjustments not only by county but by some formulated risk analysis or probability scale.

“Since the companies are owned by the state, insurance companies should be there

for those insured with older properties or insurers with low income and flexible rates with flexible down payments should be options made available to the insurer. The state should be there for those in need.”

Layland said, “We need that source of insurance of last

resort but even they make it difficult for older properties by requiring four-point inspections. Companies are coming in and replacing these policies but also use condition or age as excuse to cancel the policies soon after they take over. They may also require additional inspection and



Lenny Layland



Luis A. Polmales



Melanie Beare



Robert Arnold, Jr.

PROPERTY INSURANCE

unnecessary mitigation. This is a problem with the number of vacant homes and foreclosures being purchased and rehabbed.”

Bearé doesn't like that Citizens is the second largest carrier in Florida. "It was created as a 'last resort' carrier and was never intended to be the second largest carrier in Florida. There are plenty of open admitted carriers in Florida that are capable of writing a large percentage of the business that has been placed with Citizens. Citizens should only be utilized for hard to insure coastal areas, homes with a high loss frequency and older homes that can't get coverage with standard carriers. Maybe Citizens can try enforcing stricter policies that make it more difficult for a risk to qualify for Citizens. There are agents that are only appointed with one carrier so their only other alternative is to place clients with Citizens and this shouldn't be allowed. On some of Citizens forms, such as their dwelling fire policy, their rates are too low and agents are placing these risks with Citizens due to the lower premium rather than placing them in the open market. I am all for Citizens raising rates so they are ALWAYS higher than the standard carriers.”

Arnold offered one type of solution.

“Citizens could offer high deductible windstorm insurance only, as opposed to the blanket homeowner insurance it currently offers. The only real problem with homeowner insurance in Florida seems to be the hurricane issue. Homeowner insurance to protect from other disasters such as fire, theft, or injury is not the problem.”

Horton said, “From a commercial insurance standpoint, I do not feel the actions that have been taken by the legislature are helping bring costs down. One prime example is insurance for condominiums and apartment complexes. Although there are a few companies that claim they will write condominiums and apartment buildings, they have very stringent underwriting guidelines and their premiums are not much more competitive than Citizens. I don't feel the state's actions will compel carriers to take on a risk they feel would generate losses. We are using Citizens less and less. The marketplace offers better coverage for the pricing.”

“I cannot say that Citizens has helped rates. There are a few assessments being charged because Citizens did not have enough funds to cover claims from the previous hurricane seasons. One can argue if the adequate rates were charged up front these assessments would not be needed.”

With so many differing views, it looks like coming to a consensus on how to make property insurance affordable for everyone while still allowing insurance companies to make a reasonable profit a difficult project.

For more thoughts on the property insurance crisis, see *Success Online* at www.speccedpub.com

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SPECIAL REPORT

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BABY BUSINESS

Moms get royal treatment at Seminole County's award-winning hospitals

Seminole County's three award-winning hospitals are laboring to make the birth experience as relaxed and easy as possible. Moms are treated royally with amenities such as Jacuzzis, big-screen television and even take-out meals from their favorite restaurants all on the menu.

Florida Hospital Altamonte's Baby Place is the only maternity unit to offer a birthing center within a hospital, which allows women the opportunity to customize their birth experience, giving them more power and involvement in the birthing process.

Part of their Birthing Center experience is to offer women the opportunity to choose a birth plan that fits their individual needs from natural birth options to anesthesia. A Birth Coordinator works with each mom answering questions and helping her create a personalized birth plan to best fit the needs of her and her baby.

Expectant mothers are first checked-in and go to a birthing room while awaiting that precious moment. Shakana Simmons, MSN, RN, Clinical Nurse Manager of the OB/MIU Nursery Unit, explained what a mother can do to relax before delivery.

"We place the mother on fetal monitoring and she is free to walk around while in labor. Expectant mothers love to walk because if they lay down they suffer more back pain. When they walk more, it shifts the baby from side to side. And as she walks, we can trace the baby in fetal monitoring so doctors and nurses have it on their monitors in their

offices too," Simmons said. Unlike most hospital maternity units, Florida Hospital Altamonte has a wireless fetal monitoring system, allowing woman the opportunity to walk around freely, while in labor.

The Baby Place at Altamonte has several relaxation aids to assist moms before and during delivery, including Music therapy (with IP docking stations and CD players), Aroma Therapy, Massage aids, Jacuzzi tubs with pillows, and much more. They also provide birthing aids such as foam wedges, birthing balls, and birthing stools.

Florida Hospital even has what many may have thought was a thing of the past—midwives. But these aren't your grandmother's midwives. Fully up-to-date and with the highest levels of specialization, Lesann Dwyer, CNM, MSN, one of the midwives, has a Master's Degree in Nursing. In addition, she completed an additional year of training.

Dwyer said that many mothers like to try a natural delivery without any pain medication. While she is a certified OB-GYN, her focus is more on the natural process of labor. "We try to do naturalist techniques without intervention, she said, We have holistic methods for pain instead of medication but we will also use drugs if necessary (IV pain medication or epidural)." The midwives also encourage physical positioning throughout labor with the birthing aids that are provided.

Simmons said that family is an important part of the delivery process, so mom can choose to have whomever she wants with her in the birthing room.

After delivery, Simmons said that mom has her own private room with a pull-out couch for the comfort of dad and they can access the interactive patient education program. The big-screen tv has a wireless keyboard and info on the hospital and its programs along with social networking like Facebook and MySpace, movies and the internet.

The Baby Place offers concierge services to rival those of top-rated hotels, including complimentary shopping assistance, mommy massages, hotel booking for out-of-town guests, daily newspaper and prescription delivery and just about anything mom could



ask for during her stay.

Dwyer said the average stay in this luxury environment can be as little as six hours but most moms recover for about 48 hours before going home with baby.

For more information, visit FloridaHospitalBirthCenter.com



The Mumbert family: Erik, Celeste (22 hours) and the new mom - Kelly.

Central Florida Regional Hospital appeals to mothers looking for a smaller, more intimate experience. CFRH's Baby Suites have all of the high-tech and up-to-date personnel training that you would expect at the larger hospitals. They have plenty of experience, with over 20,000 babies delivered in the past 20 years.

Health & Wellness photos by Bob Buckley - R. Ruckley Photo.com

Reidun Lindquist, RN, Director Women's Center, said couples are very knowledgeable about the entire process. Many couples begin inquiries seven or eight months before the due date.

"They get on the internet and have many detailed questions. They know a lot more



From left: Lesann Dwyer, Shakana Simmons, Kristie Poppo, Florida Hospital Altamonte

than 30 years ago" she said. "Couples have specific ideas on the entire process. Many parents put birth of a child ahead of their wedding and even after the first child, they still consider delivery as special and unique. We feel very privileged to be able to share this exciting experience with the family. It's very rewarding."

Chris Taramasco, RN, MSN, NE-BC, Chief Nursing Officer, said that mom can have anyone she wants witness birth. She explained that mother and baby bond for about an hour or so after delivery and then the staff does a detailed check-up. She said one nurse is assigned to the mother and one to the baby. Most mothers, she said, prefer having the baby with them instead of using the nursery. The familiar picture of dad pacing back-and-forth waiting for the delivery, then watching baby through the glass in the nursery is a thing of the past in most cases.

"Central Florida Regional Hospital has a long-standing commitment to providing exceptional care to more than 21,000 of Seminole County's newest residents," said Wendy Brandon, CEO. "This year we expect to deliver another 650 babies and those numbers continue to grow each year. Recently we have invested in equipment and space enhancements to ensure The Baby Suites continues to provide the highest quality of care and comfort for each family's childbirth experience. Our goal is to establish relationships with each of these families so they will see Central Florida Regional Hospital as home for all their family's healthcare needs now and in the future."

Orlando Health South Seminole Hospital combines all of the necessary medical



Birthing room at Florida Hospital Altamonte

features along with a homelike setting for the family. There is a small refrigerator, dinette set, rocking chair, TV, VCR and DVD system to help make the suite feel more like home. A special chair converts to a bed for

labor coaches in the and a private whirlpool bath is also available.

Carolyn Celentano, ARNP, NCC, Nursing Operations Manager for Labor and Delivery, said the new mother usually stays in the



LaDonna Dampson (left) and Carolyn Celentano, Orlando Health South Seminole Hospital

birthing room for about an hour with the baby while the staff check its vital signs and administer eye drops and a Vitamin K shot.

"Most try natural birth," she said, "and that's great but don't be disappointed if you need pain medication."

LaDonna Sampson, BSN, MLS, Nursing Operations Manager, said that new mothers usually spend between two and four days in the hospital.

First-time parents Kelly and Erik Mumbert of Lake Mary said they did quite a bit of preparation and study before welcoming their new daughter Celeste

"We were recommended by Ob-gyn to this hospital," Erik said, "We took a tour and liked that it's smaller and more intimate than the bigger hospitals."

Kelly said, "We heard so many great things about South Seminole and its great service."

Did the couple do a lot of studying? They both laughed in answer to the question.

"Oh gosh yes," Kelly said. Erik finished her thought. "Almost daily for the last three months."

Any surprises? "It was a lot easier than I thought it was going to be," Kelly said, "everyone was so kind and put me at ease."

"Coming into yesterday, (just before birth) we still had a lot of questions but we got all of them answered," Erik said.

The Mumberts said their decision to come to Orlando Health South Seminole was made about 7-8 months ahead of delivery.

And how does it feel to be called Mom and Dad?

"It still hasn't sunk in," Kelly smiled.

"It was everything we thought it would be," Erik said, "It was great to see the delivery and to be with her."

SPECIAL PLASMA DONORS NEEDED

Currently looking for healthy men and women to donate plasma. Donations will be used to help create a medication that can save babies' lives.



To qualify, donors need to:

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Chris Tamasco (left), Reidum Lindquist, Central Florida Regional Hospital

SIDS: REDUCING THE RISK

Sudden Infant Death Syndrome is a worry all parents feel. Here are some tips on how to make it less likely.

- Always place baby on its back to sleep.
- Do not fall asleep with a baby in an adult bed. Babies sleep safest in their own crib near your bed.
- Use a firm-fitting mattress covered only with a tight-fitting crib sheet.
- Do not smoke when pregnant and do not expose babies to second-hand smoke.
- Do not place baby to sleep on soft surfaces.
- Do not use loose blankets in crib.
- Remove all soft bedding and other soft items from crib.
- Do not overheat baby in crib.
- Use pacifier at nap and nighttime for first year.



Sara Matthews & Ayden (48 hours)



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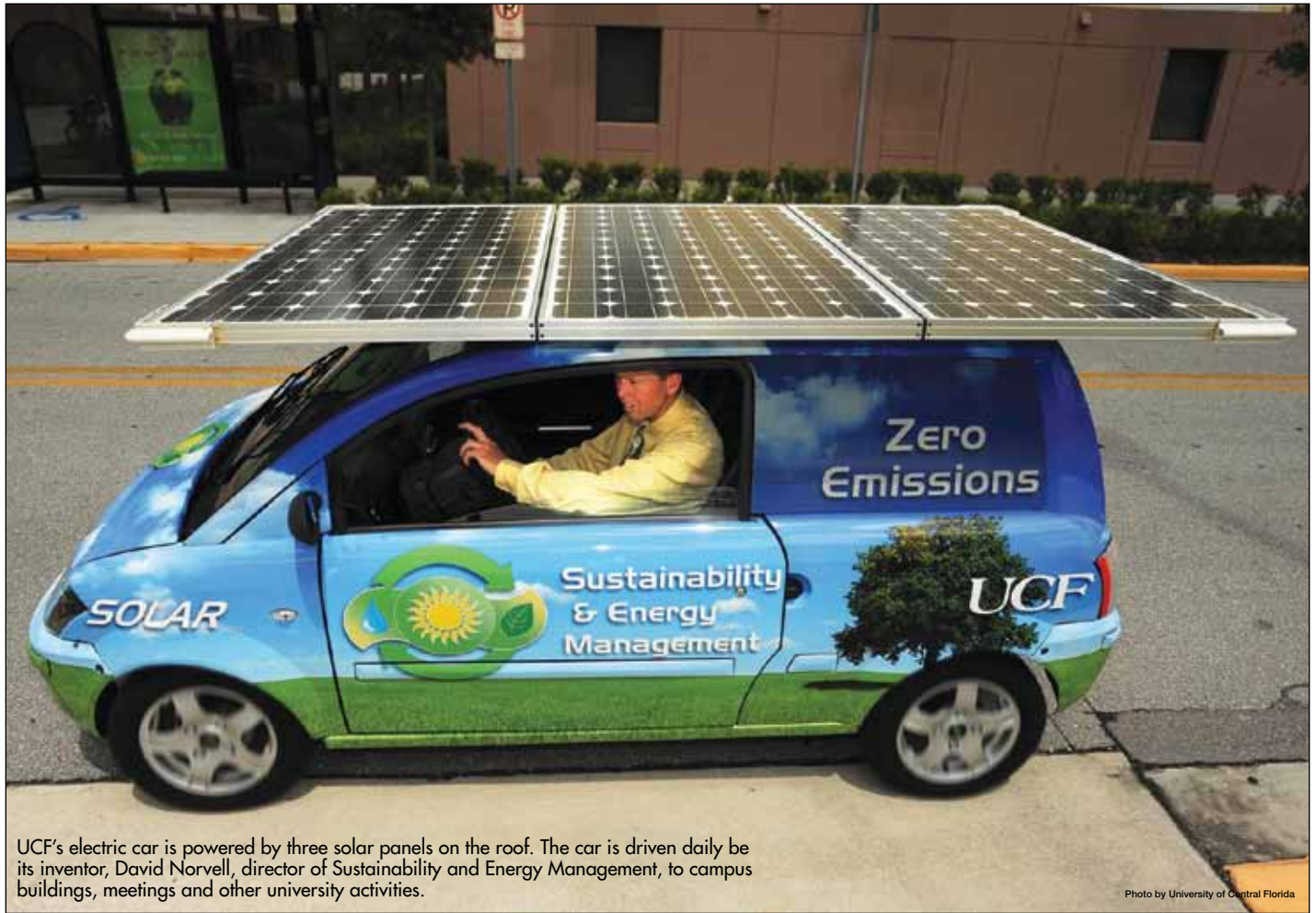
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HIGHER EDUCATION AND TRADE SCHOOLS



UCF's electric car is powered by three solar panels on the roof. The car is driven daily by its inventor, David Norvell, director of Sustainability and Energy Management, to campus buildings, meetings and other university activities.

Photo by University of Central Florida

UNIVERSITY OF CENTRAL FLORIDA

The University of Central Florida, the nation's third-largest university, is one of the leading academic and research institutions in the country. Recently named one of the "Top Up-and-Coming Schools" by U.S. News & World Report for its "promising and innovative changes in academics, faculty, students, campus or facilities," UCF offers some bachelors and graduate programs to more than 50,000 students. Five of the university's graduate programs, Engineering, Education, Speech-Language Pathology, Public Affairs and Computer Science, were listed among the top 100 in the country.

UCF recently unveiled a Climate Action Plan designed to make the campus climate neutral by 2050.

An innovative leader in "green"

operations, classes and research, UCF already has made strides and saved \$1 million in 2009. "Green" research at UCF focuses on energy efficiency, renewable and alternative energy, the impacts of climate change and much more. The university has reduced its energy consumption by 25 percent per square foot in three years and continues to work toward more savings. UCF requires that all new construction be LEED-certified at the silver level or higher by the U.S. Green Building Council. A new thermal energy storage facility chills water for the campus' cooling system at night and stores it for daytime use, adding a projected \$700,000 to UCF's annual energy cost

UCF is the nation's third largest university and a leader in business partnerships and technological innovation.

savings.

The UCF College of Medicine, launched in 2009, along with its biomedical partners at Lake Nona have the potential to create 30,000 jobs and contribute more than \$7.6 million to the local economy. The Sanford-Burnham Medical Research Institute and M.D. Anderson Cancer Center are already open at Lake Nona and construction is under way at Nemours Children's Hospital and a Veteran's Administration hospital. UCF has two buildings at the Medical City- the College of Medicine classroom building and the Burnett School of Biomedical Sciences building, the focal point for faculty and student research teams.

The UCF Business Incubation

Program is another important town-gown partnership. At a time when small businesses are struggling to stay afloat, UCF's award-winning program gives many emerging companies a significant advantage over their competition, providing mentoring, workshops and shared facilities with access to UCF faculty members and students. Since its founding in 1999, the program has served more than 130 emerging companies, including about 80 current clients.

Companies represent a variety of industries, with a focus on high-growth companies that have the potential to make a significant impact on the regional economy, according to Tom O'Neal, the executive director of the UCF Business Incubation Program.

Webster University

Programs Designed For Adult Students

Webster University, an independent, regionally accredited, not-for-profit university founded in St. Louis in 1915 and regionally accredited since 1925, is dedicated to academic excellence and innovation in higher education. Webster enrolls close to 21,000 students worldwide through an international network of more than 100 campuses across the United States, Europe and Asia. Students range in age from traditional college-age to adult learners, and represent over 150 nationalities.

A higher education leader in Central Florida since 1990, Webster has provided students with the knowledge and skills to meet the global challenges of the 21st century. Flexible programs are designed to meet the needs and busy schedules of working adults. Small classes with personal, individualized attention are hallmarks of the educational experience.

Katie Williams BA '01, MA '04 confirms this.

"In small classes I wasn't just a number. I was seen and treated like an individual. It was easy to start discussions, share opinions, and ask questions. Webster's small classes gave me the opportunity to form real relationships with other students."

Webster offers weeknight and online formats with the opportunity to mix and match classroom with online courses to suit your preference and personal/work schedule. No GMAT, GRE or CLAST is required in most cases. Five convenient eight-week (Bachelor's) or nine-week (Master's) terms begin in January, March, June, August and October. Personalized advising helps you tailor an academic program and schedule that meet your career objectives and the timely completion of your degree.

Valuable assistance is offered by career services, the writing center and the extensive online library system that provides instant access to global databases and text resources. Various tuition payment options are available to qualified applicants and Webster has no hidden fees - only a one-time application fee and the graduation fee. Faculty members are highly qualified academically and have prior teaching experience.

The focus is on real world education - practical knowledge and skills from working professionals who teach what they do and do what they teach.

Webster University meets the needs of students in an ever-changing world while incorporating an international perspective to learning.

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HIGHER EDUCATION AND TRADE SCHOOLS

A wide variety of options

For Seminole County residents interested in pursuing higher education, there are a variety of options, for both traditional students and working adults. These schools offer an assortment of undergraduate and graduate programs, flexible start dates, day, evening and online courses and a plethora of resources to help students of all kinds succeed.

Some of Seminole County's higher education institutions are: City College, a private non-profit offering the only degree program for private investigation in the state; Lincoln Technical Institute for those wishing to pursue a healthcare career; Embry-Riddle Aeronautical University, specializing in aviation; Everglades University, which also has aviation degree programs; Polytechnic University of Puerto Rico, which has many degree programs in engineering and other scientific and business fields; Mountain State University, which offers many programs for working adults; ITT Technical Institute, a leading private college system offering technology programs; Keiser University, with many healthcare and business programs; Strayer University, offering business and education programs.

For details on many of these schools, see Success Online at www.spedpub.com.



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HIGHER EDUCATION AND TRADE SCHOOLS



SEMINOLE STATE COLLEGE

Seminole State College's new name reflects its new status as a four-year degree-granting institution. The new name honors the past and points the way to the future, says Dr. E. Ann McGee, college president, while maintaining its core mission, to maintain an open-door admissions policy that responds to the community's needs.

The new name takes effect as the College completes an \$85 million makeover of its Sanford/Lake Mary Campus and triples the size of its Altamonte Springs campus with the acquisition of properties and undeveloped lands totaling 25.4 acres. The centerpiece of the Sanford/Lake Mary makeover is a \$32 million Partnership Center. The four-story, 106,000-sq.-ft. center, which houses an innovative library and 29 classrooms and labs for Seminole State and UCF students, is the latest physical representation of the partnership

between Seminole State and the University of Central Florida. In addition to shared facilities, the two institutions collaborate on a range of programs that make attaining a college degree affordable and feasible. UCF offers more than a dozen areas of study at Seminole State's Sanford/Lake Mary Campus.

Seminole State's first baccalaureate offering is a Bachelor of Applied Science in Interior Design. Cheryl Knodel, who was instrumental in designing the curriculum for the program, has recently been named program manager for the Interior Design Program. The college anticipates adding baccalaureate programs in construction, engineering technology, information systems technology and management information systems as early as

Seminole State College completed an \$85 million makeover of its Sanford-Lake Mary campus and tripled the size of its Altamonte campus.

fall 2011, pending approval from the Department of Education.

Seminole State's history as a community college secures its spot as a valuable resource to the business community. The Small Business Development Center (SBDC) at Seminole State College works with early stage startups through mature, mid-sized companies to ensure they are operating as successfully as possible. Marketing, finance, operations and technology expertise are routinely address via one-on-one confidential consulting services, seminars and workshops. Services offered are either free or at a nominal cost.

Weak capital and credit conditions during the past year have made it extremely difficult for many small businesses to secure the funding required to

sustain themselves. The SBDC has responded with additional training programs and works closely with the local banking community to address and often overcome these obstacles.

"The prolonged weak national economy continues to drive strong interest in entrepreneurship and small-business creation," says Robert Goetz, SBDC manager, prompting more than 100 entrepreneurs and small-business owners to attend a recent workshop on using e-mail marketing to promote business.

The SBDC at Seminole State College recently was certified by the Kansas City based, Kauffman Foundation of Entrepreneurship, to offer FastTrac(R) NewVenture(TM) training, a 10-week workshop for the those considering launching a business venture. The next class begins in September. Additional information may be found at www.seminoleSBDC.org.

HB Productions: “Your Own TV Network”

Headquartered in Longwood, HB Production Group has been producing video promotion products and services to mass audiences on TV since 1996. Now the organization is taking on the next frontier, the World Wide Web, by producing commercial video for client sites through online video channels.

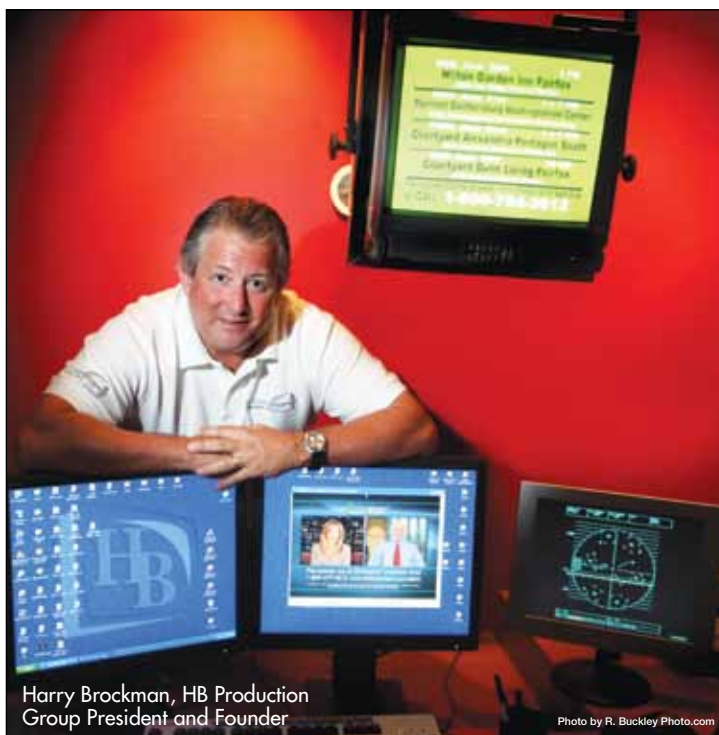
The company now offers clients the opportunity to step beyond static web sites and present information on products and services via an online platform featuring interactive high-definition streaming video. This platform, YourOnlineTVchannel.com, specializes in producing powerful and affordable cost-effective video for every industry. YourOnlineTVchannel.com helps companies market to their online website visitors through online marketing packages that allow videos to be seen across multiple video search engines.

“It’s like having your own television network 24-7, without the major investment required for network or cable TV advertising,” said Harry Brockman, HB Production Group president and founder. “Today, as more and more people use the Internet to learn about products and services, they are coming to expect that information be presented using video rather than text and static images. Video is proven to be more engaging. It holds interest longer and keeps consumers coming back to your web site more often.”

Brockman, a University of Central Florida graduate with a radio/television production degree, got his start working for various production companies in the Orlando area. In the 1980s he started producing infomercials, marketing and training videos.

“I ran the gamut of production and I’ve gotten good at calling folks to action through video,” Brockman said.

After running production for Charles Gibbons, an infomercial entrepreneur, Brockman bought his production equipment when Gibbons retired, and went into business for himself.



Harry Brockman, HB Production Group President and Founder

Photo by R. Buckley Photo.com

“Because of the work I did with Charles Gibbons, people gravitated to me to sell,” Brockman said. After producing commercial video for TV channels for a number of years, Brockman realized that the biggest growth area in commercial production is video for the web.

“Broadcast TV is maxed out,” Brockman said. “It’s saturated. But the online media is new and growing. Broadband has reached the point where anyone can stream video, at home or at work.”

Brockman, who hailed online video as one of the best ways to capture the eyeballs of the YouTube generation, explained that while online video channels were formerly accessible only to large corporations, HB Production Group now offers the same level of high-quality, branded, web-based video to small and mid-sized businesses.

“Our niche is small to medium sized businesses that don’t have big IT and production departments, but know they need video,” Brockman said. “They know they don’t want poor content or quality, but they don’t have a big budget or the time and expertise to worry about it. That’s where we come in.”

He continued, “We’re taking our expertise and changing the product for the web. Only HB Production Group offers complete, end-to-end project management, from pre-production consultation to professional video production to creating the platform to ongoing maintenance and reporting. We tailor every project to the client’s needs.

“I think this technology will grow exponentially. In the future, if you don’t have video on your site, you will be in trouble. I advocate having your own video on your own site, not just YouTube, because of the problem of competitors and distractions. YouTube is a great front door, but the idea is to be able to find a video and watch it on your own site, so that you can manage the content. It’s like YouTube, but it’s your own, personal YouTube.”

For more information, about HB Production Group, see *Success Online* at www.specedpub.com.

“As more people use the Internet to learn about products and services, they are coming to expect that information be presented using video.”

Dot Decimal: Helping Save Lives

Richard Sweat has combined the incredible growth of the internet with his company's unique ability to produce medical devices on demand.

.decimal, Inc. (pronounced dot-decimal) makes medical devices in conjunction with radiation therapy for cancer patients. The name of the company is an acronym for Digitally Enhanced Compensation/ Intensity Modulation with Alloys. The company has been providing radiation therapy products to hospitals and cancer centers across the United States for over twenty years.

These filters, called compensators or modulators, are placed in the path of the radiation so that the exact amount of radiation reaches specific areas without harming healthy tissue.

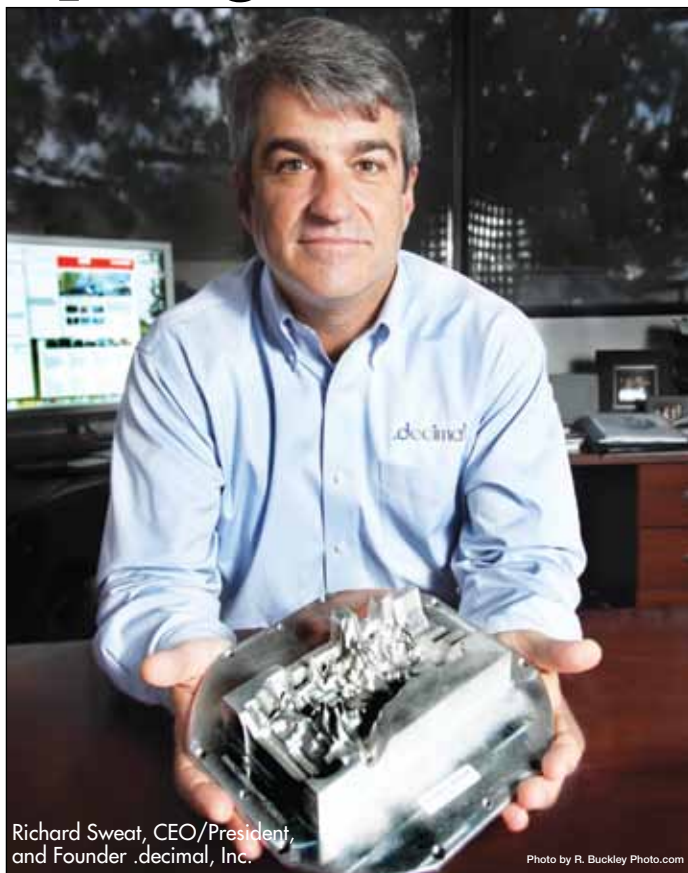
It has grown from a small family owned business with four employees to a major medical manufacturer employing over seventy, including two medical physicists.

"We are an internet based manufacturing system," Richard Sweat, CEO/President of the Sanford-based company explained. "We receive file specifications for patients through our web site and cancer centers around the world. We turn those files into surface models and turn that into a "tool path."

Sweat realized early on how to harness the power of the internet to build and sustain his business.

"Most people don't appreciate or realize the capability of the internet and applications," he said. "We've automated all the way down to invoicing and inventory control, including production and scheduling and to have a system that's driven by a web site.

"These radiation filters have been around since the early 60s, using metal to adjust the intensity of the radiation to the patient for a long time. But we came up with this internet-based solution to make it more efficient and turn the parts around really fast so hospitals don't



Richard Sweat, CEO/President,
and Founder .decimal, Inc.

Photo by R. Buckley Photo.com

have to invest in the manufacturing equipment. We can get an order for a filter by noon and have it out by 7:30pm the same day."

Sweat explained how it works: "The orders for the filters comes from cancer centers at hospitals using software system which takes CAT scan data- a 3D view of the patient- to determine how they want to conform the dose of the radiation and where to aim it. That generates the specifications that they then send to us for fabrication. We then get those web site files and put them into the machine. The data base receives the files, generates tool paths, schedules files based on materials as needed and all of that is automated."

"I came up with the product that I called internet-based compensators in 1998. We signed an exclusive contract with a St. Louis business to sell the compensators. The original name of my company was Southeastern Radiation Products but I changed the name to .decimal. and we've been growing ever since."

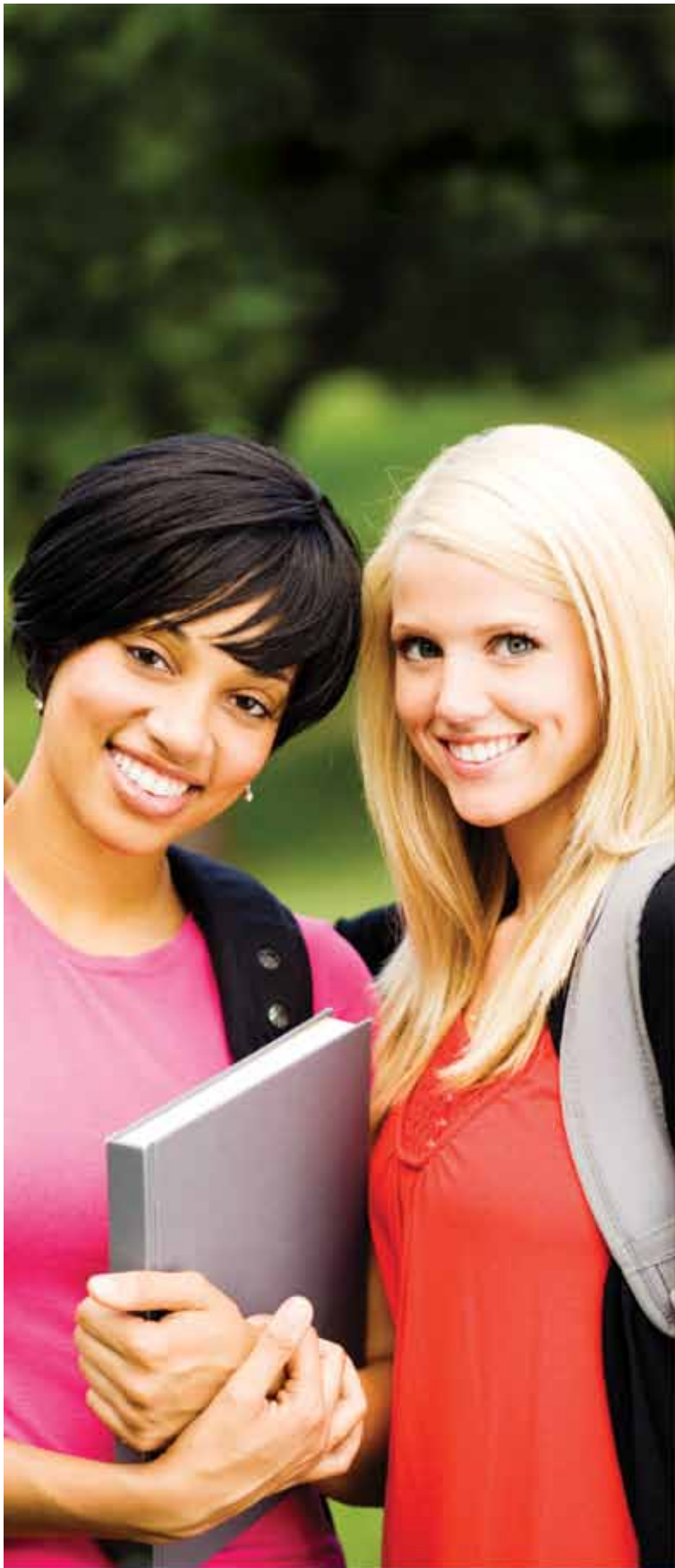
Sweat is optimistic about the future.

"In America, we are drunk on technology. The rest of the world isn't that way. They don't spend money on the highest-tech products and services. My advantage with this internet-based model is that I can drop these machine shops all around the globe."

Sweat's business has grown so rapidly that he has opened an office in Japan.

"It's a sales office now and soon we'll have a manufacturing operation over there. And we want to expand our global footprint to Europe and South America. Sweat said that even with his company's fast growth and worldwide plans, some things remain the same: "We try to remember its always about the patient, it's about the customer. You have to find out what the customer wants and sell them what they want to buy, not just what's in your wagon. You never go wrong by focusing on the customer."

"People don't realize the capability of the Internet. We've automated down to invoicing and inventory to have a system that's driven by a website."



SEMINOLE STATE COLLEGE

- 179 Degrees, Certificates and University Pre-Majors
- Honors Institute
- Career and Technical Programs
- Adult Education

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A Diverse Learning Community
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My Choice. My Future. My Place.

A man in a white t-shirt and light-colored pants is lifting a woman in a white dress with a green and blue floral pattern. They are on a sandy beach with waves in the background under a sunset sky. The man is smiling and looking down at the woman, who is also smiling and looking up at him. The scene is romantic and joyful.

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