

# HELLO May



May 26, 2023

## Pelvic Floor Experts



  
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# SEBRING CHAMBER LUNCHEON

THURSDAY, JUNE 8TH • 12 PM

ISLAND VIEW RESTAURANT AT SUN 'N LAKE  
DOORS OPEN AT 11:30-PROGRAM STARTS AT 12PM

\*PRE-REGISTRATION IS REQUIRED ONLINE

WE LOOK FORWARD TO HEARING FROM THIS MONTH'S SPEAKER:

WAUCHULA STATE BANK

LAST DAY TO  
PRE-REGISTER:  
TUESDAY,  
JUNE 6TH



**Wauchula State Bank**  
Est. 1929

Register  
here!

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# THERE'S OPPORTUNITY HERE

## ELECTRONIC BILLBOARD

- **LOCATION: US 27 N COMING INTO SEBRING**
- **6-MONTH OR 1-YEAR COMMITMENT AVAILABLE**



**CONTACT PAIGE**  
**863-385-8448 or email**  
**[events@sebring.org](mailto:events@sebring.org)**

**Contact Paige!**

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# Review Us!



SO  
GOOD!



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Not working with your camera app?  
Search for a free qr code reader on your app store.  
Install the app and try scanning again.

A service provided by  **QR-Code-Generator**.com





**Our High-C To-Go FaceBook Group is growing thanks to our wonderful members! It's a great way for you to post about what's happening, a great experience you had somewhere, ask for recommendations and more! We'd love for you to invite others and use it to promote anything you have going on! You do not have to be a member of the Sebring Chamber to participate, but our members will be recognized in a special way on the page whenever they post! Please continue to invite others to the page! Check it out!**

**Thank you to our year round Sponsors!**

**2023 Chairman Circle Sponsors**



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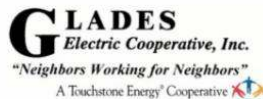


SUN 'N LAKE  
GOLF CLUB



Heacock Insurance

**2023 President's Club**



**E-Stone USA**



**Overview of the CareerSource Heartland Region**  
**Not Seasonally Adjusted**  
**May 19, 2023**

- The unemployment rate in the CareerSource Heartland region (DeSoto, Hardee, Highlands, and Okeechobee counties) was 3.0 percent in April 2023. This rate was 0.3 percentage point lower than the region's year ago rate of 3.3 percent. The region's April 2023 unemployment rate was 0.7 percentage point above the state rate of 2.3 percent. The labor force was 77,932, up 1,648 (+2.2 percent) over the year. There were 2,305 unemployed residents in the region.
- Okeechobee County had the lowest unemployment rate (2.5 percent) in the CareerSource Heartland region followed by DeSoto County (2.6 percent), Hardee County (3.1 percent), and Highlands County (3.3 percent).
- Employment by industry in the CareerSource Heartland region totaled 55,458 jobs in September 2022 (the latest available data). CareerSource Heartland region's employment increased by 1,222 jobs (+2.3 percent) over the year.
- The industries gaining jobs over the year were Education and Health Services (+444 jobs); Trade, Transportation, and Utilities (+438 jobs); Professional and Business Services (+327 jobs); Leisure and Hospitality (+83 jobs); Financial Activities (+66 jobs); and Other Services (+32 jobs).
- The industries losing jobs over the year were Natural Resources and Mining (-119 jobs); Construction (-45 jobs); Information (-20 jobs); Manufacturing (-17 jobs); and Government (-9 jobs).

**Sebring Metro Area**

- In April 2023, nonagricultural employment in the Sebring MSA was 27,700, an increase of 600 jobs (+2.2 percent) over the year.
- The Government industry was unchanged in jobs over the year.

Note: All data are subject to revision.

Source: Florida Department of Economic Opportunity, Bureau of Workforce Statistics and Economic Research.

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We have placed ALL of our member names into a bowl to draw from every week. New members will be added to the drawing as they join.

On Mondays we will draw  
FIVE Members to highlight on Facebook and in the newsletter  
for the next week!

Your 'highlight' can be ANYTHING you want it to be. It can be promoting a special event, history, a great customer service story you would like to share, etc.

You can send a video (30 sec or less) or flyer (PDF or JPEG format). It must be received no later than the Friday the week before you are set to be highlighted. We will let you know what day you will be highlighted on Facebook

Once everyone has been drawn, we will start over again!

If you are a current member of the Sebring Chamber, you do not need to do anything extra to be included.





# Notarize Genie

Congratulations to this weeks Marvelous Members. We look forward to hearing more from them next week:

- Building Design By Marshall and Marine Inc.
  - Sebring Village MHP
  - Notarize Genie Inc.
  - Peace River Center
  - Pelican's Snoballs
- 

Join the Small Business Development Center as a  
**Small Business Consultant**

- Job ID: 32327
- Location: Polk County, FL
- Salary Range: 55,000 - 58,000
- Provide business consulting to aspiring and existing small business owners.

Apply online at [usf.edu/jobs](https://usf.edu/jobs)



**Contact:** Stacey Dadd  
Associate Director  
813.396.2713  
staceyp1@usf.edu



## Florida SBDC at USF Announces 2023 Regional Performance Award Winners

**TAMPA (May 11, 2023)** - The Florida Small Business Development Center (SBDC) at University of South Florida (USF) announced its 2023 Performance Award and small business winners on May 10, during the 2023 Florida SBDC at USF Business Awards Celebration Luncheon. The event was held at USF's Marshall Center. Performance award winners are now eligible for Florida SBDC Network state awards. State award winners will be announced at the Florida SBDC Network's Annual Conference, held in Fort Lauderdale in August.

*"We were thrilled to be able to recognize our employees and business owners in person, after having to take a hiatus due to COVID," Carl Hadden, regional director of the Florida SBDC at USF said. "We are proud to be a tireless supporter of entrepreneurship. Entrepreneurship is not a solitary activity. Entrepreneurs need the support system of the Florida SBDC at USF, bankers, attorneys, accountants, insurance agents, and the support of their family, friends, and community to thrive. We are blessed to be one of many contributors to the successes we celebrated today."*



### **Ambassador of the Year: Kristene Manning**

Kris Manning's commitment to excellence as the Florida SBDC at USF Fiscal and Business Manager enables the region to deliver on the Florida SBDC Network mission of "Providing businesses the expertise and resources to succeed" as well as the vision of "Creating a better Florida for all by helping businesses grow" by working closely with the regional director to manage the region's finances ensuring seamless service delivery. Kris meets regularly with peers throughout the University of South Florida's Muma College of Business to find solutions to collective challenges while simultaneously sharing best practices. Manning's expertise in her role directly impacts stakeholder return and value as well as commitment to excellence while indirectly helping the region deliver business needs and solutions contributing to the development and economic growth of our communities, all of which encompass the FSBDCN values. Kris goes above and beyond in her duties every day to make sure the Florida SBDC at USF is properly equipped to help businesses grow.



### **Performance Excellence Award: Gregory J. Manning**

Greg Manning is a Florida SBDC at USF business consultant. Manning joined the Florida SBDC at USF team in August 2020, just three months into the COVID-19 pandemic. He came to us with a wealth of business knowledge, having owned 16 Hallmark stores throughout central and south Florida. Greg was tasked, in April 2022, with covering four counties in our 10-county region. Since these counties are very rural and spread across many miles, they would normally be covered by three consultants. Even with the added coverage area, Greg saw 332 unique clients and maintained his excellent satisfaction rate. Then, in October 2022, Greg worked three Hurricane Ian mobile Business Recovery Centers (BRC) across three counties in Lake Placid, Arcadia, and Wauchula, providing 160.25 hours of disaster capital access consulting to his clients. Manning served 47 BRC walk-ins and converted 85% of them into SBDC clients while accurately following BRC procedures by streamlining the process for clients in an already stressful time and allowing for timely entry of

## Disaster Field Operations Center East

**Release Date:** May 20, 2023

**Contact:** Michael Lampton (404) 331-0333

[Michael.Lampton@sba.gov](mailto:Michael.Lampton@sba.gov)

**Release Number:** 23-435, FL 17926

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### SBA Working Capital Loans Available in Florida For Secretary of Agriculture Disaster Declaration for Drought

**ATLANTA** - The [U.S. Small Business Administration \(SBA\)](#) announced today that federal Economic Injury Disaster Loans are available in **Florida** for small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private nonprofit organizations with economic losses due to drought that began on March 21, 2023.

The declaration includes the primary counties of Charlotte, DeSoto, Hardee, Highlands, Lake and Manatee, and adjacent counties of Glades, Hendry, Hillsborough, Lee, Marion, Okeechobee, Orange, Osceola, Polk, Sarasota, Seminole, Sumter, and Volusia in **Florida**.

"When the Secretary of Agriculture issues a disaster declaration to help farmers recover from damages and losses to crops, the Small Business Administration issues a declaration to eligible entities, affected by the same disaster," said Kem Fleming, director of SBA's Field Operations Center East.

Under this declaration, the SBA's [Economic Injury Disaster Loan \(EIDL\)](#) program is available to eligible farm-related and nonfarm-related entities that suffered financial losses as a direct result of this disaster. Apart from aquaculture enterprises, SBA cannot provide disaster loans to agricultural producers, farmers, and ranchers. Nurseries are eligible to apply for economic injury disaster loans for losses caused by drought conditions.

The loan amount can be up to \$2 million with interest rates of **4** percent for small businesses and **2.375** percent for private nonprofit organizations, with terms up to 30 years. These working capital loans may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. The loans are not intended to replace lost sales or profits.

Applicants may apply online using the Electronic Loan Application (ELA) via the SBA's secure website at <https://disasterloanassistance.sba.gov/ela/s/> and should apply under SBA declaration # **17926**.

Disaster loan information and application forms may also be obtained by calling the SBA's Customer Service Center at 800-659-2955 (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services), or sending an email to [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov). Loan applications can be downloaded from the SBA's website at [sba.gov/disaster](https://sba.gov/disaster). Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

Submit completed loan applications to the SBA no later than **Jan. 16, 2024**.





U.S. Small Business  
Administration

U.S. SMALL BUSINESS ADMINISTRATION  
**FACT SHEET – ECONOMIC INJURY DISASTER LOANS**

(SBA DISASTER DECLARATION DUE TO DESIGNATION BY THE SECRETARY OF AGRICULTURE)

**FLORIDA Declaration #17926**

(Disaster: FL-00189)

Incident: DROUGHT

occurring: March 21, 2023 and continuing

in the Florida counties of: Charlotte, Desoto, Hardee, Highlands, Lake, and Manatee; and the contiguous Florida counties of: Glades, Hendry, Hillsborough, Lee, Marion, Okeechobee, Orange, Osceola, Polk, Sarasota, Seminole, Sumter, and Volusia

Application Filing Deadline: January 16, 2024

Disaster Loan Assistance Available:

Economic Injury Disaster Loans (EIDLs) – Working capital loans to help small businesses, small agricultural cooperatives, and small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

Credit Requirements:

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay the loan.
- Collateral – Collateral is required for all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but SBA will require the borrower to pledge collateral that is available.

Interest Rates:

The interest rate is determined by formulas set by law and is fixed for the life of the loan. The maximum interest rate for this program is 4.000 percent.

Loan Terms:

The law authorizes loan terms up to a maximum of 30 years. SBA will determine an appropriate installment payment based on the financial condition of each borrower, which in turn will determine the loan term.

Loan Amount Limit:

The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance, and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

Loan Eligibility Restrictions:

- The applicant business must be located in the declared disaster area.
- Only uninsured or otherwise uncompensated disaster losses are eligible.
- The economic injury must have been the direct result of the declared disaster.
- Nurseries are only eligible for economic injury caused by declared drought disasters.
- By law, agricultural enterprises such as farmers and ranchers are not eligible for any type of SBA assistance.
- Applicants who have not complied with the terms of previous SBA loans are not eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.
- Loan assistance is available only to the extent the business and its owners cannot meet necessary financial obligations due to the disaster. This determination is made by SBA.

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## Sign-Up for Texts from Us!

We'll text you about upcoming Chamber events, and we're making it easier to RSVP and buy tickets, right on your cell phone. Sign up now!





## News from Your Fellow Members

Please see the list of links below to view upcoming events, specials & promotions from your fellow members.

**\*CLICK ON THE PICTURE OF THE FLIER TO MAKE IT LARGER OR THE LINK PROVIDED FOR MORE INFORMATION**

**\*\*The emails below were submitted by Chamber members and do not represent the views of the Sebring Chamber of Commerce.\*\***



### Get Your Information Included In Next Week's Email!

To submit your information to be included in the Friday Email Blast, please email a **PDF** flyer to [admin@sebring.org](mailto:admin@sebring.org). Flyer must be received by Wednesday at 3PM preceding the Friday blast to be included. The flyer must be in PDF format. If a flyer is sent in another format, we will contact you to re-send.



*We'll get you there.*



## 2023 Florida Nonprofit Training Academy

Lakeland, FL | June 14, 2023 | 8 a.m. - 5:30 p.m. ET  
 St. Petersburg, FL | June 15, 2023 | 8 a.m. - 5:30 p.m. ET

Recommended CPE: 6 CPE credits, (1 credit Tests, 1 credit Management Services, 1 credit Accounting, 1 credit Information Technology, 1 credit Personnel/Human Resources, 1 credit Specialized Knowledge)

[Register Now](#)

Registration now open! Join us in person for the 2023 Florida Nonprofit Training Academy.

This event offers a full day of thought-provoking and energizing dialogue. You'll gain knowledge and insight to help you navigate the complex accounting and financial reporting issues facing every local nonprofit organization.

Status is online  
 Notarize Genie Admin Notarize Genie Admin > You > You  
 Magically Transform Your Documents!

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 Online  
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The screenshot shows a video call interface with two participants. The participant on the left is a man with glasses, and the participant on the right is a woman with curly hair. The interface includes a status bar at the top indicating 'Status is online' and a navigation bar with the text 'Notarize Genie Admin Notarize Genie Admin > You > You'. The main content area displays the text 'Magically Transform Your Documents!' and the 'Notarize Genie Remote Online Notarization Platform' logo. The background of the interface is a light gray gradient.



for the situation



### SCHOOLS

**QUICK, EASY & FUN**

- Kona ICE® POS® (see sheet)
- Great for events
- Award-winning quality
- Healthy, delicious, nutritious, convenient
- Hard hats, seatbelts & more!

*Make any day a Kona day!*

### SPORTS

**Everyone BRING WITH KONA**

- Fuel tanks & games on the Kona Ice truck
- Refreshing drinks & snacks for everyone
- Longest running Kona Ice truck in the country

*Bring, take a Kona day!*

### DAYCARES

**EASY AS 1-2-3**

- Kona Ice Truck for Daycare
- Refreshing drinks & snacks for everyone
- Award-winning quality
- Healthy, delicious, nutritious, convenient
- Hard hats, seatbelts & more!

*Make any day a Kona day!*

### WORKPLACES

**THE PERFECT BREAK TO ANY DAY**

- No more gas! No line!
- Refreshing drinks & snacks for everyone
- Award-winning quality
- Healthy, delicious, nutritious, convenient
- Hard hats, seatbelts & more!

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### PARTIES

**WE BRING THE PARTY TO ANY CELEBRATION**

- Birthday Parties
- Family Reunions
- Team Meetings
- Weddings

*Kona ICE® is the Party!*

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- Community Events
- Car Shows

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**The Avanti Company**  
**In Memory of Charlie Cullens**  
**Jane and David Durando**  
**David and Michelle Leidel**  
**Robbins Nursery**



**Turn Your Compassion into Action**

Every day, disasters devastate families. As a Disaster Action Team volunteer, you can help comfort and support people who are forced from their homes due to fires, storms and other emergencies, so they don't have to face tough times alone.

To find out how you can use your skills to help those in need in Highlands County, join us for one of our Virtual Open House events on the second Wednesday of every month from 5:30 - 6:30pm.

Register here: [nrcs.org/30cmts](https://nrcs.org/30cmts)

For additional questions, contact: [Colleen.Raniero@redcross.org](mailto:Colleen.Raniero@redcross.org)

See you there!



**Job Opportunity**

Unity of Sebring Life Enrichment Centre is looking for a part time, paid, Accompanist/Music Director/Choir Director. That may be one person or more. We're a welcoming, diverse, fun, non-denominational spiritual community. Our service is 10:30-11:30 each Sunday and includes a few songs, meditation time and a positive, progressive, spiritual message. Sound like something you might find interesting? Call the church at 863-471-1122 and leave a message or email us at [unitysebring@gmail.com](mailto:unitysebring@gmail.com). Find us online at [www.unitysebring.org](http://www.unitysebring.org) or at FB: UnitySebring.

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\*Annual Percentage Yield (APY) effective 05/24/23. CDs offered by Edward Jones are bank-issued and FDIC-insured up to \$250,000 (principal and interest secured but not yet paid) per depositor, per insured depository institution, for each account ownership category. Please visit [www.fdic.gov](http://www.fdic.gov) or contact your financial advisor for additional information. Subject to availability and price change. CD values are subject to interest rate risk which fluctuates when interest rates rise, the principal of CDs can decrease. If CDs are sold prior to maturity, the investor can lose principal value. FDIC insurance does not cover losses in market value. Early withdrawal may not be permitted. Funds quoted are not all of the products. CDs require the distribution of interest and do not allow interest to compound. CDs offered through Edward Jones are issued by banks and thrifts nationwide. All CDs sold by Edward Jones are registered with the Depository Trust Corp. (DTC).

FD-782 (Rev. 4-2022) (SEC-2022-00000)



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Select the plan that suits your needs

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Let your employees handle their work, we'll handle it

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24/7 Notaries & Witnesses

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**Commonly Notarized Business Documents**

10-Authorized Representative

Notice of Commencement

Power of Attorney

UPLS-1051

DD-2023 Statement of Consent

Certification of Copy

Promissory Note

Deeds

ALTA Settlement Statement

Loan Estimate and Closing Disclosure

408-7 Request for Tax Transcript

Wills & Trusts

Escrow/Deed

Capacity and Guardianship Agreements

Guardian Power of Attorney

Advanced Directive

Asset Recovery Release Affidavit

Financial Statements

Affidavit as to Debts and Liens

Authorization Schedule

One in the Same Name Affidavit

Promissory Note

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**Sun 'n Lake Recreation Schedule**  
**MAY 2023**

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 10:00 AM - 11:00 AM Sun 'n Lake Sun 'n Lake Sun 'n Lake	2 10:00 AM - 11:00 AM Sun 'n Lake Sun 'n Lake Sun 'n Lake	3 10:00 AM - 11:00 AM Sun 'n Lake Sun 'n Lake Sun 'n Lake	4 10:00 AM - 11:00 AM Sun 'n Lake Sun 'n Lake Sun 'n Lake	5 10:00 AM - 11:00 AM Sun 'n Lake Sun 'n Lake Sun 'n Lake	6 10:00 AM - 11:00 AM Sun 'n Lake Sun 'n Lake Sun 'n Lake	7 10:00 AM - 11:00 AM Sun 'n Lake Sun 'n Lake Sun 'n Lake
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**Heartland Horses Equine Activities & Learning, Inc.**

**May 2023**

**Volunteer Appreciation Day**



On April 2nd, HHEAL volunteers came together to enjoy a fantastic day filled with fun, relaxation, and a little competition. The HHEAL board held a fun horse show for volunteers, including a Trail class, Egg and spoon race, barrel racing, and an Equitation class. Halfway through the day, our fantastic board members provided our

**7 AM - 5K RACE REGISTRATION**  
**9 AM-12 PM FAMILY FUN FESTIVAL**

**SAVE THE DATE**  
**OCTOBER 21, 2023**  
**MASON C. SMOAK FOUNDATION**  
**5K & FAMILY FUN DAY**  
**DEVANE PARK IN LAKE PLACID**



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**Clearwater Travel Cruises & Tours**  
Rebecca McCormick - Phone: 863-234-0330



#### WHAT'S NEW

Neighboring Jamaica's natural beauty and most scenic attraction, Dunn's River Falls.  
12 gourmet restaurants including 10 brand new concepts.  
Plans including Sandals' first rooftop bar in Jamaica.  
Jamaica's first Baywatch Suites, the only one of its kind on the island.  
3 impressive pools - includes 2 uniquely themed pools.  
Natural water meandering and more waterfalls.  
Marine's paradise with a 30-foot transfer when you fly AA/DTY from Miami to Ocho Rios.  
BLU Carver Shop, an incredible experience that goes beyond the store.

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## NEWSLETTER SEBRING HILLS ASSOCIATION MAY 2023



### HAPPY MAY!

Welcome to Sebring Hills! With your help and support, Sebring Hills Association continues to make progress with updating the Clubhouse and property. The metal roof has been installed and finishing touches are underway. We look forward to seeing all of you at our community events and bring a neighbor or friend.

### NEW SHA PRESIDENT

Welcome to our new President, Wanda Cole. Wanda has stepped into that position while Jim Schwendt has stepped down as President. He will now sit on the Board of Directors. Jim has been a valuable member of our Sebring Hills community and will continue to be.

### MEMBERSHIP

You are welcome to join the Sebring Hills Association even if you don't live in our community. Membership fee is only \$25 a year per household. Perks include discounts on events at the Clubhouse, use of the lakefront property on Lake Jackson, and discount on Clubhouse rental, etc... Have you joined yet? These people have...

### NEW MEMBERS

Linda Grant (H)  
Richard C. Thompson (A)  
Jenny & Patricia Wood (A)  
Rosa L. Buckner



**WASTE COLLECTION SCHEDULE**  
Yard waste & garbage: 5/11, 5/25  
Bulk waste & garbage: 5/4, 5/18  
(unless otherwise notified by City of Sebring)

### PANCAKE BREAKFAST

**Saturday, 5/6 from 8-10am** (1<sup>st</sup> Saturday each month). Please join us.

- (unlimited) pancakes
- biscuits & gravy
- scrambled eggs
- sausage\* or bacon\*
- coffee or juice.

\$10 for non-members, \$8 for Members, \$4 for children 10 & under. Children under 3 are FREE. \*\$1 for extra meat, and ADDITIONAL TAKEOUTS FULL PRICE. Open to the public.

### FREE MEMORIAL DAY COOKOUT

**Monday, May 29, 2023**  
12:00-3:00 PM  
Sebring Hills Clubhouse  
\*Bring a side dish to share

### CLUBHOUSE RENTAL

Members receive a 10% discount. Call our number for more information if you are interested.

### WANTED - VOLUNTEERS

Do you have a particular skill that you can share at the Clubhouse? We are always looking for volunteers to join us and share their ideas, skills and time.  
Contact Clubhouse 863.382.1554.

**CONTACT INFO:**  
shills@sebringhillsassociation@gmail.com  
200 Lam Ave., Sebring FL 33870  
863.382.1554



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