

Occasionally, on our path to achieve our full potential, we are given a temporary pause to reflect on the route that has brought us this far and the choices ahead of us to reach our destination.

Sam Zein, REL Volunteer

August | 2010

Visit **RealEstateLives.org** for detailed information or to register.

Note from Editor:

One of our members, Charles Caro, suggested since many of our readers use hand held devices it would be more practical to send out a link to the newsletter rather than the entire newsletter. We agreed. Going forward know that we are always open to suggestions as to how we can make our newsletter better. Please share your thoughts with any of our staff. Just click on a name from the last page staff list.

REal Important Dates

NEXT MEETING

WEDNESDAY, AUGUST 18 (location & time below)

See GET READY, page 16 for training details!

- August 18 - WEDNESDAY
- September 7 – TUESDAY
- September 20 – MONDAY
- October 6 – WEDNESDAY
- October 27 – WEDNESDAY

TRAINING ONLY

- August 4 - WEDNESDAY
 1:00p.m. West Tampa Branch Library, 2312 West Union St

LOCATION

Greater Tampa Association of Realtors, 2918 W. Kennedy Blvd.

TIME

9:30 a.m. REbounders (Job Seekers), Volunteers, & Leadership

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ANCHORS A W E I G H



On Wednesday, July 21st, about 50 Rebounders and friends of Real Estate Lives departed from the docks in back of the Aquarium for the second annual tour of Hooker's Point. We set off aboard the Spirit of the Bay II, a 73' double deck touring vessel owned by the Port of Tampa.

Spirit has a covered, open upper deck and an enclosed, air conditioned lower deck. Its capacity is 140. The cruise was a guided tour of Tampa's industrial underbelly and it was fascinating. Here are some quick facts we learned on the tour:

- The Port of Tampa is enormous at 5,000 acres and ranks as the 8th busiest US port which is disproportionately high as we only rank as the 12th largest metropolitan area.
- Hooker was a cattle rancher with herds ranging from Tampa to Lakeland. The cattle trade with Cuba was very lucrative and Mr. Hooker became very wealthy...so wealthy that he could afford real...nah, we don't want to go there. You can still see the cattle pens at the Point.
- There were huge phosphorus mounds and mounds of shredded scrap metal. These were more than the word mound would imply. They were more like little mountains.
- Many of the heavily foliated islands which dotted the harbor were actually man made spoil islands which, by agreement with the EPA, had been revegetated with indigenous species. Spoils are the byproduct left over after the phosphorus has been refined.

• We passed by several dry docks where tankers and other large vessels go for repair. The guide explained how the dry docks were submerged and the vessel to be repaired was driven or pushed above them. At that time the dry docks were re-floated which raised the vessel out of the water for maintenance.

• We viewed the Port's burgeoning container cargo area and learned loading and unloading was like putting together a puzzle as failure to follow the strategic plan for placement by weight and size could capsize the container ship

Ice cold soda, water and snacks were provided by Ron Burka, Amy Henrikson and Sam Zein. The tour lasted just a bit over an hour, the weather was perfect, we had a half dozen little kids and a good time was had by all. A big Real Estate Lives thank you goes out to Peter Ferri who arranged the tour.



THE MONTH THAT WAS...

Fawn Germer

15 Minute Coach
July 8, 2010

Real Estate Lives has been blessed with an outstanding array of 15 Minute Coaches over the past 18 months. Fawn Germer may very well be the best of the best. Fawn Germer changes lives as one of the nation's premier leadership speakers and the best-selling author of five books, one of which was an Oprah pick. That book, "Fall Down 7 Times, Get up 8" That title encapsulates her address to our general meeting. With a charming, straight forward, sometimes humorously earthy style she enthralled REbounders and volunteers, alike. She had wanted to be a writer from a very young age and ran across many a naysayer along the way. A past Editor of the Tampa Tribune, a job at which she admittedly "sucked", she found her semi-true calling as a writer which evolved into her true calling as a nationally acclaimed motivational speaker. They soon became intertwined with one feeding off the other.

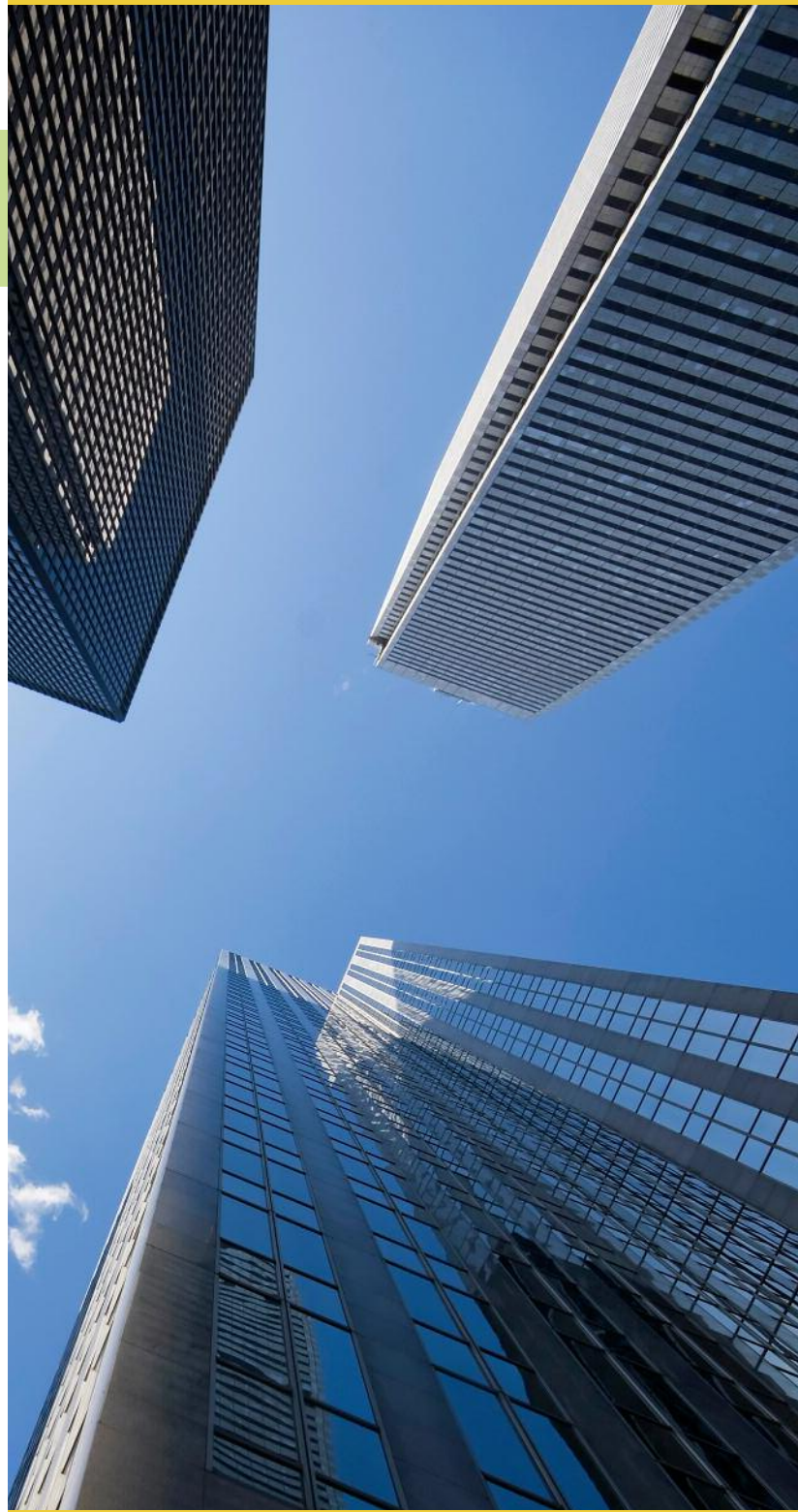
She found her first literary effort impossible to get published. A critic said her rejections were due to poor formatting so she re-wrote the book. She sent it to Oprah 29 times hoping to make Oprah's Book Club. Her friends told her writing to Oprah 29 times was obsessing. Fawn replied "Writing to Oprah 29 times is perseverance. 30 times would be obsessing." The perseverance paid off and her book did become an Oprah's Book Club selection. She went on to write 5 best sellers and was nominated for Pulitzer Prizes 4 times +.

She stated perseverance is the secret to success. "You're being tested now." It isn't the first time you've been tested and it won't be the last. You are your greatest asset. Maximize it. Practice the Law of Attraction- Positive thoughts will beget positive actions. By the sheer power of your brain and the will of your spirit you are all you need to accomplish anything you choose and as you radiate this positive energy people will flock to you. Read "Think and Grow Rich." It's on-line and it's free. Re-program yourself to expect

success. Make affirmations and repeat them 5 to 10 times a day.

(Editor Note: to learn more about affirmations and what they can accomplish go to www.SuccessConsciousness.com).

You are being tested. Study for the test (use positive affirmations). Let your greatest asset shine. Seize the opportunity!



THE MONTH THAT WAS...

Susan Mell

15 Minute Coach, July 23, 2010

Susan Mell, owner of 10 Entrepreneur's Source franchises, shared with Rebounders the heart break of her own bouts with being let go and unemployment. She said after she was fired at Red Lobster she went home and cried but it worked out. She got a job as a cocktail waitress with twice the pay and half the time.

She subsequently got a real job and went to work for Clinical Weight Loss as a consultant. She liked the job and helping people but the ax fell again and she was devastated. It wouldn't happen again. She vowed to control her own destiny. The same thought was probably occurring to many in her audience who have endured similar trauma and she offered insight and direction.

Before becoming an Entrepreneur's Source franchisee Susan had started a small wireless company and over time grew it to 42 people but sold in 2001 because selling it was consistent with her new found philosophy. "Change is good. Don't be afraid of it. Embrace it."

Not one to rest on her laurels Susan now had sufficient resources to take her time and find something she really wanted to do for the next segment in her life; something which excited her. She found it in the Entrepreneur's Source where she basically serves as a franchise matchmaker and business coach. She loves the business so much she's bought 10 franchises around the country. She says her services are free so presumably she is compensated by the franchise seller.

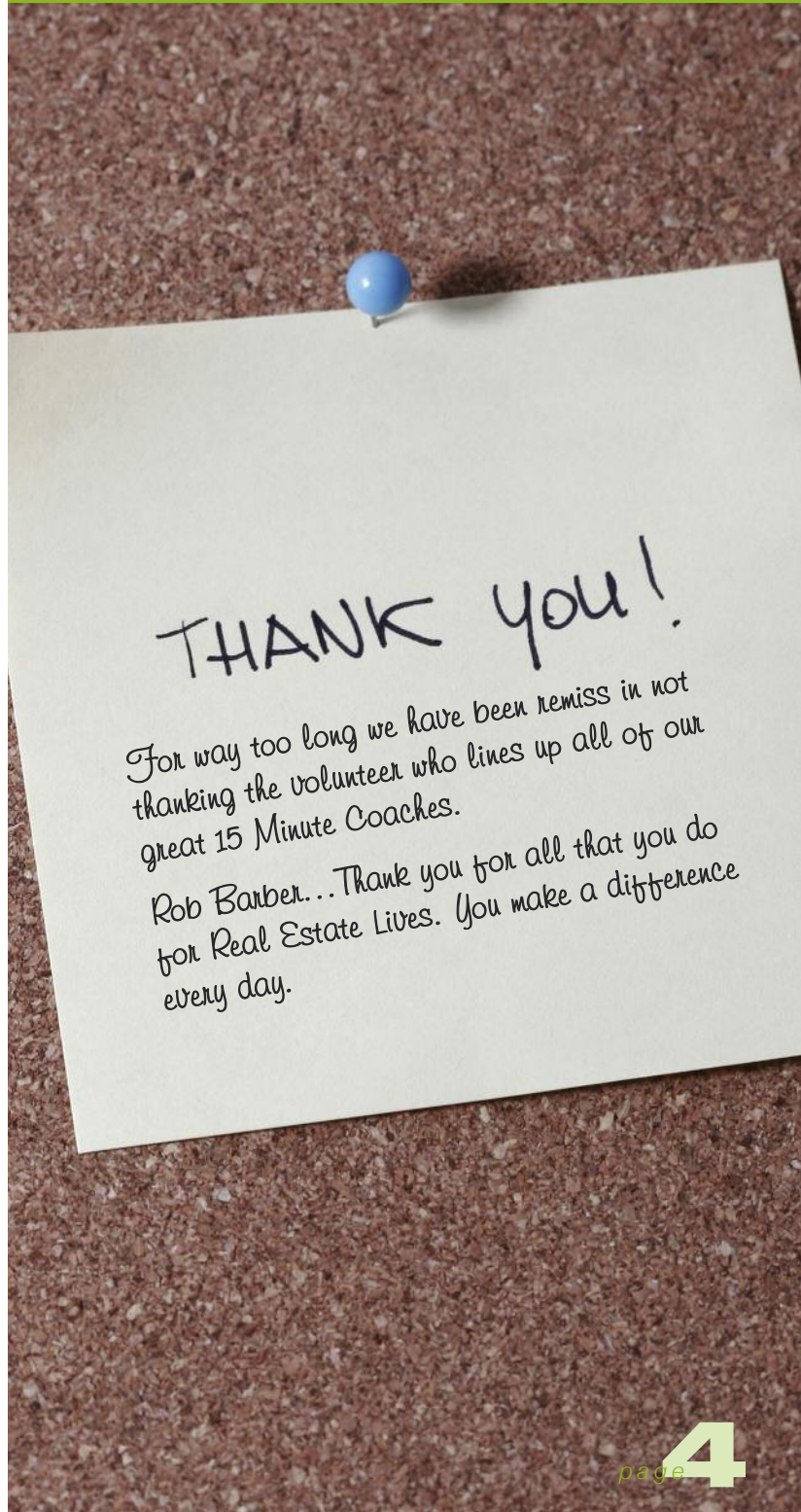
With a touch of humor she pointed out all of our REbounders are self-employed now so becoming a franchisee wouldn't be that big a step.

She closed by saying she finds the Tampa Bay Business Journal to be a great source for leads. She said she attended the recent Fast 50 luncheon sponsored by the TBBJ. What a great source for leads and you know every one of them is hiring.

Visit Susan on LinkedIn to learn more about her skills as a business coach and how she can help you think outside the box.



Susan Mell, owner of 10
Entrepreneur's Source franchises



GET TO KNOW

A MEMBER OF OUR REL FAMILY

The Undisputed Queen of Multi-tasking

Our own Tara Harris is a study in hard work, determination, chutzpah and pure grit. A Tampa native and the second of 5 children to a hard working Dad and a self-employed Mom she was aware upon entering high school that if she wanted to go to college, and she did, she'd have to earn a scholarship. The family just did not have the funds to pay for college. She took heed and became a studyholic. While her friends went to parties she studied. While her friends went to football games she studied. While friends went to the beach she studied. At the end of their high school careers they had a lot of wonderful memories. Tara had an acceptance letter from USF, a full academic scholarship and admission into their Honors Program.

Tara moved out of her parent's home and into her own place so she could be closer to school and her job. She went to school full time and worked full time at University Mall working in Burdines Fine Jewelry department. An Estee Lauder rep took note of her superior sales skills and offered her a job as an Estee Lauder sales rep traveling the state as a professional make up artist. She also attended numerous sales training seminars for the company.

At school she was a marketing and economics major and even tutored some of the football players in accounting. Her pursuit of a degree was relentless. Between work and school she thought there was no time for anything else. She did agree to a blind date her junior year. She would soon learn there would be time for more than work and school. That first date led to a second and on the third Tara brazenly announced "You're gonna marry me." Frightened, Tara said her new boyfriend wouldn't even talk to her for a week! 90 days later they were engaged and later married a year to the day that they first met. A year and a half later family, friends, and 6 month old son got to see Mommy graduate. Tara and John will celebrate their 10th Anniversary next April, and she is Mom to 3 amazing kids, ages 8, 6, and 4.



Her first job was with CP Ships, a container shipping company. Those of you who went on the Hookers Point tour last week will recall seeing the Port of Tampa's containerized shipping docks. You may also recall the tour guides admonishment that loading and unloading the ships was like a puzzle. As there was a wide variety of container contents and corresponding weights the load had to be precisely balanced lest the ship capsize. That was Tara's job; figuring out how to load and unload container ship cargos all the while keeping them in perfect balance. She was also charged with container forensics;

tracking down missing containers shipped all over the world. If not found, an insurance claim would need to be filed for the value of the lost container. As we all know insurance companies would much prefer a one way street where they take in money but don't put any out.

It was about this time the residential real estate market caught fire and Tara had a friend who was a real estate paralegal. She said she had a business plan and that she knew the business really well but she was a technician without sales skills. She said if they combined forces they could have a terrific business.

Tara was ready for a change and accepted the challenge. They became closers for new homes. They would basically set up shop in the model of a new subdivision and write up deals and close them. The pay was excellent. They were paid \$200 a deal and often did multiple deals a day. They grew their business and eventually had 8 closers state-wide earning them an income in excess of several thousands of dollars a day

As the expression goes "All good things must come to an end" and hers ended with a thud. The market crashed, the fees were slashed to \$70 per closing which was bad enough but there just were too few closings to make a living. The ride was over. In 4 years they had closed 7,000 loans but now it was time to find something else.

A friend told her a lawyer friend of hers was looking for someone to help him out with financial planning and asked Tara if she was interested. She was. Upon completion of the financial planning Bruce Jonas knew he had a gem and invited

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CONTINUED... GET TO KNOW

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her to come work full time for his construction company. She accepted. When asked for this article what is her title, she replied " I have 5:

1. HR Manager
2. Office Manager
3. Project Administrator
4. Marketing Manager
5. New Business Development Manager

Just as the residential market crumbled so too did the commercial market and Masters Construction and Development was hit just as hard as every body else and just like every body else they would have to make cuts; deep cuts. Tara's job was one of the cuts. While she saw it coming she was never the less crushed. A friend told her about Real Estate Lives and she reluctantly attended her first meeting. Her friend was there when she arrived and sought her out and comforted her. With so much terrible news being screamed at her from the nightly news, the

newspaper and the radio she found the Real Estate Lives meetings to be a breath of fresh air: good news, positive, upbeat, high energy. She had found a home. She continued to work at Masters every day, unsure of her future while she began her job search. Masters was able to keep her on board and she told Bruce Masters and his partners about REL. She raved about the organization with the fervor of a snake oil salesman and finally persuaded Bruce to attend a meeting. Once under Ron Weaver's revival tent he, too, was smitten. Today Bruce and Tara are among our most active volunteers and Masters is among our biggest financial supporters. Masters' support shows up in the general ledger but Tara's shows up as Chair of the Family Events Committee. The success of the Family Summer Picnic at Philippe Park was the result of Tara's incredibly hard work. She is also a featured columnist for the REL Newsletter and the first ever to earn a by-line.

Tara Harris...Thank you for all that you do for Real Estate Lives. You make a difference every day.



Your Newsletter just keeps on getting better!

Starting next issue you'll notice a change. We will be preparing Picasa albums for each Family Event so those who attended as well as those who didn't can view all pictures taken at the event and download them as they please. We noticed this problem at last year's summer event when we had a lot of terrific pictures but could only use a couple of them due to space limitations. Now you'll just click on the link at the end of the write up and you'll be able to view every picture taken. We urge all of you to help fill up the albums with photos you have taken at the event.

Just upload them and send them to anyone on the Newsletter staff. There are links to each of us on the last page of Newsletter. Just click on a name. You can also use the same links to tell us what you think about the Newsletter and to make suggestions as to how we can improve or what we should cover.

Getting better every day. That's how we roll!

LOOK WHAT... YOU MISSED



By Tara Harris, Feature Columnist

"I get up each morning determined to both change the world and have one heck of a good time. Sometimes this makes planning my day difficult."

-EB White, REnown American Author

In life I have found that those who keep their word and successfully follow through on what they pledge to do are nothing less than heroic. We've all been let down by someone along the way who offered, but didn't deliver, who claimed they were something they were not, or promised you could count on them unconditionally and, as it turned out, you couldn't. These types of people exist in our personal lives and our professional lives and we have all been there at one time or another, left holding the bag when someone else failed to perform. Not fun. Devastating, really, in your own little microcosm of the universe and that is tough to forget so it tends to make you gun-shy when you step out of your comfort zone to volunteer or get involved in a myriad of activities.

In spite of all that, I decided I would accept the challenge which Ron and Pam threw my way in the form of the Summer Family Picnic. I will be honest here, Dear Readers- I was skeptical. I started out with a list of names a mile long and a very meager budget. I now know how Jesus felt with the loaves and the fishes. Never the less, I smiled encouragingly as I responded: "Of course I can make that happen." Coming from a very large family, I was used to throwing pretty decent barbeques with pretty limited resources and I figured this was just on a little larger scale so of

course it would work. What a complete shock to find that REal Estate Lives is so different from what I had come to accept as normal!

Throughout the planning process, I've received an unbelievable number of responses from people both inside and outside of the REL organization. People I had just met have selflessly offered to volunteer their time, resources and funding to help breathe life into this amorphous concept of a "Summer Family Event". I saw so much compassion when I called on others affiliated with REL throughout the community and asked them to donate or sponsor this event for our REbounders and their families.

Over the course of a matter of days, our humble little bayside picnic transitioned into the event of the Summer, not to be missed, and certainly not to be scoffed at as a minor league event. We have people that have volunteered to serve, cook, clean, chaperone kids, donate doggie biscuits, decorate, bring crafts, paint faces, and even secure a clown for entertainment. If a need was introduced to the Executive Committee an answer was sent within minutes; "I can get that" or "I know someone who has that" or "Put us down to sponsor". As REbounders in this amazing organization, you all have the benefit of not just the organization, but the individuals who comprise the organization's leadership, and their entire networks. That is certainly a lot of people to rally to the cause and they never let you down.

As I write this article for the July edition we are still 4 days out from the picnic and I am still receiving emails and calls from individuals who just want nothing more than to help and be included in the ranks of those "heros" who want to give back. I have truly been humbled by this experience. The next time the opportunity presents itself to plan an event for such a deserving group of individuals, I will not falter. I will not hesitate. I will gladly accept the challenge knowing that with it comes a tremendous outpouring of goodwill, charity, and spirit, the likes of which I was in no way prepared for, but for which I am eternally grateful.

Tara Harris





Win That Job: The Overqualified Issue

by Larry LaBelle,
Training Tamer Inc

Go for the Gold

One of the temptations we have when we've been out of work for a while is to apply for jobs for which we're overqualified. Although this is understandable, there are a few reasons not to do this. First, we've worked hard to move up in our careers to make the salary we deserve, pay our bills, save for retirement and be able to enjoy our lives. We shouldn't have to settle for less than we were making before.

But there's a more important reason. Employers are very savvy these days about the hiring process. If they review your resume and think you're overqualified for the job, they often screen you out. But why? Well, they think the chances are high that you'll use the job as a filler until the job you really want comes along. That means you might stay in the job for six to nine months and then leave. You're leaving costs the company a significant amount of money. To bring you on board, the employer first had to pay your recruiting and training costs and then they had to pay your salary

and benefits for the time you were there. One local banker estimated this cost at about \$70,000 per employee. That's a lot of money and now they have to pay that all over again to get your replacement.

Now I'm not saying you should never apply for a job for which you're overqualified. For financial reasons, sometimes we have to do this for the short term. But if you do, it's important to give the employer a solid reason why you're doing it so that you get a fair shot at the job. One person told the employer that they had researched the company and the job very thoroughly and gave specific reasons why he wanted the job and how he saw himself growing with the company over the long term. His answer satisfied the employer's concerns about his longevity in the job and he was hired.

In the end, the choice of going for a job for which you are overqualified is yours but it is my contention that "what you believe is what you get."

BELIEVE AND GO FOR THE GOLD!

Learn more: www.trainingtamer.com



EMPLOYMENT RESOURCES

RealEstateLives.org

Daily - Visit the RE Lives web site for new information on recruiter partners, upcoming job fairs and other helpful employment resources.

Jobs Referral Network

Go to www.linkedin.com. Click on Groups. Enter Construction. Sign up. At the end of the construction section is a whole section on available jobs.

Interested in a Career Change into the Grocery Business?

Patti Breckenridge, Recruiting Manager
Publix Super Markets, 863-688-1188 x52085
www.publix.jobs Get Into A Green Routine
<http://bit.ly/PublixGreenRoutine>

HIRE Act Offers Employee Retention Credit to Qualified Employers

Learn about it. It may help you find a job if the employer can get a tax credit for hiring you.

The Hiring Incentives to Restore Employment (HIRE) Act provides qualified employers with a new tax credit for retaining certain qualified employees. This provision is intended to encourage businesses and tax-exempt entities to hire and retain employees, and is generally applicable for 2010.

DEFINITIONS

- Qualified Employers are any employer other than the United States, any state, any local government, or any instrumentality of the preceding. However, a qualified employer will include any public higher education institution.
- Qualified Employees who meet the following criteria are considered retained workers for this credit:
 - Begin employment after February 3, 2010, and before January 1, 2011
 - Certify, by signed affidavit under penalties of perjury, that they have not been employed for more than 40 hours during the 60-day period ending on the date the employment began
 - Are not hired to replace another employee of the qualified employer, unless the other employee

voluntarily quit or was fired with cause;

- Are not related to the employer in a way that would make him or her ineligible for the work opportunity credit;
- Were employed on any date during a tax year ending after March 18, 2010, and continued in that employment for a period of at least 52 consecutive weeks; and
- Earned wages during the last 26 weeks of that period equal to at least 80% of the wages for the first 26 weeks of the period.

CREDIT AVAILABLE

For each retained worker, a qualified employer's general business credit is increased by the lesser of:

- \$1,000, or
- 6.2% of the retained worker's wages during a 52-week consecutive period

Tomorrow's Hot Jobs

Translation services and English-as-a-second-language - Global business deals and growing immigrant population need bilingual help, both to learn English and to transact business in other languages. One niche: Translating to help people obtain healthcare services.

Green Jobs - Jobs in wind and solar energy, energy efficient construction, public transportation, environmentally friendly manufacturing and "sustainability" regulation.

Security and Public safety - From home security equipment sales and manufacturing to private security companies to government Homeland Security, the field is burgeoning

Sales and marketing - No matter the industry, organization or product someone has to get the word out.

Elder care - As the population ages, there's an ever growing demand for more nurses, nursing assistants, nursing home workers, therapists, chronic disease managers, home health aides and transportation services devoted to the elderly.

(Source- Dianne Stafford, McClatchey-Tribune Newspapers)

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Employment REsources

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No Recession for these Guys

SARASOTA – Sunovia Energy Technologies Inc. (OTC BB: SUNV), which designs, develops and markets highly efficient renewable energy and energy conservation products in the solar and LED lighting industries, plans to triple the size of its facility and add 68 jobs over three years after relocating to Sarasota County this year, according to Kathy Baylis, president and CEO of the Economic Development Corporation of Sarasota County. hr@sunoviaenergy.com or 941-751-6800.

New Jobs

Tampa Bay Workforce Alliance (www.workforcetampa.com) is a great source for fresh job leads. Google Tampa Bay Workforce Alliance. Hit Career Candidate Services. Hit Hot Jobs. Jobs change weekly.

Employ Florida Marketplace (www.employflorida.com) links all of Florida's state and local workforce services and resources. It's for both job seekers and employers so post your resume and check out their other helpful information today.

Zoominfo (www.zoominfo.com) is similar to LinkedIn. You can post a profile and search for people and companies. Many recruiters use it to find contacts in companies who might have jobs for them to fill and job seekers can use it to find network contacts and hiring managers in a company they are targeting.

On-Going Job Alerts

Want to know a great source for who will be hiring in the very near future? Go to www.eflorida.com and sign up for their free monthly newsletter called Innovation Monthly and then get pro-active. Google the company and see if they already have operations in the bay area. Contact them and inquire about the new jobs. Sell yourself with your 30 second, or 60 second, or two minute sales pitch that you've pre-developed, practiced and mastered and you just might find that their existing operation has a need for someone with just your skill sets. Don't have a pre-established sales pitch? See Larry LaBelle because it's essential that you do.

Get Up to Speed

While not an immediate fix for those who have lost their jobs, subscribing to www.Efloridainnovation.com will get you up to speed on which companies and industries are targeting Florida for major ramp ups.

Posting Jobs

If you know of a job lead, please email jobs@realestatelives.org. If you are interested in helping "mine for jobs," contact Matt Hammer at mhammer@baldwinconnelly.com.



DID YOU KNOW? THAT YOU'RE NOT SERIOUS...

That's right! You're not serious about finding a job if you aren't a member of our Job Mining Committee. 79% of our Miners have gone back to work. They aren't just finding jobs for our REbounders. They're finding jobs for themselves. On the Mining Committee skimming the best jobs is not only allowed, it's encouraged. Learn how to peel back the onion and find out where the unpublished jobs are and how to get through to the people who are hiring for the unpublished jobs. Parlay the skills you'll learn as a Job Miner with the training and interviewing skills you'll learn from Committee Chair Larry LaBelle and you'll be back at work in no time! (contact Committee Chair Matt Hammer now! mhammer@baldwinconnelly.com)

Employment

Check www.RealEstateLives.org daily for updated job postings and other valuable REsources.

HELP FOR BULLS

University of South Florida's Alumni Career Quest program offers job search counseling and information to unemployed alums who have received at least a bachelors degree from USF. Register at: www.career.usf.edu and click on Alumni Career Quest. The standard \$50 registration fee has been waived.

HELP FOR GATORS

Bergstrom Center for Real Estate Studies at the University of Florida maintains a Job Board which does not require registration which apparently makes it open to Gators and non-Gators alike. <http://www.cba.ufl.edu/fire/realestate/>

Personal Support

REBUILDERS SUPPORT GROUP

Do you need support in dealing with stress, discouragement, relationship issues, self esteem, or fear? If so, join Real Estate Lives' "REbuilders" support group, a peer-facilitated Small Group set in a safe, casual, and confidential environment where REbounders can "take your game-face off" and share with others who are dealing with similar issues. Meetings are held every 2nd and 4th Wednesday at 6:00 pm (August 11th and 25th). The location is 5100 W. Lemon St., Suite 307 (Centrepoint Bldg). Free surface lot parking. Call Sara Sneen (813.728.7945) or Jan Chaffee (813.335.3951) if you need assistance. There is no cost and a light meal will be provided. Casual dress, jeans are fine!

RENEW BIBLE STUDY

REnew meets after each regular REL Rebounder meeting from 11:30am -12:45pm at DeBartolo Development 4401 W. Kennedy Blvd., 3rd Floor, Tampa, approximately three miles west of Greater Tampa Association of Realtors on the right side of the road. Lunch will be provided courtesy of Ed Kobel and DeBartolo. If you have questions, please contact Pam Winchester at pwinchester@tampabay.rr.com.

COMMUNITY RESOURCE GUIDE

The Crisis Center of Tampa Bay has published a community resource guide with a wealth of resources. www.crisiscenter.com/Portals/0/CrisisCenter_CommunityResourceGuide.pdf

FIRST HOUR

First Hour is intended to identify new REbounders as quickly as possible after losing their job. A volunteer/mentor will reach out to them to assist them through the early stages of losing their job by offering to help them connect with Real Estate Lives resources, invite and encourage them to attend the REL meetings, REbuilders peer facilitated support group, and furnish them with a RETreat Kit of helpful resources. We want to help them through the transition from being unemployed to becoming a Rebounder as seamlessly as possible.

Many of our volunteers have experienced their own job losses and have found comfort and support through REL and want them to know "You don't have to navigate your REbound alone."

If you know of anyone who has just lost their job, please contact **Jan Chaffee at 813-335-3951** or **Sara Sneen at 813-728.7945**. Someone will reach out to them immediately.

Healthcare

COBRA SUBSIDY ENDED JULY 1

What to do - Shop around immediately. Can you be added as a dependent to your spouse's plan? Investigate the individual market at: www.ehealthinsurance.com. Talk to a licensed insurance agent and be upfront. Tell them what you can afford and see if they can come up with a match. Consider splitting up family members into different policies. Look to moving your kids to a separate policy if you have pre-existing condition. Look into group plans. Your college alumni association probably has one. AAA has one. Most organizations have one. If your past the "raising a family" age make it clear you don't need maternity coverage. You can up the deductible and reduce the premium. Look into government help. Investigate Medicaid and CHIP (Children's Health Insurance Program) which are both federal government programs.

MEDICAL SERVICES FOR LESS (AAA MAGAZINE)

Local health fairs aren't the only way to get free or cheap medical screenings and services. Here are a few others: Inexpensive cholesterol screenings and other blood tests are available at local labs. Find one under "Laboratories" in the Yellow Pages in under "Service Centers" at BloodWorks-USA. Low-income and

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Additional First Needs Information

If you have needs that are not covered or would like to share information about additional services, contact Jan Chaffee at jchaffee@jccommercialbroker.com. She will reach out to our volunteer resource team to help serve you.

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uninsured women can get free or low-cost mammograms through a Centers for Disease Control and Prevention program at apps.nccd.cdc.gov/cancer-contacts/nbccedp/contactlist.asp. If you have a chronic condition such as diabetes or allergies, you could get free medication and treatment by enrolling in a medical study listed at www.clinicaltrials.gov. To talk to a licensed counselor or psychologist, starting at \$1.60 per minute, check out www.mytherapynet.com. Online counseling is also available at www.etherapist-online.com.

CHILDREN'S HEALTHCARE

Children's healthcare expanded coverage.

www.kidcare.org

OLDSMAR HAS DISCOUNTED DRUG CARDS FOR RESIDENTS AND PETS

The cards are good at the Walmart, Walgreens and CVS on Tampa Road, Oldsmar only. Cards are available at no cost at Oldsmar City Hall, Oldsmar Public Library and Oldsmar Fire rescue.

FREE DENTAL ASSISTANCE

The Florida Dental Association provides free dental care to people in need. There is at least one facility in each county; Hillsborough has 13 locations. Visit Resource Guide at www.floridadental.org/outreach.

FREE OR DISCOUNT PRESCRIPTION MEDICINE RESOURCES

- www.MyFloridaRX.com
- www.needymeds.org
- Publix is offering several prescription drugs free. www.publix.com/wellness/pharmacy/Home.do
- Walmart is offering some limited \$4.00 prescription drugs. Read more at www.walmart.com/pharmacy
- Target is offering over 300 generic, prescription drugs at \$4.00. Read more at sites.target.com/site/en/health/page.jsp?ref=nav%5Fpharmacy&contentId=PRD03-004033
- Pfizer is offering free prescriptions for those who have lost their jobs, in some cases. Call 866-706-2400 or go to www.pfizerhelpfulanswers.com
- Sweetbay is now offering free or heavily discounted medicines for your pet as an additional benefit through their Healthy Saver program. www.sweetbaysupermarket.com

- Healthcare Screening – to see if you qualify for free services through Hillsborough County go to: www.insight.hillsboroughcounty.org

Financial

HOW TO GET COLD HARD CASH DURING TOUGH TIMES

Peer to Peer Lending - Help from family members, friends or strangers documented thru online facilitators like Virgin Money US (virginmoneyus.com). Formalize it and make it legally binding. Virgin US reports it greatly reduces the default rate and emotional fallout. They charge origination fees- from \$99 for a personal loan up to \$699 for a mortgage and they charge \$9.00 per month to service the loan.

401K Loan - You can borrow up to half or \$50,000, whichever is less. You'll have to pay it back within 5 years but there typically isn't any interest.

Posper.com puts loans out on eBay to see if there are takers. Loanio.com focuses on sub-prime borrowers. Fynance.com and Greennote.com focus on educational loans.

Reverse Mortgages - You make no payments and the bank pays you. What they pay you is dependent of the equity in the home. You'll still be responsible for taxes and operating expenses, however. There is a 2% origination fee on the first \$200,000 and 1% thereafter. Be careful not to take it lump sum because it could disqualify you from Medicaid/Medicare.

HOW TO GET THE MORTGAGE ASSISTANCE YOU NEED

(Qualifying for a federally subsidized loan modification)

- Be sure your paperwork is in order and that you have every document your lender requires.
- If possible, put money aside in an escrow account to show that you have the resources and can make payments.
- Have someone at your side who knows the ropes. A HUD approved counselor may provide an advantage in carving out an agreement with your bank. For a list of the largest HUD approved counselors visit www.parade.com
- Don't stop at your first call. Keep going up the ladder until you find the person who has the power to make a difference in your case.
- Avoid scams. Thousands of phony advisers have sprouted up across the country preying on desperate homeowners. One telltale sign of a scam: being asked

Do you know of someone in the real estate industry who has just lost their job? Please help us reach out to them to offer assistance by sharing our newsletter and encouraging them to contact RE Lives.

continued from previous page

to pay money up front. Legitimate counselors are non-profit and often free

GROCERY ASSISTANCE

Feeding America is a local food bank within the Tampa Bay area and an alternative to applying for food stamps. Please visit www.feedingamericatampabay.org Click on "Get Help" and then "Food Assistance". You can then contact the Agency Relations Manager at 813-254-1190 Ext. 205 OR click on "Find an Agency" section that will connect you with one of the agencies that is in close proximity to where you live.

BANK OF AMERICA OFFERS ASSISTANCE TO "UPSIDE DOWN" BORROWERS

If your mortgage is with B of A and your house is worth 20% less than what you owe you may be eligible to have that 20% or more forgiven. Learn more at www.BankofAmerica.com

OUTSTANDING BOOK AND EVEN BETTER WEB SITE

Shari Olefson, an attorney with Fowler White here in Tampa, wrote an outstanding book about the foreclosure process from all angles. She also developed an awesome web site. Visit it the first chance you get www.foreclosurenation.com.

EXTENDED UNEMPLOYMENT BENEFITS

Congress passed a 20 week extension of unemployment benefits **for some**. To see if you qualify go to www.floridajobs.org

FORECLOSURE ASSISTANCE

- Mortgage Modification- Homeowners Hope Hotline 24/7/365. Averaging 7,000 calls a day. 888-995-4673

- Qualifications- www.treas.gov/press/releases/reports/guidelines_summary.pdf

- City of Tampa-Making Home Affordable program through Housing and Community Development division (HCD) can reduce mortgage payments if mortgage is held by Fannie Mae or Freddie Mac.

www.tampagov.net/foreclosure

HELP FOR TENANTS IN FORECLOSED PROPERTIES

New federal law may help tenants in foreclosed properties stay for 90 days after foreclosure or through the end of the term, whichever comes first, if you are qualified. For more information:

www.makinghomeaffordable.gov

Other helpful information on this subject:

hillsboroughcounty.org/consumerprotection and then "Landlord/Tenant" or "Foreclosure Awareness" www.hillsboroughcounty.org/legislativelegation and then "Current Events"



NETWORKING OPPORTUNITIES



Tampa Bay Workforce Alliance Career Center

Full Service One Stop Employment and Training Center. Job search computers, resource center with computers, fax machine, copiers and large resource library for job seekers to use. Professional staff on-site to assist with all employment and training concerns: career counseling, workshops, GED/ABE & ESOL classes on-site, Small Business Information Center, vocational and disabilities specialist, apprenticeship programs, Excel Alternatives Youth programs, Job Corps, Veterans Services, and a Business Service Center with employers interviewing and hiring several times per week. Child care resources and referral. Professional business attire required. 813-930-7570.

REbouncer Connection - Mentoring Program and Small Groups

If you are interested in working with a one-on-one mentor for assistance and encouragement through the job seeking process, please contact Steve Ernst at sernst@clwrg.com. For group mentoring, contact Jack Brubaker at jack@andrettamarsh.com. For more information, go to RealEstateLives.org under Real Estate Lives meetings.

Useful Networking Links

www.obiznetworking.com - Your FREE Calendar of almost all events taking place

www.meetup.com - FREE groups directory, locate groups nation wide with a variety of interests

www.freenetworkinginternational.com - Dozens of FREE Business Networking groups around the Tampa Bay area

www.bniwcf.com - Business Network International of West Central Florida (includes Hillsborough, Pinellas, Pasco counties and more)

www.networkingforyoursuccess.com - Thursday 8:30am Wesley Chapel- 50+ attendees

www.tbreia.com - FREE Real Estate investor networking opportunities

www.tbtf.org - Tampa Bay Technology Forum

www.tampaoptions.com - \$5/ month provides you newsletters of whats happening

www.emergetampa.com - Young Professionals group affiliated w/ Greater Tampa Chamber

www.tampajaycees.com - Young Professionals Organization

www.choosewestshore.com - The Westshore Alliance

www.businessbuddiestampa.com - Young Professionals group that meets monthly

www.ewomennetwork.com - Women's networking organization

www.theblabnetwork.com - Women's networking organization

www.tampabaybusiness.org - Tampa Bay Networking Organization

www.networkexecwomen.com - Professionals Women's Network

www.bizjournals.com/tampabay - Tampa Bay Business Journal

www.monstermixers.com - Great after hours events!

www.thewealthbuildingannex.com - Amazing meetings, trainings, and events!

www.wintampabay.com - WIN (Women in Networking)

www.carrollwoodbusiness.com - CABA (Carrollwood Area Business Association)

IMPORTANT ANNOUNCEMENTS

Wanted!

The REL Newsletter has need of a “Jimmy Olsen” to photograph speakers and events. Because of the nature of the position we are prepared to offer the exact same salary as the Chairman receives from REL. Nobody is expected to attend all meetings and all events but we are looking for someone who has a good camera and will attend 75% to 80% of all REL functions. We are looking for someone with a true REL heart and not just someone who is in it for the money. If interested please respond to j.feeley@rrrealtysadvisors.com

Shout it From the Rooftops

Our Job Alerts Board is the only part of the Real Estate Lives web site which is proprietary to our members. Please share our Newsletter and the public portion of our web site with your friends or relatives (regardless of whether they are involved in the commercial real estate industry in Hillsborough County or elsewhere). They can sign up on our web site to receive the Newsletter via e-mail or they can simply read on the web site. We archive all back issues so they are available for review, also.



REL ON-LINE

Find REL on FACEBOOK and LINKEDIN!

FACEBOOK

www.facebook.com/inbox/?ref=mb#/group.php?gid=94152599089&ref=ts

LINKEDIN

www.linkedin.com/groups?gid=2061683&trk=anetsrch_name&goback=.gdr_1250261658682_1

Contact Pam Winchester pwinchester@focusre-services.com with questions or comments.

GET READY

August to October Training Dates, Locations, and Topics

Wednesday, Aug 4 - West Tampa Branch Library, 2312 W. Union St., from 1:00-3:00p.m. Cracking the Networking Code

Wednesday, Aug 18 - at GTAR from 1:00-3:00p.m. Overview of Job Search Process

Tuesday, Sep 7 - at GTAR from 1:00-3:00p.m. Targeting Your Top 20 Companies

Monday, Sept 20 - at GTAR from 1:00-3:00p.m. Legal Issues for Job Seekers

Wednesday, Oct 6 - at GTAR from 1:00-3:00p.m. Overview of Employee Profile Tests Used in Screening Job Candidates

Tuesday, Oct 20 - at GTAR from 1:00-3:00p.m. Impact of Body Language and Dress Style in Job Interviews

Check out the REL web site for additional training dates and other future classes by logging into www.RealEstateLives.org and clicking on Training and Education.

Mentoring

Take advantage of the many Real Estate Lives volunteers utilizing their knowledge and experience to offer valuable mentoring at no cost to REbounders.

Larry LaBelle Advises

Linkedin and Twitter are forming a partnership. What does this mean for Networking, Job Seekers and Recruiters? Due to the Partnership - you can now link your LinkedIn Status to your Twitter account. This will allow you to get more exposure to others, to network, to candidates and to the general public. It works!! Below is a video to help you set this up...click here to see the how to video - <http://bit.ly/cd0i4>

J.S.A.G.

Job Search Acceleration Group (J.S.A.G.), a group meeting is scheduled for Monday, August 2nd. Details will follow via email. To enroll in this invaluable class please visit the Training and Education section of the Real Estate Lives web site (www.RealEstateLives.org). To read more about it, check out the Look What You Missed column in the November issue of the newsletter which can be found in the archives of the web site.

Excellent Article on Making Them Notice You

What Steps Can I Take to Get Recruiters to Notice Me and My Availability? www.linkedin.com/answers/career-education/job-search/CAR_JOB/557218-45999461

Great book for Job Seekers

Larry Labelle highly recommends these three books: What Color is Your Parachute 2009 by Richard Bolles; Knock 'em Dead 2009: The Ultimate Job Search Guide by Martin Yate; and Guerilla Marketing for Job Hunters 2.0 by Jay Conrad Levinson and David E. Perry. Available at bookstores everywhere or Amazon.com.

Business Cards

www.vistaprint.com. Pay postage of approximately \$6 for 250 cards.

Resumes/Interviews

Real Estate Lives offers REbounders interview coaching and assistance with writing or polishing their resumes. www.RealEstateLives.org.

Spelling Counts Big Time

Don't have your resume/application discarded due to spelling errors. It happens! Use iespell for LinkedIn. Google "spell check" for others.



REbouncer Slam Dunk

Dear REL,

I am pleased to tell you that I was offered a job with a commercial sign company in Clearwater. I will begin working again next Wednesday. God has provided me with many lessons and gifts during this unusual time in my life. The greatest lesson is to allow caring people into my life during difficult times and the greatest gift has been all the wonderful people I have met at Real Estate Lives. The meetings gave me such a sense of belonging

and a place where I felt safe and loved. I can not put into words how valuable this has been to me. I would like to continue to be a part of RE Lives. I can continue to make the phone bank calls and I am hoping my work schedule will be flexible enough to allow me to attend at least one meeting a month.

Thank you all for everything that you do, your enthusiasm, smiling faces and the abundance of love that is evident each time we meet.

Joyce

Real Estate Lives Scoreboard

ALL TIME HIGH SCORE

800 **REBOUNDERS & VOLUNTEERS**

CURRENT HIGH SCORE

642 **REBOUNDERS**

TOTAL WINS

400+ **REBOUNDERS BACK TO WORK**

REL NEWSLETTER COMMITTEE

Jeff Feeley, *Editor* Tara Harris, *Feature Columnist*
Sam Zein, *Design* Michael Pleasant, *Content*

Questions, comments? Click a name above to email a member of the committee.

ABOUT US

Are you REbounding from the downturn in the real estate industry? Are you in the midst of REbuilding your professional life as a result of the economic downturn? If so, Real Estate Lives, a volunteer organization, is working to link Hillsborough County real estate and related professionals in need of employment (REbouncer) with services and tools to get them back in the workforce.

Real Estate Lives' MISSION

- Assist REbouncers with immediate needs by partnering with various resources
- Restore a sense of hope and self-esteem through counseling and mentoring
- Provide retraining opportunities through partnerships with various resources
- Provide guidance and assistance throughout the job placement process