

# Business

Gulf Breeze NEWS

## State Farm fails to meet subpoena deadline

Florida Insurance Commissioner (FIC) Kevin McCarty has postponed the public hearing to be held on Tuesday, Aug. 14 regarding recent underwriting decisions made by the State Farm companies conducting business in Florida. Subpoenas served on the companies for the upcoming hearing outlined the requirements for certain records to be produced for review by the Office of Insurance Regulation by close of business Wednesday, Aug. 8.

The response and information produced by the companies Wednesday was insufficient to meet the requirements set forth by the subpoenas. State Farm indicated more information would be forthcoming. The FIC office's legal staff is currently reviewing the matter to assure full compliance with the subpoenas and will be arranging another hearing date in the near future.

McCarty issued subpoenas in late July to State Farm Florida Insurance Company, State Farm Florida Fire and Casualty Insurance Company and State Farm Mutual Automobile Insurance Company, directing the three companies to appear at a public hearing in Tallahassee. The subpoenas served on State Farm require production of documents related to their recently filed non-renewal plans, multi-lines discounts, decision to withdraw from condominium business in Florida, and the impact these decisions may have on State Farm's rates.

Chris Neal, State Farm Public Affairs Manager for State Farm Florida Insurance, explains that "the commissioner informed us today (Friday, Aug. 10) that the hearing would be postponed. We did not have a lot of time, to produce a large volume of documents Wednesday and again today. Our legal department has been in constant contact with them for a solution."

Neal describes the documents as "broad in nature." He asserts that condo association changes were announced in May 2006, and "only 1,400 condo associations were underwritten at that time." The associations were non-renewed between Jan. 2007 and May 2007.

"An issue currently in litigation is a multi-line discount for auto insurance. Auto customers are discounted significantly if they also insure homes, and the state disapproved that. We are continuing to fight for that discount which we believe benefits our customers," Neal says.

The hearing will be open to the public, and input from interested parties will be welcomed.

## Surviving Between Jobs:

# It's a lot easier than you'd think to cut out needless expenses

FROM STAFF REPORTS  
Gulf Breeze News  
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So you've been laid off or are changing careers and you now face the cruel realities of unemployment. With no prospect of a new job in the near future, a diminishing bank account, and bills to pay, it's time to cut costs.

Mike Sullivan, director of education for Take Charge America, says that cutting out needless expenses is a lot easier than you might think.

"If you saved all of the money spent on coffee runs, vending machines, movies and late fees, you would probably have a small fortune," he said. "By being creative and committing to trimming down costs, surviving between jobs is possible."

The key to survival is to focus on necessary costs and cut out frivolous expenditures.

■ **Revisit your Personal Budget** – While employed, your personal budget may have focused on short-and long-term goals such as planning a summer vacation or saving for a child's college tuition, but now your budget should focus on only short term goals regarding your daily living necessities. Rework your budget to only include essential expenses such as food, clothing, housing, transportation and health care. To help you get started, write down every payment you absolutely must make to survive --- that is, rent or mortgage payment, food, car payment and health insurance. It is also important to protect your credit during this difficult time. Since you don't know how long you might be without a job, you may want to be proactive and contact any creditors who might allow deferral of payment until you can secure regular employment. For instance, school loan providers often will extend a grace period in case of emergency. If you need help figuring out your finances, don't wait until you are in over your head. Contact a reputable credit counselor for help as soon as you start having trouble making your payments.

■ **Get Out the Cookbook** – By preparing meals at home, you can dramatically cut costs. In a survey conducted by the National Restaurant Association, the average household expenditure

for food away from home in 2005 was \$1,054 per person. Take advantage of coupons and specials, and try to ignore brands and fancy labels when shopping at the supermarket. There are a number of websites offering easy at-home meal planning and ideas for creating low-budget, healthy home-cooked meals.

■ **Cut Out Credit Card Spending** – Using credit cards can often lead to poor spending habits – something you can't afford, especially when you have no income coming in. Remove the temptation by removing your credit cards from your wallet and placing them in a safe place like a desk drawer. By avoiding credit card spending, you can more easily track where your money is going and where you can eliminate unnecessary spending. For more information about living debt free, visit [www.takechargeamerica.com](http://www.takechargeamerica.com).

■ **Create a Cushion** – It is important to set aside money for emergencies. You should put away as much as possible, but at least enough to cover an emergency like having an unexpected car expense. The important thing to remember is to make sure you can cover all of your necessary expenses and have a reserve for an emergency. A fun hands-on way for kids to participate and learn good money saving skills is to have them hunt for loose change around the house and in the car and collect it in a bottle or jar. By including the entire family, everyone can learn from and feel good about making good money management choices. For more kid-friendly money saving tips visit [www.familyeducation.com](http://www.familyeducation.com).

■ **With gas prices continuing to rise, carpooling or use of public transportation can help you cut your expenses.** Since you will be searching for a job, you may need to drive to interviews, so save your gas money for these critically important trips. If you must drive, save gas and time by planning trips in advance and combine your trips whenever

possible. Plan your meals for an entire week and make one trip to the grocery store instead of sporadically throughout the week. Also, if you need to make multiple stops, plan the best route so you are not driving all over town. Visit [www.fueleconomy.gov](http://www.fueleconomy.gov) for more tips on saving gas, time and most importantly, money!

By keeping these tips in mind, you can greatly reduce your monthly costs and easily manage your budget between jobs. Sullivan says, "The key is to be creative in the ways you cut back and to analyze all aspects of your spending trends to see where you can save money while maintaining basic needs and protecting your credit as much as possible."

Founded in 1987, Take Charge America, Inc. is a nonprofit organization headquartered in Phoenix, Arizona. TCA offers a variety of services including financial education, credit counseling, and debt management. To learn more about TCA or its programs please call 1-800-823-7396 or visit [www.takechargeamerica.org](http://www.takechargeamerica.org).

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## BUSINESS BRIEFS

### Jurkovich joins Resort Realty

Mark Lee, Broker with Resort Realty, is delighted to welcome Karen Jurkovich, Realtor®, to their elite team of agents. Jurkovich has a fine reputation in Real Estate, and brings with her noteworthy dedication to the community in which she lives and works. She holds a B.S. degree in Management Science from California State Polytechnic University Pomona, Calif. To enhance her Real Estate acumen she received designations as a Certified Negotiations Specialist, Certified Home Marketing Specialist, Certified e-Marketing Specialist, and is a member of the Council of Residential Specialists. She has been recognized for her ability to provide her customers with an unparalleled level of service.

Jurkovich serves on the Board of Directors of the Gulf Breeze Area Chamber of Commerce, is Chairman of the Board of Directors for National Council on Alcoholism and Drug Dependence of NWFL, and is incoming Vice President for the Pensacola Beach Optimist Club. On Sundays she can be seen directing the choir at Our Lady of the Assumption Catholic Church on Pensacola Beach. In 2005 and again this year she will be producing and directing the Pensacola Beach Optimist Club's Holiday program 'Joy for the Beach!'

Resort Realty is the leading Pensacola Beach real estate company with over \$45,000,000 in closed sales since 1/1/07 and \$81,500,000 in listings.

### Mr. Scoops Gelato opens in Gulf Breeze

Mr. Scoops Gelato has ope-

ned in Gulf Breeze at 911 Gulf Breeze Pkwy in the Seagreen Center behind Remax on the Coast and across from Billy Bob's Barbecue.

Italian Ice Cream, pizza and sandwiches made with highest quality ingredients, specialty coffees and desserts. The store is open Monday through Saturday 11 a.m. to 9 p.m. and Sundays noon until 8 p.m.

Watch for their insert in this week's issue for full menu information.

### IT GulfCoast to discuss Linux PC operating system

IT GULFCOAST, Information Technology Association of the Gulf Coast, is hosting their monthly meeting on Wednesday Aug. 22 at PJC Downtown campus at 11:30 a.m. The topic for the meeting is free and open source desktop solutions.

In recent years, the Information Technology world has witnessed the rapid growth of free and open source software (FOSS). FOSS solutions are built by worldwide communities of professional developers and are often available free of charge. Linux is a PC operating system developed by the open source community over the last 15 years. It is available in a wide variety of distributions--most of which are completely free to users--bundled with the latest in open source productivity, entertainment, multimedia, and email software that, in terms of usability, rival those produced by Apple or



Jurkovich

Microsoft.

Brett Hoff, owner of Open Source Enterprises and co-founder of the Pensacola Linux Users' Group, will present some of the latest Linux distributions. The cost for lunch is \$12 per person. A variety of box lunches will be available.

Meeting is open to the public. For more information call 850-932-4713.

### Workforce Pensacola Conference

Hosted by the Pensacola Bay Area Chamber of Commerce and Workforce Escarosa, this one-day conference will explore the strategies of our business and education community to develop a high performing workforce on Wed Aug. 22.

Conference panelists will discuss our community's workforce and education initiatives, and discuss strategies for addressing future workforce generations.

This will also be an opportunity to network with representatives from business, government, workforce development and education. Registration Fee is \$65. For more information visit the website at <http://www.workforcepensacola.com>.

### Unlock the power of your workforce

Workforce Escarosa needs the response from area employers about a nationally recognized skill credential program designed to help local employers find the right employees.

The Florida Ready to Work Credential Program offers employers and job seekers a dynamic tool which compares core skills and skill levels needed by the employer with those of the job applicants. The pro-

gram utilizes the nationally recognized Act Work Keys and participants take several assessment tests to determine their skill level. Certificates are awarded at three levels - gold, silver bronze depending upon the individual assessment scores.

If Workforce Escarosa's Ready to Work team garners enough support from the business community, the state funding will be awarded to fully implement this exciting and crucial workforce development program.

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