



Ocean Chamber News

Ocean Township Chamber of Commerce

2010 CALENDAR OF EVENTS

We are still planning events for 2010, and will keep you updated.
Your advance registration/reservation is requested and always appreciated.

JULY

Tuesday, July 13th, 8:00 a.m.
Board Meeting at Chamber office

Thursday, July 15th, 8:00 a.m.
Breakfast Meeting

Location: Panera Bread

1100 Highway 35 South, Ocean

GUEST SPEAKER: Ted Friedli of Excel Travel

Topic: "How to Plan a Vacation Without Spending a Fortune"

Cost: \$5 members; \$10 non-members

AUGUST

Tuesday, August 3rd, 8:00 a.m.
Board Meeting at Chamber office

Thursday, August 26th, 5:30 p.m.
Business Card Exchange

Location: Mister C's Beach Bistro

Ocean & Allen Avenue, Allenhurst

Cost: TBA

SEPTEMBER

Tuesday, September 14th, 8:00 a.m.
Board Meeting at Chamber office

Monday, September 27th
15th Annual Golf Outing

Location: Deal Golf & Country Club

Cost: \$275 per Golfer/\$250 if PIF by 8/16/10

\$85 Dinner Only

Greater Ocean Township Chamber of Commerce

Executive Board

Nick Blanda
President

Teri Sciamarelli
Vice President

Kathy King
Secretary

Kathy King
Teri Sciamarelli
Acting Co-Treasurers

Penny Daniels
Business Manager

Board Members

Mike Beson
Nick Blanda
Peter Calafiore
Stu Chavis

Rob Collins
Nick Gradone
Raj Gupta

Hortense Jatlow
Kathy King
William Larkin

Jacqueline Leiva
Tom Madden
Teri Sciamarelli

Marie Siciliano
Kim Rise Somerville

Maria Sporn
Luisa Vroman
Lois White

Direct general Chamber questions and requests for applications to
the office at 732-660-1888 or email gotcc@optimum.net

GOTCC

2002 Bellmore Street, P.O. Box 656, Oakhurst, NJ 07755

Tel.: (732) 660-1888 • Fax: (732) 660-1688

Welcome New GOTCC Members

Uncle Jack's Good 2 Go, Aaron Silverstein
Middlebrook at Monmouth, Robert Silverstein
Omni Media Buyers, Robin Thompson

SAVE THE DATE

Thursday, July 15th, 8:00 a.m.
Breakfast Meeting at Panera Bread

Minutes • June 1, 2010

Board of Directors of The Greater Ocean Township Chamber of Commerce

The meeting was called to order by Nick Blanda, Vice President who acted as Chairperson. Those in attendance were Kathy King, Teri Sciamarelli, Mike Beson, Stu Chavis, Hortense Jatlow, William Larkin, Jacqueline Leiva, Luisa Vroman, Rob Collins, Lois White, Tom Madden and Kim Somerville. Peter Calafiore, Raj Gupta, Marie Siciliano, Maria Sporn and Nick Gradone were absent.

Nick welcomed new members: Rob, Lois, Kim and Tom.

The Minutes of the May Meeting were approved as presented upon motion made by Jacqueline Leiva and seconded by Luisa Vroman.

Treasurer, Teri Sciamarelli provided an overview of the financial condition. As of June 1, the total cash balances were \$43,797.92. Income for the month was \$6,376.26 and expenses were \$7,588.51. Total income from Expo was \$8,151 and expenses were approximately \$2,431. Upon a motion made by Rob Collins and seconded by Jacqueline Leiva, the Treasurer's report was approved as presented.

Acting Business Manager, Kim Blanda provided a detailed report and the highlights are as follows:

- Kim is working on updating the membership list and corresponding hard files and determining what members have not yet paid their 2010 dues. Once completed, the list of members will be given to Brian Woodruff for the Website and to the Membership Committee.

- The computer system is in need of a new spyware and adware program. Kim recommends the purchase and installation of Norton 360. The Board agreed to this purchase.

- The Outlook e-mail system is having technical issues. Kim will attempt to update and explore other alternatives.

- Kim suggested a barter membership relationship with a photographer. Mike Beson, Luisa Vroman and Nick Blanda all said they knew someone who might be interested.

Committee Reports:

- **Planning:** The Annual Meeting of the Membership, Scholarship Awards and Community Service Awards will be combined into one luncheon. The date is June 9 at the Deal Golf & Country Club. Nick and Stu will emcee the event.

- **Expo:** Hortense advised the Expo was a great success and thanked everyone for their participation. Although the overall foot traffic was down, overall, it was another successful Expo.

- **Website:** Nick advised Burst Creative (Brian Woodruff) has been working hard and expects most information will be done by the next meeting.

- **Golf:** Kathy advised the golf outing will be held at Deal Golf & Country Club on September 27 and the rain date is October 4. Kathy asked the Board Members for their support in obtaining sponsors. We will alternate years with Hollywood Golf & Country Club.

- **Membership:** Jacqueline advised the committee is hard at work. The number of new memberships is increasing. New membership plaques are being hand delivered and several were handed out at Expo.

- **Scholarship:** Nick advised the Poker Run would not take place this year and the committee is thinking about hosting a Comedy Show instead.

Old Business:

Nick advised that he spoke with Christine Hanlon, Chairperson of the Hope Community Fund. The new organization will take over the Adopt a Family and Pie Baking events from the Chamber. Kathy King offered to assist with the Adopt a Family transition. All agreed to donate funds to the cause as the Chamber has money left over from previous years.

The next meeting will be held on July 13, at 8:00 am in the Chamber office. There being no further business, the meeting was adjourned at approximately 9:30 am.

Respectfully submitted:
Katherine A. King, Secretary

Dear Chamber Members:

In case you have missed a few articles recently, below are highlights of the past few months.

New Chamber Members, Don Chucho's hosted a fun filled Margarita Night on May 11th and served delicious appetizers.

On May 20 the Millennium Radio (The Point, 94.3) at 2401 Route 66, Ocean hosted a meet and greet that was free to all members and guests. They provided great food and beverages and the theme for the evening was Social Media Boot camp.

Our 22nd Annual Business Expo was May 26, at the Sheraton. As usual, the event was a great success. Your attendance and participation at events such as the Expo are important components of Membership. Please try to participate next year if you haven't done so already.

The Chamber held its Annual Meeting, Awards Ceremony and Scholarship luncheon all in one day. It was held on June 9 at the lovely Deal Golf & Country Club. In case you missed the article in the June edition of Ocean Today, the Chamber provided 5 scholarships to deserving students, new board members were installed and several community awards were graciously awarded to deserving members of our community.

The LakeHouse in Loch Arbour was host to a terrific after hour's business card exchange. We had a good turnout. Cocktails and food were great, the outdoor atmosphere lovely and we were happy to welcome the LakeHouse as a new member to the Chamber. This is another example as to how you can showcase your business!

A breakfast meeting is scheduled for Thursday, July 15 at Panera Bread, 1100 Highway 35. The meeting will begin at 8:00 am. Ted Friedli of Excel Travel will be our guest speaker. It's a great way to start your morning!

Mark your calendars for Thursday, August 26. Mr. C's Beach Bistro will host an after hours business card exchange. If it's anything like last year, it will be a great evening and we highly recommend calling the Chamber office to reserve your space.

Our Annual Golf Outing is on September 27 at Deal Golf & Country Club. Sponsorship opportunities are available and we encourage all golfers to sign up early to reserve their foursomes.

Other fun-filled events are being planned, so please look for our e-mails and read Ocean Today monthly.

Our new and improved Web site is moving along. We appreciate your patience as we continue with our updates.

The Membership of the Chamber of Commerce continues to grow due to hard working committees and great events. We welcome guests to all events, so please come out and see what you have been missing!

Thanks for taking the time to read our condensed meeting minutes. We look forward to seeing all of you at many of our upcoming events and as always, we welcome your suggestions and encourage your participation.

Sincerely,

Kathy
Katherine A. King, Secretary

MONTHLY BUSINESS MEETING & BREAKFAST at PANERA BREAD

1100 RT. 35 SOUTH, OCEAN • THURSDAY, JULY 15TH 8:00 – 9:30 A.M.

JOIN US FOR STORE MADE PASTRIES, BAGELS & BREAKFAST BEVERAGES

GUEST SPEAKER: Ted Friedli of Excel Travel
Topic: "How to Plan a Vacation Without Spending a Fortune"

RESERVATIONS ARE NOW BEING ACCEPTED
ADMISSION: \$5 CHAMBER MEMBERS AND \$10 FOR NON
MEMBERS WITH RESERVATION

PLEASE CALL OR E-MAIL OUR CHAMBER OFFICE FOR RESERVATIONS.
732.660.1888 OR GOTCC@OPTIMUM.NET.

PRESIDENTIAL PAUSE

Dear Fellow Chamber Members and Residents:

My first two months as President has been anything but boring. We started spring off with a Business Card Exchange at Don Chucho. It was my first time there and I can't wait to return. The food and drink were great and abundant, and there were plenty of new faces for business connections. Shortly thereafter, was our annual Business & Retail EXPO at the Sheraton. We installed our new officers, board members and honored our award winners and scholarship recipients at our Annual Installation & Awards Luncheon, held at Deal Golf & Country Club in early June.

We also had two FREE, YES FREE events. One at Millennium Radio NJ, a free "Social Media Boot Camp" and buffet at their office, which was both well attended and very informative, and another, a Business Card Exchange, on the patio of The Lake House, overlooking the scenic Deal Lake in Loch Arbour. You asked for it, and we delivered! Please continue to send in your suggestions, and we will continue to respond.

I will always remind you that we are YOUR Chamber of Commerce, so please join and get involved. We are made up of local business, and in order to remain successful, it is important that you know we will only be successful with you. And in turn, you too will be suc-

cessful. Please join us at our next event, a Breakfast with speaker at Panera Bread in Ocean.

In closing, I thank you for your support. We will continue to offer our membership valuable events and information, to serve our business community.

See you at our next event.

Respectfully,

Nicholas A. Blanda • President, GOTCC
Senior Loan Officer
C 732 829-4294 • Fax 866 248-6506
nblanda@auroralending.com

ONE "MAIN STREET" AGENCY'S 80 YEAR ODYSSEY

By Kenneth R. Auerbach, Esq. • Managing Director & General Counsel • E & K Agency

In my role as president of the National Association of Professional Insurance Agents – I tried to give voice to the interest and concerns of not just independent insurance agents, but also main street business people and their customers throughout the country. Eighty years ago, the founders of my business, E & K Agency, were shaking hands with their first client in the seashore town of Asbury Park, N.J.

The policy for that first client still hangs on the wall at E & K. It's a policy for a moving and trucking company. Premium: five bucks. Like so many businesses, things have certainly become a lot more complicated over this long stretch of time. But the fundamentals have not changed. Why we do what we do has not changed.

Back in 1930, Paul Kramer, a former Fuller Brush Man, figured he could better invest the \$400 cash value of a life insurance policy by investing it in himself. Along with his father-in-law, Herman Epstein, Kramer took the cash value and founded E & K with a desire to prosper while protecting his neighbors and helping them prosper as well: a tall order as the realities of the Great Depression were sinking in.

Despite such humble beginnings, E & K has managed to succeed. In its history, E & K has moved its offices five times, each time more than doubling its size. Most recently, we have significantly expanded our main office and opened another.

Like many insurance agencies, E & K has an enduring family nexus. For four generations, at least one agency principal has been a son-in-law of a prior owner. And all three principals live in Ocean Township! Despite

being fully automated, our modern offices are steeped in tradition. Conference rooms are named for founders and prior principals. Old E & K signs and nostalgic photographs of the Jersey Shore adorn the walls.

Through each succeeding generation, things have become more complicated. We have gone from spending hours designing a sign for over the front door to spending months designing our Web presence. We have gone from weekly trips to insureds to collect premiums, to establishing platforms for electronic fund transfers. We have gone from sitting among filing cabinets full of paper to an entirely paperless environment. Of course, I am still trying to figure out how we ended up with more computers than employees and why we still buy so much darn paper.

Things have changed for our clients, too. Added to the exposures that threaten them are a slew of risks their grandparents could not possibly have imagined: mold, underground storage tanks, employment practices, terrorism. Such risks make all the more troubling the trend among direct writers to provide cookie-cutter service to people who are not, well... cookies. Mass marketing has skewed the value proposition defining it as "cheapest premium" with no reference to coverage. Great value before a claim, but not so much after a claim.

That's where the fundamentals have not changed. E & K has strived to stay close to its clients; to understand their particular needs and their aspirations—to safeguard their dreams. That requires problem solving and crafting individual insurance programs for individuals. Mergers and acquisitions have been all the rage in so many industries, including our own. E & K, regularly

competes with conglomerations comprised of what were once many distinct agencies. Often bank owned or the product of a few agency aggregators, these entities are analogous to the "big box" stores along the highway. Their customers move through them like so many shadows passing through the automatic doors of Walmart.

Unfortunately, all too often the same can be said of their employees, who are caught in the musical chairs of downsizing from both the recession and the duplication of positions when the boss sells out. Sometimes these insurance professionals are just frustrated by becoming paper pushers rather than trusted advisors. It's why so many of E & K's professionals come to us from the largest megabrokers in the country. As we often say at E & K, "We're in search of colleagues, not books of business."

While adhering to principles developed over its 80 years, E & K looks ahead to the challenges posed by the furious pace of change in business and technology. Already, we are orchestrating changes to our procedures anticipating the end of paper policies. We must address the prospect of competition from almost anywhere on the planet and the possible total transformation of the health insurance industry. As I like to say, change is inevitable—except from a vending machine.

However, why we do what we do has not changed. We work hard as knowledgeable and trusted advisors to safeguard our clients and serve as active partners in their prosperity. In

doing so, E & K tries to combine the best of the new—such as professionalism, automation and education with those values instilled in us by our founders—personal service and an overriding, sincere concern for the families and businesses who are our valued clients.

As for the purchaser of that \$5 policy hanging on the wall—they have diversified, grown and changed, and remain in business. Moreover, they remain a valued client of E & K.

I like that kind of change.

Victoria Commons
613 Hope Road
Eatontown, NJ 07724
Phone: 732-289-6000

Leisure Center
Airport Rd & Rt. 70 West
Lakewood, NJ 08701
Phone: 732-575-1600

www.e-kinsurance.com



Principals at Eatontown Office

Business Card Exchange on the scenic patio of The Lake House.



Enjoying the scenic view are GOTCC Board Members Robert Collins, Catering Coordinator, Food Circus Supermarkets; and Jacqueline Leiva, Keeping It All Together; and Donna Carotenuto, Red Bank Regional High School.

Humidity, the chance of thunder and rain did not deter many who attended the GOTCC's June 24th Business Card Exchange on the scenic patio of The Lake House.

Nestled on Main Street, on Deal Lake in Loch Arbour, with its misting fountain that served to cool down those in attendance, The Lake House sponsored the event and is a member of the Chamber. Attendees dined on an assortment of finger foods prepared by the chef especially for the event. While some enjoyed the lovely patio ambience, others preferred networking inside the restaurant and bar, while keeping an eye on the events of The World Cup.

Virginia Richmond, curator of The Ocean Historical Museum won one of the door prizes, donated by Itsy Bitsy Garden Spaces in Asbury Park.

This Business Card Exchange was one of many events that are free to Chamber members.



Virginia Richmond, President of the Ocean Township Historical Museum won the lovely door prize donated by Itsy Bitsy Garden Spaces.



Dr. Mike Failla of Garden State Spine & Pain Institute, Lou Gualtieri of Piccola Italia, Mark Rothchild of Mid Atlantic Resource group; and John Siciliano of All Business Cleaning.



The Greater Ocean Township Chamber of Commerce's

15TH ANNUAL GOLF OUTING MONDAY, SEPTEMBER 27, 2010* DEAL GOLF & COUNTRY CLUB ROSELD AVENUE, DEAL, NJ

RESERVATIONS ARE NOW BEING ACCEPTED!

- Cost: \$275 per Golfer/\$250 if PIF by 8/16/10
- \$85 PER PERSON DINNER ONLY

10:30 AM REGISTRATION – 12:30 PM SHOTGUN START

PLEASE CALL OR E-MAIL THE CHAMBER OFFICE
TO RESERVE YOUR SPOT.

732.660.1888 OR GOTCC@OPTIMUM.NET.

*RAIN DATE: MONDAY, OCTOBER 4TH

**SPONSORSHIP OPPORTUNITIES ARE AVAILABLE
FOR OUR 15TH ANNUAL GOLF OUTING AT THE DEAL GOLF
& COUNTRY CLUB ON SEPTEMBER 27TH.**

SPONSORSHIPS OFFER A COST EFFECTIVE WAY
TO PROMOTE YOUR BUSINESS!

All Sponsors will be recognized with signage on the golf course, at the awards dinner and in the tournament program.

Sponsorships available: Golf Tee, Putting Green, Golf Carts, Driving Range, Refreshment Cart, Luncheon, Cocktail Hour, Gift Sponsor, Dinner, Gold and Platinum.

For cost information and to book a sponsorship, please call the Chamber office at 732-660-1888 or email gotcc@optimum.net.