



The Pearl of the Panhandle

Carrabelle Area Chamber of Commerce

105 St. James Avenue (Hwy 98), PO Box DD Carrabelle, FL 32322
(850) 697-2585
chamber@nettally.com

Join today! / Like us on Facebook www.carrabelle.org



Friday, Nov. 13, 2015

Welcome New Member!
Cal Allen's Coastal Art Gallery & Studio
102 SE Ave B, Carrabelle
Grand Opening & Ribbon Cutting
Friday Nov 13th 5-7 pm

November

Fri 13th & Sat 14th The 5th Annual Salute to Veterans Golf Tournament St. Joseph Bay Golf Club, Port St. Joe. Proceeds to support Camp Gordon Johnston WW II Museum (850) 687-8575 or www.campgordonjohnston.com

Sat & Sun Nov 14th through Dec 19th Coastal Art Showcase Presented by Rio Carrabelle & Carrabelle Artists Association Saturdays 10 am-5 pm Sundays 1 pm to 5 pm 102 St. James Ave, Carrabelle www.riocarrabelle.com (615) 337-1290

Wed 18th Carrabelle Area Chamber of Commerce Board of Directors Meeting- Noon- Carrabelle Library

Thurs 19th Thanksgiving lunch Noon at the FC Senior Citizen Center in Carrabelle \$ 5 suggested donation. \$ 1 Raffle tickets for desserts!

Thurs 26th Happy Thanksgiving!

Sat 28st Camp Gordon Johnson WWII Museum Movie 10:15 am FREE popcorn!

Sat 28th License-free saltwater fishing day-The saltwater waiver applies to any recreational harvest requiring a saltwater fishing license as well as fishing from shore or a boat. www.myfwc.com/license/recreational/do-i-need-a-license/free-fishing/

Sat 28th Fourth Saturday Paddle Apalachicola Riverkeeper (850) 653-8936 or email georgiaackerman@earthlink.net Fort Gadsden exploration, lower river

Sat 28th Shop Small Saturday Shop at our diverse selection of independently owned and operated small businesses in Carrabelle.

December

Mon 7th National Pearl Harbor Remembrance Day

Mon 7th Happy Hanukkah!

Sat 12th Carrabelle's 21st Annual Holiday on the Harbor and Boat Parade 10 am-9 'ish Downtown Carrabelle Festival with vendors, food, music, Santa! At dark 30-Carrabelle River Boat Parade, evening activities at C-Quarters. Fun for the whole family! www.carrabelle.org or call (850) 697-2585



The 21st Annual Holiday on the Harbor And Boat Parade of Lights- Dec 12th

Space is still available...Call today to reserve yours!

Vendors: Call **Lewis Christie** of Christie's Cottage Living (850) 524-4492 or christiescottageliving@comcast.net

Vessel Entries/Marinas/Street Activities during festival: Call Lisa Munson at (850) 697-2585 or chamber@nettally.com

Committee Chairman: **Skip Frink**, The Old Carrabelle Hotel (850) 697-9010 skip@oldcarrabellehotel.com

Camp Gordon Johnston WW II Museum is featured in an article called **Saving History** in the Current October-November issue of **850-The Business Magazine of NE FL**. Written by Rochelle Koff, the article stresses the efforts of the museum to preserve & promote the history of Franklin County's contribution to WW II. <http://www.850businessmagazine.com/October-November-2015/Saving-History/>

Mark S. Hicks, Sr., has joined Capital Health Plan

Capital Health Plan is pleased to announce that Mark S. Hicks, Sr., has joined our organization as our new sales director. Mark will oversee all large and small group commercial sales, renewal and account service functions. He brings with him over seventeen years of health care and operations experience in sales, marketing, customer service and health care administration. Additionally, he is on the Board of Directors for the Florida Association of Health Underwriters and is a past President of the local Capital Area Association of Health Underwriters. Capital Health Plan is excited to have Mark as part of our sales team and look forward to his leadership and enthusiasm helping to move us forward in the coming years. Lauren McLendon, Marketing Coordinator (850) 383-3300

See our website www.carrabelle.org under "Things to Do"
 Entertainment/Events for More info
Events Further afield:
 Listen to WOYS 100.5 FM Oyster Radio Or go to
www.oysterradio.com or www.forgottencoastline.com



Have a safe & wonderful holiday season!

Executive Board

President-**Cher Novaria**/At Your Service Concierge
 Vice President- **Skip Frink**/Old Carrabelle Hotel
 Secretary-**Dr. Lois Mendez Catlin**-Phoenix Family Health Care Center
 Treasurer- **Paul Marxsen**/Marxsen Accounting

Directors

Sheila Hauser/Century 21 Collins Realty
Tonia Chisholm/FC Public Library-Carrabelle
Bo May/Rio Carrabelle
Pamela McCreery/The Beachtrader
Lewis Christie/Christie's Cottage Living

Executive Director-Lisa Munson

Representatives

Chester Reese-FC Tourist Development Council
David Butler-Big Bend Scenic Byway Board

Visitors at our Visitor's Center Carrabelle Brochures Sent

	<u>2014</u>	<u>2015</u>	<u>% Inc</u>	<u>2014</u>	<u>2015</u>	<u>% Inc</u>
Jan	51	106	208	30	75	250
Feb	111	167	150	27	63	233
Mar	163	171	105	25	74	296
Apr	118	178	151	41	47	115
May	66	137	208	26	79	304
Jun	64	153	239	66	90	136
Jul	80	133	166	36	66	183
Aug	52	125	240	36	70	194
Sept	56	109	195	21	37	176
Oct	76	152	200	22	25	114
Nov	79			19		
Dec	<u>62</u>			<u>32</u>		
Totals	978			381		

Total Carrabelle .org Web Website Visitors Jan 1-Nov 8: 140,911
 Total New Carrabelle Area Chamber Members Year-to-date: 50
 (Includes return Memberships of pre-2014 Members)

Keep Your Identity Safe this Holiday Season

Your Better Business Bureau serving Northwest Florida

The holiday season is in full swing as consumers are shopping for friends and loved ones. As you are hunting both in stores and on line for the best deals on the hottest items this year, scammers are also on the hunt for unsuspecting victims.

Whether you are the type of shopper that likes to physically walk into a store to purchase your items or you prefer to do your shopping on line from the comforts of home, your BBB would like to offer the following tips to ensure that your identity is not compromised this holiday season.

- 1. **Look for the lock** – When shopping online or anytime you're entering personal information on the web, make sure the website is security enabled. Look for the lock symbol and that the URL starts with https://. The "s" stands for secure.
- 2. **Use credit cards, not cash or debit** – Credit cards offer shoppers the most consumer protection, as long as you can keep credit card debt in check.
- 3. **Check your account statements** – Keep a close eye on your statements; the sooner you recognize an unauthorized purchase, the easier it is to recover lost funds.
- 4. **Ask about return policies** – Stores and website policies vastly differ. Some stores have a time limit on returns/exchanges, websites may charge you additional shipping and handling fees for unwanted items and some items may be nonreturnable.
- 5. **Keep your receipts** – For big ticket items, keep your receipts for warranty purposes. Receipts should be kept in case of return/exchange needs and to check against your account statements to verify you haven't been overcharged (especially if a tip is involved).
- 6. **Check out businesses on bbb.org** – If buying from a company you're unfamiliar with or shopping from a new website, check a company's record on www.bbb.org. Basic company information will be listed, plus any complaints that have been filed against the business in the past three years.
- 7. **Give wisely** – Ask questions about how your donations will be used and verify the legitimacy of a charity or organization on www.give.org.
- 8. **Know contact information** – Before handing over money or personal information to a business, charity, website or individual, always verify contact information. Request a formal name, phone number and physical address.
- 9. **Use secure Internet connections** – While on-the-go, using WiFi at your favorite coffee shops and restaurants is a real data-saver. But if you're shopping online, checking your accounts or entering personal information, you're safer using a password-protected WiFi signal or a cell signal.

Your BBB would like consumers and businesses to enjoy the holiday season and tell the would-be scammers Bah Humbug. They won't be putting presents under their tree with your money this year.

If you have questions about a business or organization, please visit bbb.org for their business review. Your Better Business Bureau has already done the homework for you. If you are uncertain of a particular business, you can also search for listings by type of business.

Tammy Ward, Communications Director, BBB | Northwest Florida
 912 East Gadsden St., Pensacola, FL 32501
 (850) 429-0002 www.bbb.org

