

## Interview with Jerry Libbin

**Kathy Hersh:** Today is the December 26, 2017, and we are interviewing Jerry Libbin, President and CEO of Miami Beach Chamber of Commerce for the Miami Beach Visual Memoirs Project. [laughter] I'd like to hear a little bit about yourself to start off with, and why are you here? What brought you here?

**Jerry Libbin:** Well, back in 1982 I moved to Miami, Miami Beach, and I was hired to become the first Executive Director of the Miami Beach Jewish Community Center, that beautiful center that exists now, the Galbut family JCC on the Simkins Family Campus was not the JCC that I opened. We had very very humble beginnings.

I moved down here from Binghamton, New York. I'm always surprised at how many people when I say that, oh the triple cities. I know Binghamton, I always thought of it as like a hole in the wall. I was the assistant executive director up there at the Binghamton JCC for five years, and upon getting my Masters in social work I applied and got the position to really come down to Miami Beach to start the Miami Beach JCC, what they called the Family Center. Gerald K. Schwartz was the first president of the JCC in Miami Beach.

The idea of a Family Center was just that. It was to attract young families to take care of after school program or to create afterschool programming and so they didn't really have a center. They petitioned the city of Miami Beach and they petitioned the Jewish Federation to come up with some funding and to come up with the location. Before I came and before was hired, Jerry and the Federation were successful in getting the city of Miami Beach to give a \$1 a year lease for a property where the JCC now sits, 4221 Pine Tree Drive. It was famous because it was the home that was owned by the family named Wofford, and it was known as the Wofford Estate. Apparently, there was some famous cat burglars that were actually captured burglarizing that home.



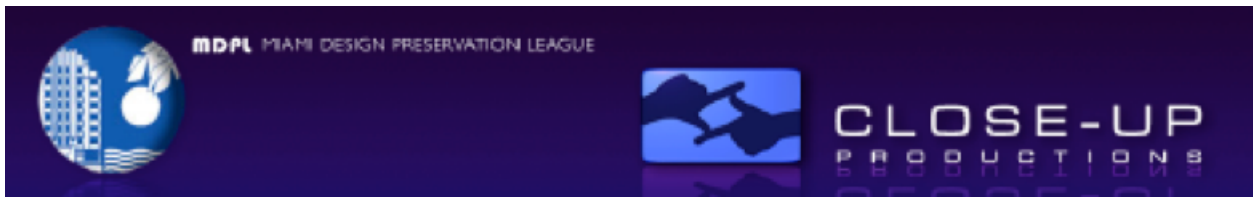
So, that home became somewhat of a hallmark because the development of Tower 41 on Pine Tree Drive raised the eye of a number of the residents and they were concerned that there would be encroachment down Pine Tree Drive, which is of course flush with beautiful waterfront homes and they did not take kindly to the idea of condominiums spreading down.

Apparently what had happened was that the city purchased the Wofford Estate and they designated it as recreational use, with no real purpose in mind other than to stop the creep, if you will, of condominiums. So along came Jerry and company, Jerry Schwartz, and they were successful in petitioning the city to allow them to begin a Jewish Committee Center in the Wofford Estate.

So, here's this house that, believe it or not, in Miami Beach had no air-conditioning. It had two telephones which were party lines. You had to click out. Do you remember those phones? It was quite the thing. So, here I am coming down from Binghamton with a Jewish community of about 5,000 but we have full-service center. We had gymnasium and swimming pool indoors and racquetball courts and tennis courts and all kinds of things, and coming down to start a Family Center, which I wasn't sure exactly what it was, but they hired me to run the Senior Adult Center, which is still exists at 610 Espanola Way.

I was the executive director of the Senior Adult Center and newly forming Family Center, but Jerry and the board really hired me with eye towards developing that Family Center and so we started that and it was really a lot of fun, a lot of work. We had nothing, so it was very interesting times, because when you have nothing the good thing is that people can't take much away from you. [laughter] In then those days, and I'm sure it's probably the same, you know the all the nonprofits are competing for a shrinking supply of dollars and the Jewish Federation did their best to spread those dollars as far as possible.

I'll never forget our first year that I was running that Center, the total allocation that we had was \$14,000. Go build a Jewish community for \$14,000. I think it was like an



afterthought, like, I said okay Jerry Schwartz, here's the money. Get out of our way. It will fail, and that'll be the end of it, but we didn't fail. We actually, our total budget for the year was 72,000 and allocation was 14, so we had to make up \$58,000, which we did, and lo and behold we turned a surplus.

**Interviewer:** How did you do that?

**Libbin:** Well, so while everybody else was looking for bricks and mortar and shiny new and this and that, we just rolled up our sleeves and provide service. One of the first things I did was to start summer camp. I remember going to the Hebrew Academy and saying to the Rabbi at the time, you know start a sports camp and run it out of the Hebrew Academy because I came down in June so it was like already the summer. I said let's start a sports camp. We used their facilities, and they didn't have much in the way of facilities either, but at least they had some space.

Now, the JCC was next to another very large parcel, but it was all muddy and it was overgrown. It had trucks on it because there was all this construction on 41st Street that was taking place, so the lots today are the football field or the soccer field was just a bunch of mud and it was a disaster.

Well, eventually what we did is we were able to, again, prevail upon the city to allow us to extend our lease and to take that lot with the premise that we would improve the lot. And, Louis and Bess Stine from Food Fair, they were very generous. They made a naming gift and we named it the Lewis and Bess Stein Park. Bonnie Epstein, who was on our board, was very helpful in reaching out to her dad, may he rest in peace, may all of the rest in peace and they helped us get another grant. And, little by little we added on. We added an auditorium onto the back of the house, an air-conditioned auditorium, and we were able then to offer some gymnastic programs in that auditorium and we were able to offer some other classes.



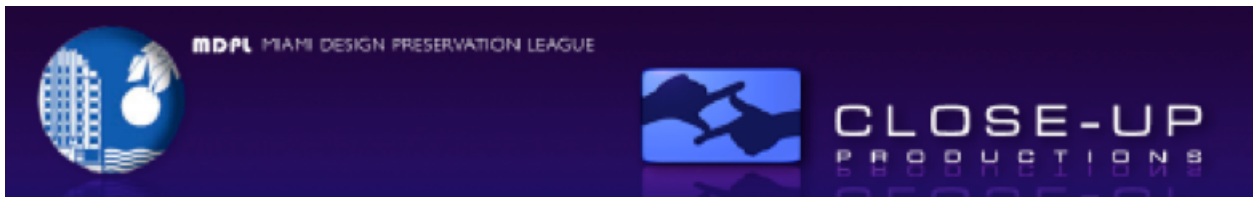
The house had a lot of little bedrooms. I remember that it was quite the scene, because when we would have a board meeting we only had two eight foot folding tables. That's all we owned, and 20 folding chairs. So, this is the backdrop from which we started; literally humble beginnings.

One of our board members, [07:35][phonetic] Carol Khan, may she rest in peace. She used to come by all the time and say to me, Jerry, how can I help? And I said, well anything you do would be helpful. What would you? She says well, can I give you postage stamps? Would that help? I said, sure. So she would drop off 500 stamps at a time so we shouldn't have to spend money on stamps.

Then our second president of the JCC, Dr. Ron Shane, he donated a van so we were able to use the van to pick up the children at North Beach Elementary and Temple Beth Shalom and we started an afterschool program, where the parents didn't have to be concerned. We either walked the kids from the school or some we picked up in the van and we brought them.

We got the city to allow us to expand that second lot. We went on a capital campaign, the Federation allowed us. Again, they were shocked probably that we survived our first couple years. And, interestingly I always made a point to double our budget. So, our second year, it was not by accident that our budget was \$144,000 and our third year our budget was \$288,000 and our fourth year our budget was \$566,000, exact doubling. And, every single year we turned surpluses by growing programs that were needed.

We offered afterschool programs. We started the first latchkey program in the city and we actually started the first infant daycare before Mount Sinai. We turned a couple of those bedrooms on the ground floor into daycare rooms, and we had infants coming in and we had to go through the whole HRS process and so it was a lot of work, a lot of fun. And, we just continued to grow the JCC. We turned the garage into a weight room for teenagers, [laughter] and we just kept moving on and eventually Carol donated air conditioning to the JCC. She was redoing the air conditioning in her home. I'll never forget. She came in my office one day,



we're sweating and she said, would you mind if I donated air conditioning? [laughter] I said, Carol, let me kiss you, you know? And so, it was just like that.

The Senior Center was doing well. It did require much of a my attention, because they had a full staff and although a good deal of my salary in the early days was coming out of grants there, I had a very competent staff and I really was charged with developing that Family Center. That's really what brought me to Miami Beach was the development of the Miami Beach Jewish Community Center.

**Interviewer:** How long were you there?

**Libbin:** I was there about seven years from '82 to somewhere in '89, and at that point I really went into my own business in securities. I had one brief stop, where I did for about a year, run the Miami Jewish Tribune. There were three Jewish newspapers: The Jewish Tribune, The Miami Jewish Tribune, the Broward and the Palm Beach.

**Interviewer:** And they all came together?

**Libbin:** They all came together. We had three papers in Connecticut.

**Interviewer:** Wow.

**Libbin:** They were having some financial trouble and I was brought in to run the paper and to try and rescue, but really I went into my own business for 20 years prior to coming to the Chamber of Commerce and that was in securities and insurance. I got my securities license and principles license and so from pretty much 1990 until I came to the Chamber full-time in 2010, so 20 years, I had my own business in securities and primarily insurance. That's what I was doing while I was on the commission.

I was elected to the City Commission in 2005 and was blessed to be able to serve our community in that capacity for two terms, eight years. Shortly after being elected to my...or reelected to my second term in 2009 that's when I



saw the opening at the Chamber of Commerce and I...my wife actually saw it in the paper and she said, you know, you might be interested in that because you love that nonprofit stuff. Before I worked in Binghamton I actually worked at a JCC in Worcester, Massachusetts, where I was born, but I grew up in Connecticut and all of my childhood days really from the time of middle school were spent at the Jewish Community Center. I was a rug rat. I was playing at the gym, swimming in the pool, working in the office, what ever I could do I was at the Jewish Community Center in West Hartford, Connecticut. It was technically Bloomfield, Connecticut.

I lived a mile from there, and I was at that place every single day. It so happened that when I graduated college, my undergraduate degree was health and physical education. I had been working the gym, I was playing basketball. I was coaching basketball. I was all involved. The assistant phys ed director had just moved on the year before to Worcester to become the physical education director. He knew me from a good probably 10 years already or eight years anyway, and he invited me to come and apply to be his assistant. When I graduated from college with my PE degree, I started full-time in the Jewish Community Center field in Worcester, Mass and after two years moved to Binghamton. One year as the phys ed director and then became the assistant executive director there for five more.

**Interviewer:** You mentioned a Masters in social work?

**Libbin:** Yes. In the field of the Jewish Community Center work, in order to move up into administration, at the time, I'm sure it's probably not that different. There is a board called the Jewish Welfare Board in New York and they kind of...you turn your resume in there and all the organizations looking to hire what ever level try to get applications from the JWB, so I submitted my resume. But if you wanted to move into administration, they told you, listen, you need to get the MSW. I really felt that a business degree was probably a better move, an MBA, but they said no, if you want to be an executive, you need that.





What I did was both actually. I went to a small school in Pennsylvania while I was working in Binghamton. I was commuting for the better part of three years, Fridays and Saturdays including summers, to Scranton, Pennsylvania to...I think I might've been the first class that wasn't an all women's class. It was called Marywood College and I got my MSW with a specialization in business administration.

**Interviewer:** And that must have really worked very nicely at the JCC having both that?

**Libbin:** Yes, because let's face it, whether you're in JCC, Chambers of Commerce, United Way, wherever you are if you're in a nonprofit you're in a business. Don't be fooled by that nonprofit, It's all the more important that you have business acumen A) to work with the members and to work with the board members and to provide the service, but to do the forecasting, to do the budgeting, to do the planning. It really is a good combination, I felt, to get the best of both worlds.

**Interviewer:** When you made the shift over then to the Miami Beach Chamber of Commerce, did you encounter any challenges like you had at the JCC?

**Libbin:** Well, that's interesting. I didn't really do have a lot of due diligence about the Chamber. It was a pretty well known organization. I had been a member since I moved here in 1982 from Binghamton. Leon Manne, at the time, approached me in early on in '82 and said hey, come to the Chamber of Commerce. Leon was famous for bringing people to the Chamber of Commerce and signing them up. You had to give \$1000 to become what was called an HLT, an honorary lifetime trustee. So, here I am at the JCC an honorary lifetime trustee of the Chamber.

So, you know, I was oriented to the Chamber, and I came to some of the particular meetings. I participated more or less in some years, but it was an institution that had been around since 2020. I think our...excuse me, 1921, June of 1921. When I saw the opening I applied. I believe they interviewed quite a number of people. They told me they had about 200



resumes, but I remember I was already a Commissioner and I was with my clients and I was managing money and handling their insurance, and so I was really concerned about putting the word out publicly that I was applying, because what would my clients think if I'm handling their financial affairs, and then you're leaving. What's happening? If I didn't get the position, then what?

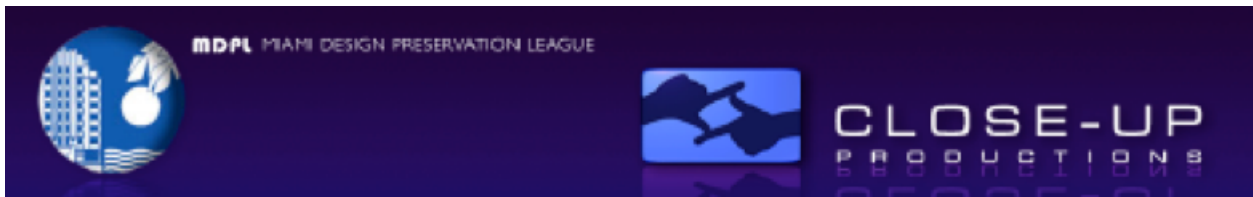
I spoke to someone on the search committee and said listen, if you're interested, interview me last. If you're not interested, no problem, but if you are interview me last and let's just kind of keep it amongst the search committee. I interviewed, and they liked what they heard, and basically I got started. When I started it was in March of '10, and the gala, which is the biggest event annually each year, was scheduled that year for somewhere around the first week of May. I don't remember the exact date, May 5<sup>th</sup>, May 8<sup>th</sup>, May 6<sup>th</sup>, something like that, and they didn't have the top honoree, the lifetime achievement winner, they still haven't selected.

They had only sold 40 tickets to the gala and their budget was to sell like 500 or something in like two months. We had March and April to sell these tickets and the gala was going to be the first week of May. So, I really didn't do anything to be honest, other than sell tickets and tables to the gala. All I did was focus on that and the money started pouring in, and we were doing really well.

After the gala, I then got into the administration part of things and started looking at all the contracts and okay, what's going on here and evaluating things and I, at that point, learned that when I came to the Chamber there was \$35,000 in the bank and I learned subsequent to that that board members of the previous year had to go into their pocket on more than one occasion just make payroll. Had I known that, I probably would've thought twice about applying for the position.

We did start off with a bang. We ended up with, I don't know, six or 700 people at the gala and made the budget.





The next thing I turn my attention to was membership, because the lifeblood of any organization is as everyone knows is membership. It's not so much about the dollars they represent, although in this organization it's about a third of the budget so it is significant, but it's about providing opportunities to touch everybody. So, the more members you have the better opportunity it is for you to make a connection for your business.

So, membership is critically important, and as I started to get into that and look at it, I said wow. The way we're going, guys, we're...I'm talking to the board and the people who just hired me, is you're going to miss this budget by a wide margin. I mean we're not even close. You're going to be like 100,000 or whatever the number was short. They said, well, what do you suggest? You're the resident and CEO. This was now probably like about July because the gala was in May and now it's about July and I said, well, I think we need to have a membership drive in August and September. And they looked at me like, are you crazy? You can't have a membership drive in August. There's nobody here in August. Everyone's going to leave. Everyone leaves in August. I said, I don't know. Are you leaving? No. Are you leaving? Are you closing your business? No, no one is leaving.

So, okay, so I said here's what we're going to do. We're going to divide four teams. I'll head up one team with the staff and we had others taking on. The chairman of the Chamber took on one team and Pillar Board chairman took a team and Jim Boucher, who knows all kinds of people in the community, the Boucher Brothers. He headed up the team and we had a challenge. We said, let's see who's going to win. And we really made it fun. You know what? We knocked the socks off. It was the best membership drive we ever had. We brought in something like \$183,000 in new memberships, when it couldn't be done, in August and September.

**Interviewer:** It's interesting that there's that perception.

**Libbin:** Right.



**Interviewer:** When you ask people, are you going away? No. There's year-round business now.

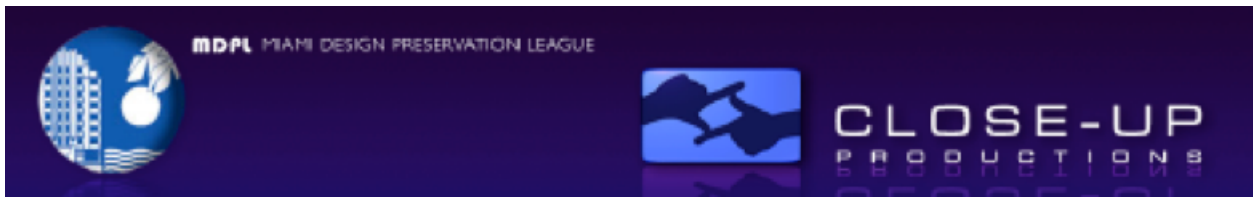
**Libbin:** Right. Well, we've grown as a community. I mean what was in '82 or '83 is we're not the same community. It used to be that there was an off-season. There is not even a shoulder season anymore. I mean we're busy all the time. You look at the calendar of events in Miami Beach there's a special event seemingly every weekend. If it's not swimsuit week, it's food, it's wine, you name it, auto shows, who knows, Art Basel, thankfully. There's just amazing opportunities, and we've really grown to become a cultural mecca.

We're still working at that, but we've created a cultural identity. We used to be, I think, a cultural wasteland. Now with all the museums that have been established in the last 30 years, since the advent of Art Basel coming and you've got the Perez, and just one after the other. New museums, the MOCA in North Miami, just one after another opening and bringing new life and new energy, younger couples getting involved. I was proud and privileged to help lead the charge to develop the New World Center here on Miami Beach. That's one of the crowning achievements that I'm most proud of in my service in the commission, fighting for that and fighting even with my fellow commissioners to make sure we gave them the funding and the land to develop that beautiful state-of-the-art attraction.

**Interviewer:** Why was that such a fight?

**Libbin:** Well, you know, it's always a tough decision as an elected official when you're talking about public dollars. What's the highest and best use of public land? What's the highest and best use of public funds? Where's the best return for the residents, because ultimately their money. It's not ours. We may spend it, but it's not our money.

So, you have to weigh carefully what it is you're doing with those dollars, but when you look at the benefits that we have from building out our cultural community in the way that we have and that we continue to do the continued relationships with Art Basel, Art Miami and Craig Robins, what he's



brought. I think hands down every investment that we've made has been a winner in terms of the cultural scene.

**Interviewer:** There was a mayor who actually returned some of the tax money that hadn't been spent, right? [laughter] That was David Dermer, I believe.

**Libbin:** Yeah. That—

**Interviewer:** Wasn't he famous for that?

**Libbin:** He may have been famous in his own mind. [laughter] You know that was really...I opposed that, to tell you the truth.

**Interviewer:** Was that during the time you were on the commission?

**Libbin:** Yeah. I was on the commission. But, you know, politics is a really funny thing, because sometimes you can be forced to vote for something because you look stupid not voting for it. On the other hand, if you...if I said to you, I'm going to increase your taxes knowing full well, behind the scenes, that I'm going to reduce them because I'm going to give it back to you. That's a disingenuous tax break and that's exactly what was done.

The tax rate was increased, and then there was this big play that okay, if you're a resident of Miami Beach we're going to give you \$300 back. If you're...so okay, well, you didn't have to take the money in the first place and therefore you didn't have to make a big play. So, it wasn't quite so magnanimous and I kind of objected to that whole gamesmanship, but that's the way it went down.

**Interviewer:** That was the one that you couldn't vote against.

**Libbin:** Yeah, probably. I don't remember. I know I spoke against it. I don't know where I ended up on the vote. You'd have to go check that one out, but it rankled me because it was very simple. Don't be so paternalistic. Don't take my money, and then you don't have to give it back. So, if he wants to hang on to that thought that's okay.



**Interviewer:** There is a real balance going on here between increasing development in business and the fact that this is a residential city. It's not just the resort anymore.

**Libbin:** Well, I think you started out with a right word. It's a balance. It's always a balance and it's always a balancing act. It's not just a residential community. We're a business community that supports a residential community. There are tens of thousands of jobs that business provides in the city of Miami Beach. In fact, there's just under 30,000 residents that hold jobs in the city of Miami Beach. So, were it not for big business or even middle business or small business – and you know 90 percent of all business in America is small business – but, if it were not for the business community, there would be 29,000 more cars on the road because they'd be going across the bay to get jobs and coming home tonight with their cars instead of riding the trolley or walking to work or taking a bike or whatever it is that they do.

As it is there's about 30,000 people that do come across the bay everyday, whether it's a bus, an Uber, taxi, however they get here. Most of them, I imagine, is probably on a public bus that are largely in the service industry. That's who we are. Miami Beach, we're largely a service community with the great hotels and restaurants and those jobs, unfortunately, tend to scale at the lower end of the economic pay scale. With the size of Miami Beach, seven miles long tip to stern, and about a mile wide. The land is very, very precious and very expensive, which again goes back to when you're elected official you only have so much public land, what is the highest and best use, because once you give it to someone it's hard to do something else with that land.

The community, I think, especially here at the Chamber of Commerce we look at our mission, how do we help lift the entire community? How does the business community help improve the environment for the residents, as well as make it good for the businesses because, they're one and the same. Oftentimes people take a position that they are against business. You know those greedy business or those developers. Well, if it weren't for those developers, we would



have a completely different community if you didn't have the Loews Hotel or the Fontainebleau Hotel or some of the magnificent properties.

The Faena that just spent, I don't know, it was hundreds and hundreds of millions of dollars to build and they're still building like four city blocks on both side of Collins Avenue, another great cultural mecca, by the way. What kind of city would we have? We're bringing in tens of millions of tourists a year. They come for all kinds of reasons, our beach, our Art Deco buildings, our vacations, the food so without the business infrastructure they don't come. They're not coming to see your home. They're not just coming to...for the sake of coming, so there has to be a balance. So, I think you hit it right on the head when you talk about a balance. That's what we strive for.

I think every community strives for what is the right mix, and I was very proud of this community and the last election this November where we passed for the first time ever, an increase in floor area ratio in North Beach, because I think the community generally had a good understanding that it was time in North Beach. We needed some improvements and there was a healthy balance between the residents' interests and the preservationists' interests and the development interests to be able to provide additional FARs so that business could grow on 71st Street in what we call Town Center.

The community participated for years, two, three years in a whole democratic process with Dover, Kohl who conducted a whole process for master planning North Beach, and a consensus emerged that it was time to increase the zoning to allow for more density so that the developers...if there is no incentive, if there's no financial reward they're not going to do anything. And the North Beach community was really left behind. Mid-Beach has progressed, South Beach has been phenomenal and North Beach, it was their time, so very glad with that balance that was struck and preservationists got an agreement to expand some districts and Tatum Waterway and conservation area, and I think for the business



committee it was a good thing. It remains to be seen what gets developed there, but it is a balance and I think it was the right choice.

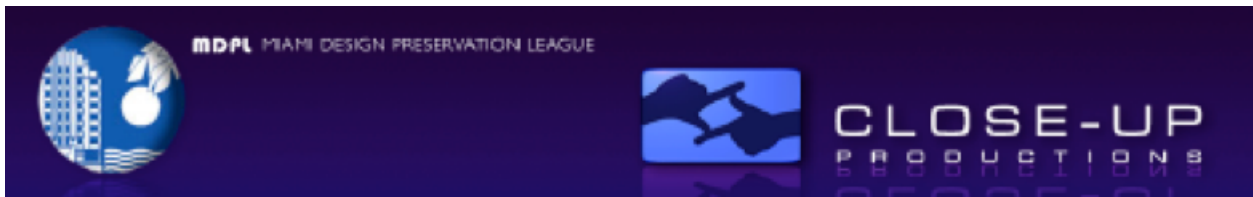
**Interviewer:** So, you think that that action represents a good compromise between the two that—

**Libbin:** In this particular case, it's the first time it's ever been done, and since former Mayor Dermer led the charge of down zoning and not getting any other increases in height without going to the electric and whenever it was tried it failed. Any other vote previously failed. What was different about this was that there was consensus building and everybody had something in it. Everyone has skin in the game and everyone had a something they wanted and compromise was able to be forged. And, the commission was comfortable enough, which I always felt too, that it doesn't matter what the ballot question is I never shied away from putting something that could've been controversial on the ballot, because what you're doing is basically saying, hey, I'm elected to represent you, the people. And if you vote for it then is the right decision. There is no poor decision if the public votes for it.

So, in my final year on the commission I actually pushed to put legalizing medical marijuana on the ballot, and some people in my circle, and my insiders that I was running for mayor, this is a terrible decision. You could get slammed on this. I thought no, you know what? It was to put it on the ballot to let Miami Beach residents decide if they thought it was a good idea and if they did, then we would ford a resolution to the state. Well, lo and behold, the residents of Miami Beach passed it by almost 73 percent, almost the same percentage that passed statewide. So, you know while it could've been perceived as a risk, I never really thought of it that way, because, again, putting it out there for the public to decide if they said no, they said no. I'm fine with however the public would've decided.

**Interviewer:** You said you were running for mayor?





**Libbin:** Briefly in 2013, I was going to be term limited so eight years is all you can do on the Commission, and I started off running for mayor, and—

**Interviewer:** How did that go?

**Libbin:** Well, it was going pretty well actually, but we ran into a snag here at the Chamber of Commerce, which kind of is a sad tale, but you know there were some characters here at the Chamber who misled me and told me that I had to choose between staying at the Chamber or running for mayor. And, given that I am not a wealthy person who could afford to live without a paying job, the mayor pays only \$10,000 a year, I had to make a decision. And so, it turned out that the folks that led me down that path had ulterior motives and they're no longer at the Chamber, but it was unfortunate. And so, I look back, it is what it is. You move on, and I'm very happy and very pleased to be in the position I'm at, fortunate to be leading such a good institution here and we work very closely with the administration. I'm excited about the new mayor and the new commission. We have a great relationship with them and I'm looking forward to 2018.

**Interviewer:** What are some of the things that Miami Beach Chamber does that people wouldn't necessarily think of?

**Libbin:** That's a very good question. I think people that are not members of an organization, like you said, they probably have some inkling from somewhere in their past either they read about something or they maybe attended a meeting, but don't really understand the inner workings. We actually have about 10 or 11 committees, we call them councils, and people I'm sure are unaware of this if they're not involved in our organization. Each of those councils has a business sphere. What I mean by that is that people who are in or around that sphere are going to find common interests by attending programs, meetings, having discussions, meeting the people within that sphere.

A great example is our Real estate Council. The Real Estate Council not only meets on a monthly basis here in our



boardrooms, but they put on a couple of great programs throughout the year that attract hundreds of people. So, in that business sphere in a Real Estate Council meeting you would expect to have Realtors, of course, but bankers, developers, architects, people who sell into hotels. They want to show their wares. They may sell carpet, they may sell tile. So, any kind of tradespeople, electricians are working for work, so any one in or around and let's face it unless you live under a rock you're in real estate. You rent your in real estate. If you own, you're in real estate. You don't have to be the biggest developer in town to be in real estate, so it's a very interesting meeting. We generally have almost every seat in the board room full between 40 and 50 people on the second Tuesday of every month at eight in the morning.

**Interviewer:** What are some of the other committees or councils?

**Libbin:** We have a Law Council. We have a Women's Professional...a Women's Advisory Council. We call it the Roundtable, the Women's Roundtable. That is really a great group. They say that they're a women's group, men friendly. There's usually one or two guys that come to the meeting. They're welcome, but it's like a revival group. I'm in my office here and the whole building is like shaking. Their dancing and singing and they get together, they bringing speakers and talk about the various issues facing...challenges facing business today.

We have a Professional Advisor Council, any professional, doctor, lawyer, financial advisor, Realtor, you know anyone who sees themselves as a professional they're welcome. By the way all of our councils are open. You don't have to be designated as a doctor to attend the Professional Advisors Council. You can be a seamstress and come if you want to. They are all open, so it's just where is the focus of the discussion.

We have a Technology Council, which is really interesting. We have actually had one of our members who approached us early, early on and he went on to a show like Shark Tank. It was the first episode of the West Texas Investors. I just saw Adam yesterday at Soho House, and I asked him, so how's it going? He got funded on that West Texas Investor



show and we, at the Chamber, take pride in the fact that we helped him get started because one of his requirements in order to get the funding from that show was he had to get into like 200 different establishments with his SpeedETab, was his invention.

And, at the Chamber we got him into, like, I don't know, 20 or 30 right off the bat. We had Chamber members who accepted his app and so we gave him somewhat of a humble start. He's a smart guy and I asked him yesterday when I saw him, he said he is now at over 500 establishments and doing quite nicely.

Another Council that people probably are unaware of is our Millennial Action Council. You know millennials are folks born 1982 or later. So, they are about 35 and under. About two years ago, maybe three years ago, I attended a national conference for the Chambers of Commerce and was very impressed with the study that was shared that was developed over about an 18 month period about the impact that millennials would have on business in general, not only nonprofits and chambers of commerce but millennials will be driving the buses. Today they may be employees, but in this report was called Something 2025. It was looking at what's going to be happening by the year 2025 and it was all about millennials and their impact that they would have by 2025.

So, let's say, that when I first saw the study, it might've been 2015, so it was a 10 year look out and I started bringing the issues to the board here at the Chamber and we started looking at the impact that millennials would have when in 10 years or eight years from now these folks would be the CEOs, the COOs, the CFOs. They be in charge of the purse strings. So what are the trends that current millennials have and how are they likely play out over the future?

And so, we decided that it was important based on the study that was done to engage millennials now. They want to be engaged. They're not necessarily joiners today, but if you engage them on their level in the things that are interested in they do want to participate. They'll focus on the things



that they are very much interested in. They'll give their time, they'll give their money, so we decided to create a Millennial Action Council.

I'm actually proud that my daughter is one of the cofounders, Jamie Maniscalco, and my daughter, Sari Libbin, opened this Millennial Council. They have about 300 millennials on their e-mail list. At any one event you could have 60, 70, 90 of them show up. They're taking social action issues to heart, talking about sealevel rise, talking about transportation, and right now they are planning a trip, a ski trip to Breckenridge, so they have their fun, and they do their thing.

That's something that we actually are creating a membership right now, as we speak, at my next board meeting we're looking to create –excuse me – a specific membership that will be half the price of our lowest general membership rate. Our general membership is 600 and we're looking to create a millennial membership at \$300 and that membership will be available for four years and then we'll sunset it because the next generation, I think they're Gen Y, we'll start offering them the opportunities to get engaged.

**Interviewer:** That's fascinating. Tell us about the Educational Foundation.

**Libbin:** Well, that's near and dear to me. The Education Foundation, I don't know how many years it's been in existence, probably 20 or so, so it predated my coming to work here, but since I've been here it's been a focal point for me and I've tried to make it a focal point for a number of our board members and our Pillar Board oversees the Education Foundation, which in and of itself is a 501(c)(3) so it is a registered not-for-profit organization. We make tax-deductible contributions. Were as the Chamber is a 501(c)(6). We are a nonprofit but a different character. We're a business nonprofit.

In our Education Foundation, we specifically focus on public schools, and we have eight schools within the Miami Beach what we call the Miami Beach feeder pattern. All the schools feed into Beach High. Two of those schools aren't even in physically Miami Beach. One is in Bay Harbor, the Ruth K. Broad, K to eight, and Treasure Island Elementary, which is



in North Beach...which is in North Bay Village. The other six schools, or five schools plus high school, are in Miami Beach Proper.

What we do is we look at programs that could touch as many people as possible, the students, the teachers. Some of the signature programs that we do, we about four years ago, five years ago, maybe now, I was on the commission...well you know, it's even longer than that I think it was probably 2011 or '12, I'm thinking memoirs here. This is a really remarkable story, though.

I was on a Commission dais and every morning before the commission meetings officially started in those days we would have the equivalent of almost like a good and welfare. People would come up and take photos and tell stories and different commissioners recognized different organizations, and this particular morning, one of the commissioners brought forth Happy Days daycare center from up in North Beach and Aetna was there. They were presenting of \$50,000 check to the Happy Days daycare center. I don't remember what it was for, but good for them.

It was really spectacular and we took the photo, and I got off the dais, and I walked the Aetna representative of the chambers, and I talked to her in the lobby and I said, wow, that's really amazing. I said I'm President of the Chamber of Commerce, and we have a nonprofit, could I make an appointment to come and talk to you because I'd love to get to know how you get some money like that from Aetna to help our children and our Education Foundation that we support public school. She invited me to come and we made an appointment, and it was interesting.

You know how sometimes you have something in your mind, you have a dream and a few days later it's like buying magic and God's hand is just there and it was only a seemingly a week or two before that commission meeting that I just spoke about where Wendy Unger had asked me, I was president here at the Chamber and I was a commissioner and Wendy Unger and her staff was very engaged with the



schools, and she said to me, Jerry can't you fix this problem at North Beach Elementary School that there's no nurse? I said what do you mean there's no nurse. She said there's no nurse. They don't have money for a nurse. Can't you fix that? I always think I can fix everything. [laughter] I said, I don't understand. When I went to school, I'm sure when you went to school every school had a principle. I think they still do. They had a phys ed teacher, most of them don't, and they had a nurse and less than half of the schools in Dade County have a nurse. I had no idea. I was shocked.

In fact, it turned out that three of the eight schools didn't have a nurse, but at the time, so I said okay Wendy. I can work on that. So, when I saw this representative handing a check for 50,000 I wanted to make an appointment to talk them about giving us money. I figured 30,000 should be enough, right? I ended up having an appointment with her a few weeks later, and she said well I don't have anything for you now, but I'm going to keep you in mind. I thought that was just a polite way of saying of thanks for coming down, you know? But, lo and behold a few months went by, and it was a Friday afternoon. I'll never forget. It was pouring rain. I was here in my office, and she called me and said, Commissioner, are you available? I need to see you this afternoon. I said it's pouring. She goes, no. I'll drive to your office from Coral Gables, but it must be today. I said well knock yourself out on here. I'm here. I'm not going anywhere. It was a torrential downpour.

She got over here and she said listen, here is the reason I needed to see you today. Aetna has a contest every year called The Voices of Health to recognize a health problem within the community. It's called the Martin Luther King Voices of Health Competition. Each city where Aetna has a sphere of influence, Miami being one of them, gets to nominate three different nonprofit organizations to compete for a \$30,000 cash prize, and I'm like, oh my god. This is like God just smiling. I said okay. What do I have to do to win this money? She goes, well it's pretty simple.

We were one of 30 organizations in 10 different cities. There were three in each city. We had to make a one minute video.





That's all we could make was a one minute video explaining what we would do to arrest a health problem in our community, should we win the first prize of \$30,000.

It was easy. I got a parent who had a child at North Beach Elementary who had peanut allergy. We focused on that and what would happen if there was no nurse to use the EpiPen and whatever. You know, we thought it was a great video. The truth of the matter it didn't matter if it was a great video or not, because this was American Idol. All this mattered was how many votes do you get? We were allowed to vote 10 times per day, per e-mail account.

So, we wrestled everybody together from the Chamber and we kept pounding the table, hey you got to vote 10 times, you got to vote 10 times. We could track it. We were in 17th place then we were in 13th place, then we were in seventh. It was 11 week competition. It was torture.

The good fortune is, and what carried the day, is that we managing the visiting center in the convention center so I had my staff ask everyone who came by the visitor center, you know, if they would vote 10 times and there were thousands of people. We ended up winning the competition by like 140,000 votes over Dallas. We finally prevailed in like the last three weeks and we held onto first place. And, I'm thinking okay. Mission solved.

Well, lo and behold, the school board says it doesn't work like that. You can't just hire somebody. We have a contract with the Children's Trust and the Children's Trust has contracts with Borinquen Medical or other providers. You have to go through the Children's Trust. I get in touch with them. They say, oh, you can't just hire a nurse and we can't hire the nurse. The nurse is part-time in three schools, and you need three schools because three of them don't have nurses. You need a full-time medical assistant in each school to support the nurse. How much is that? Ninety-thousand dollars per school. Great. I have 30. I need 270. It was like a kick in the teeth, you know?



But, I spoke with our staff and our board members, and I said listen, we're not going to let these parents down. We won this contest. We're going to get our nurse. And, if we have to get all three, we'll get all three. We reached out to some other foundations in town, and Steve Marcus was the director of the Health Foundation of South Florida, and I called him. I said Steve, do you have any recapture funds at the end of the year? I told him what we were doing and he said, you know, I have \$62,500, but I'm willing to give you a challenge. I said what's that? He said if you are able to get the municipalities to vote to give money to this project to support the children from their community and these schools I'll match it dollar for dollar, but only if it comes by a vote from the commissions. You can't go raise the money. I'm not matching anything unless it comes from different cities.

So, we went about meeting with each of the commissions. We got the 62,500 from the cities and his 62 so now we had 125 plus the 30, we're at 155. we're getting close, but still a long way to 270.

But, I'm telling you, you know, the Lord helps those that help themselves, right? And, Borinquen and the Children's Trust were blown away. Nobody had ever done something like this. It was the schools either got taken care of, and they had a nurse, or they weren't and they didn't. Nobody stepped forward and said we're going to put our shoulder to the wheel and we're going to raise the money and we want it and we're going to go after it. So, they took some kindness to us and basically they said we're going to comp the rest, so they absorb the rest. So, at the end of the first year it comes and this was a major initiative that we launched out of our Education Foundation touching literally thousands of children.

Now, you go back to one in your earlier questions about the benefit and the relationship between the residents and businesses, think about all the students that if they even just went to the principal, because there was no nurse in these three schools, if they said to their teacher I have a tummy ache, the teacher needs to teach the class they send him to the principal's office. The principal wanted nothing to do with that. What do they do? They call mom. And if mom



was...whether she was a two-parent working family, a single parent whatever working, didn't matter. Mom had to leave work, which cost the employer productivity. It cost wages, and the mom had to come and take the child home. By putting that nurse and the full-time medical assistant in all three of these schools the...over 90 percent – we've got statistics – over 90 percent of the children returned to the classroom keeping those people employed, earning the dollars that they need, keeping the productivity so that's a great benefit that nobody knows about what our Education Foundation is doing and how we're touching thousands and thousands not just of children but of parents and of employers by that one effort.

So, the year ended and our money was gone. We didn't get more money from the Foundation of South Florida. We didn't get a health grant from the Voices of Health of Aetna anymore. I started to speak to the Children's Trust, and I said well listen. What do you going to do next year? We can't take this away, you know? You can't tell the parents it's gone. It was a one-year thing. So, we made a deal that if the Chamber would continue to fund a small amount then they would continue to provide all of the support for an additional three years while we figured it out.

And we went to each of those five municipalities, which was Bay Harbor, and North Bay Village, and Surfside, and Bell Harbor, and Miami Beach, and each of them continued to fund a small piece. Miami, the largest piece because they had the most schools, the most children between North Beach and 40 percent of the children from Miami Beach when to Treasure Island so the most kids were going...were Beach kids. And, the Chamber also kicked in some of our own funding, so that took us to another three years.

And, along the way what happened was, it was very interesting. The five schools who had the nurse realized all of a sudden that something new had been added in the three schools that we were supporting. They had some mental health counseling that they didn't have in these five schools. So then, they said hey, can you help us get what they've



got? So, the city of Miami Beach has been terrific, and they provided additional grant funding through our Education Foundation. We've hired social or licensed clinical social workers to do counseling, and one thing has begotten another thing.

We just this year we're fortunate to apply and to win another \$50,000 grant from the Dade State Attorney's office for additional drug counseling, which we were able to put into some of the schools in South Beach and a couple more days at Beach High. Recently, the Miami Beach Police Department reached out to us and they wanted to start an officer friendly program to have an officer going into the classrooms in the younger elementary school grades, and they gave us some funding from a police confiscation fund.

We've become a depository really for grants that can help make things better for our children in our public schools. Another program that we started that I am so proud of, also probably about five years ago, maybe – yeah, about five years ago. I was at home reading in the paper and I saw this article. It was a sixth grade class in I don't know Michigan or Ohio or somewhere and the kids were linking together, clipping together paper clips. They were linking six million paperclips together in recognition of the Holocaust and the six Jews that perished. I was blown away the scope of this project that I couldn't get it out of my mind as I'm seeing linking. I love that linking of things together. What can I link together?

I called our chairman at home that day. His name was Michael Goldberg. He was our chair, he is our media pastor. I said Michael, I have an idea. I want to create a program called The Links Project. He said okay, Libbin. What is that? I said well, I'm reading this article and I said here's what I want to do. I want to demonstrate the linkage between the business community and public education through our Education Foundation. He said, how are you going to do that? I said well, I've been thinking about it.

You know when we were in school, we used to take colored construction paper and put it together and cut it and make



paper chain-link or sometimes you did it with gum wrappers. I said I'm going to ask each of the teachers, the art teachers at all eight schools to make me sufficient paper link chain link length to physically connect it all together so that we can stretch it from the chamber building to Beach High, which is just up the road a piece. So we measured and it was about 2,000 feet. We asked each art teacher to make 250 feet, eight schools, and we connected them all. We had 2,000 continuous feed of paper chain. And then, we demonstrated the linkage physically by closing down Dade Boulevard. We had the teachers, the students...we had about 300 students. We had the commission, we had school board members, we had our board members, and we actually went outside right in the middle of the street, police closed down the road temporarily and held up that 2,000 foot long paper chain connecting it from our building to the high school. That was the launch of what we called The Links Project.

And what that project does, it physically connect the business community to the public schools by providing grants to teachers. So, every single teacher in all eight schools each year has an opportunity to apply for a grant called The Links Grant and it's for a grant that will do something new and innovative and excited in their classroom. Again, we have a community that evaluates it to see is it touching the most kids? Is it beneficial? Is it truly something new and innovative? We don't want to just do something that the teachers just say buy me a copy machine. That's not to get funded.

We funded robotics classes and all kinds of interesting things for the students. An eco-toilet, we had a project at Beach High, they developed an eco-toilet and we funded that. So, that's another great project. We fund about \$15,000 of grants per year in the eight schools. Our Education Foundation also recognizes great teaching by recognizing teacher of the year in each of the eight schools. Our great partner and board member, Florida Power & Light sponsors a luncheon each year where the schools select their own teacher of the year and all eight of those teacher's of the year interview with our committee, and we select one to be



the top teacher of the year and all of them get great prizes and we give a special prize to our teacher of the year winner.

**Interviewer:** This is apart from the Dade County teacher?

**Libbin:** This is just Miami Beach [57:34][inaudible] pattern—

**Interviewer:** Just Miami Beach.

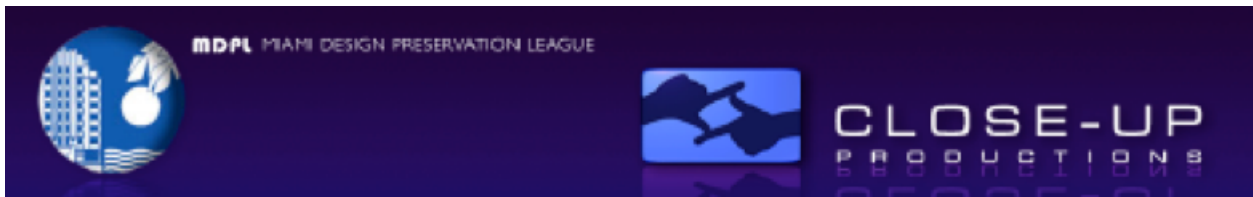
**Libbin:** —Teacher of the year. We've also been giving college scholarships, \$1,000 scholarships to kids graduating Beach High. We have our own application process. Students apply, we interview them. We're doing a tremendous amount of work. We are also the only school system and the only city in America, to the best of anyone's knowledge, that offers the International Baccalaureate Program.

Now, I was proud to serve on the commission, Mayor Matti Bower was...it really was her brainchild. I think there was one of the schools, I don't know if it was North Beach Elementary, I think, wanted to start the IB program in the school and Matti was mayor. I was on the commission and Matti said nothing doing. It's all or nothing. We're not doing it for one school. If we're going to do it, every child at every age level at every grade needs to have the opportunity or we're not doing it at all.

There was a whole negotiation with the school board and the city agreed to kick in \$70,000 a year towards the training cost of the teachers. Our Education Foundation since then has been contributing...well, I think we started out at seven or eight but now we give \$10,000 a year towards the cost of training the teachers in the IB program, and again, we are the only city in America where every child has the option to participate in the International Baccalaureate Program. What people don't know is that that support is coming largely from the city, as well as from the Chamber of Commerce.

And, if students graduate for high school with the IB degree it's worth 45 college credits so it's worth a lot of money. It's a very rigorous program. It's demanding, but well worth it and highly thought of when it comes to applying for colleges.





So, very very proud of our Education Foundation and all the great work we do in our community. We need help from the community to raise funds. It's never easy to raise funds for any nonprofit, but this is touching the lives of 10,000 children, that many more parents, businesses in so many ways.

**Interviewer:** And, it's interesting too because Miami Beach has always had an emphasis on education it seems. We hear story after story after story of the wonderful education at Miami Beach Senior High School and all the prominent people who have graduated from there. That was a real ethic... Jimmy Morales was telling us in an interview about he was on the debate team and I think he and Dan Gelber were rivals or something on that in debate and so forth. It wasn't just that the kids who could afford to go on the national tour went, the PTA would raise money so that every child on the debate team got to go on the trip. We've heard story after story of that.

**Libbin:** So, you know, the PTA does a great job and I don't know if they're still doing it, but during the Boat Show they would rent the parking lot and the parents would be there and volunteer, park the cars and I heard stories there were years they raised \$100,000.

**Interviewer:** For the PTA.

**Libbin:** For the PTA, yeah, it was all the PTA.

**Interviewer:** Well, and of course, Matti Bower got her start in the PTA.

**Libbin:** Absolutely.

**Interviewer:** And, Nancy Liebman.

**Libbin:** It's a very strong—

**Interviewer:** It's a very strong group.

**Libbin:** The whole community really, I think, values as they should public education, and as I talked about our Real Estate



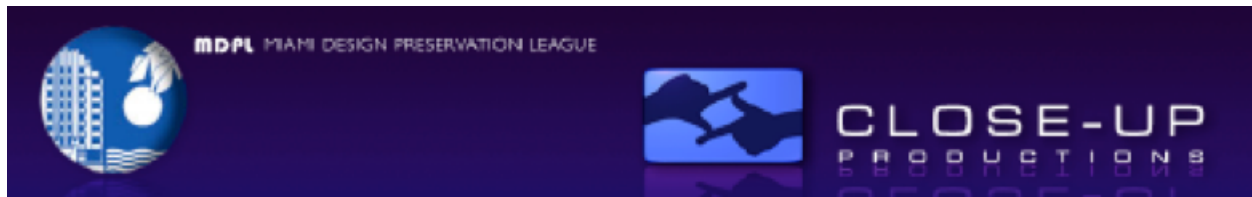
Council, and how important that particular Council is to business and to our Chamber even, think about the importance that good schools play when someone is deciding where to relocate. For some it's the kosher market. For many, it's how are your schools? Whether I'm taking the job, I may take a job downtown Miami, but am I going to live in Miami Beach, am I going to live in Pinecrest, am I going to live in Miami, Miami Shores? Where am I going to live? I want to know where the schools are, if I have young children and how are those schools? So, education is hugely important.

This Chamber, by the way, played a very very significant role in the development of what is now the Miami Beach Senior High School. Long before I was here professionally, the plan, as I remember, was to do something like a \$10 million or \$12 million renovation of Miami Beach Senior High, the old high school. The Chamber leadership at the time was not willing to accept that as a fate of complete and they kept pushing for years that no, we need a new high school. It wasn't good enough to have trailer here and trailer there and connect it in a little touch up and not the 10 million or 12 million of touch up, but it was far from a new high school.

Actually the work of the Chamber and the cajoling and the pushing for years paid off and we ended up with, I believe, it was the \$64 million new high school.

**Interviewer:** Wow.

**Libbin:** Yeah. But, that largely came from out of the pushing and the cajoling from advocacy, which is another one of our Councils by the way, and that is another thing that people would probably not know. People, I believe, would join the Chamber of Commerce just knowing the kinds of things that we get involved with in advocacy, how we help them without them even coming to any meetings, without them participating or going to a breakfast, or going to a luncheon. Just knowing that we are looking out for them, advocating positive positions for the business community, and for the general community, so the Advocacy Council plays a very very important role and we probably need to do a better job of



relating the things that we do, because how else are people to know?

We have a terrific partner in Atlantic Broadband, who's on our Board of Governors. Atlantic Broadband has very generously donated to the Chamber 600 30 second commercial spots per year, and we get to film commercials and place those on the air at no charge, just the cost of filming the commercial. So, we are looking at how can we best use those commercials? We have several on there. One features our Professional Advisors Council. One features our Education Foundation. But, we need to do more of that, I think, and continue to hammer away at getting the messaging out there about the value proposition that the business community brings to our residents so that when the time comes that we need them, not only for membership, but to support like an FAR vote or other things that are important for everyone. There is an understanding that business and residents are partners. We're not two sides or three sides. We're all in this together and we're all looking for a mutual benefit.

**Interviewer:** Is there an Environmental Council on dealing with the sea level rise issue?

**Libbin:** Well, there's not a council per se, but that is a topic of discussion that we've been dealing with now for two years or more. Actually it's four years or more. When I was just leaving the Commission in 2013 I had already dropped out of the mayor's race. I put together a mission to the Netherlands, and folks may not be aware, but the Netherlands is eight feet below sea level. So, visiting the Netherlands and we took 16 people on that delegation trip. Our current Chairman of the Board, Wayne Pathman, is a land-use attorney. He was on that mission. He helped led it with me.

We learned some terrific lessons there. For me, the two most important takeaways were that you need to learn with the water. You can't beat Mother Nature. So, they've had to adapt to living below sea level for the entire existence, you



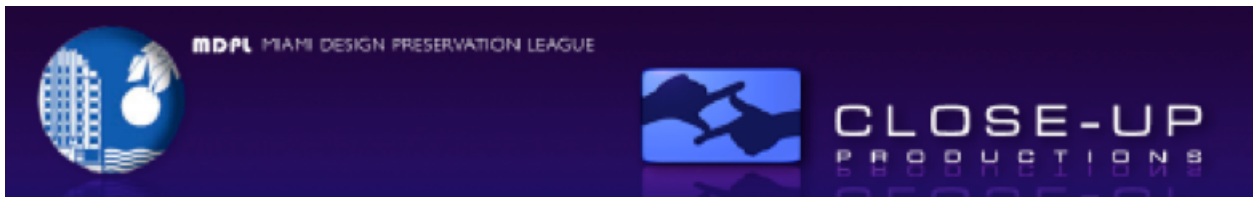
know, thousands of years, and the other major lesson that I took away from them is that you have to build a consensus and until you build a consensus of the residents and now I'm talking little more global, it's residents of Florida. Nationally, there has to be an understanding. Until you build a unified opinion that we need to allow government and entities to protect us from the elements you can't be successful.

Today, we have got it all over the place. I mean we've got a Governor Scott that you can't even mention the word sealevel rise or you loose your job or it's just crazy. You've got this whole divided about whether it's man-made causes of global warming or not, and honestly it's really a moot point. It doesn't really matter whether it's man-made or not man-made. The fact is it's warming, and when it warms the ice sheets in Greenland are melting and the ice sheets that are on land, not the ice floating in the water, that's a misconception. If the ice that's in the ocean melts it doesn't raise the sea level.

If you have a glass of water with ice cubes in it and the ice melts the glass doesn't overflow. So, the volume is the same but the glaciers that are on land when those crack and cave and cave into the water those have tremendous potential to increase sea level rise. There is one glacier that is cracking. I've heard it's about the size of New Jersey. That if that falls into the ocean that by itself reportedly could raise the sea level rise in South Florida by 10 feet, which means it's game over. There's nowhere to go. There's nowhere to hide.

We've been working on this and Wayne's been stalwart and leading this. We've had seminar after seminar and the tricky part here is to try to get people to come together around understanding that we do have an issue, not so much about what caused it or who caused it, but you've got to understand the science and what's happening and then work towards solutions, in my opinion, what we learn from the Netherlands of how to live with the water. We're not going to get rid of the water. You're not going to stop it from coming.

So, what can you do? Can we look at second-story entrances? Can we look at creating ravines, may be down



Alton Road where you've got beautiful medians with flowers, maybe those should be rivers. You've got to find ways and places where you can put water to provide a long enough time into the future to find alternate solutions. So, you need interim solutions to find ultimate solutions, if they are even going to be ultimate solutions. But, the more you learn to live with the water and the more you're able to adapt the better your chances are that there will be a longer period of time when people can continue to call Miami Beach home and know it the way that we know it today or at least something similar.

**Interviewer:** Do you think the consensus is happening here now?

**Libbin:** I don't. I don't. First of all, we don't have zoning requirements that require developers to do anything to make their buildings sustainable and that needs to change. We've had meetings, just as late as last week even, Wayne and myself and a couple others met with Mayor Gelber and he gets it. I mean he really gets it, but if you don't require a developer to do something.

**Interviewer:** They're not going.

**Libbin:** They're not going to spend money that they don't have to. A great example of something that happened, the benefits to developers that they didn't really like was after Hurricane Andrew. What was that '91, '92? When we had Hurricane Andrew and the South Florida building code today was strengthened to the point where now it's the South Florida building code I'm sure very expensive to put in all of these extra precautions.

**Interviewer:** And, they all complained about it.

**Libbin:** Of course, because oh my god, who was to spend. The cost of—

**Interviewer:** Well, look at Irma. Look what happened after Irma. We didn't have all the mess that they had in other ones.



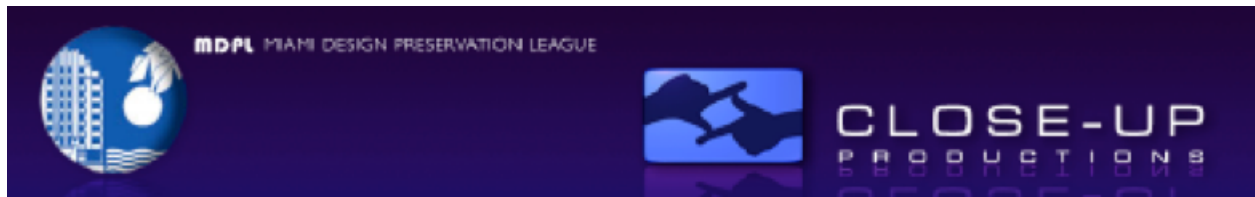
**Libbin:** Exactly. We had trees down, but...and it was because of that that the insurance industry didn't amp up the rates so much, because they looked at what we were doing in South Florida and said, okay. The buildings are going to be stronger. They're going to withstand the 150 or 180 mile hour winds. We don't have to jack up out of sight insurance rates. But, that's coming. Okay? With the advent of the sea level rise, insurance companies today are already gathering, and they are planning to change the way that they're going to charge insurance in the future and probably in the next five or six years, they're going to go to a predictive model instead of a historical model.

Today all the rates are based on history. That's why you hear people talk in terms of a 100 year storm or a 500 year storm, so they insure for those things. Well, that's going to change and soon. So, they know and they see what's coming with the rising tides and people have, not in Miami per se, but in 2,000 coastal cities around the world people have built and rebuilt homes after floods in Louisiana in the same place, and what happens? There's another flood and they get wiped out again and they get FEMA money again, and they get wiped out again and they get FEMA money and the insurance is saying we're not going to do that anymore.

Congress is tired of funding FEMA. It's like \$25 billion in the hole. And, a lot of members of Congress don't want to fund it at all. Yet, we have windstorm insurance. We've got other kinds of insurance. I think personally that rather than windstorm insurance we ought to be looking at a catastrophic insurance, that's a national catastrophic and everyone pays into it. You've got wildfires out West, you've got earthquakes over here, you've got sinkholes over here. We've got wind. Someone's got flooding. Everyone's got something and so, if there was a tax that somehow, whether it was on a deeded property or on auto tags. The politicians have to figure out what's the right way to do it where everyone put in a little bit and you create a catastrophic fund to take care of everything, so you don't end up with senators in Oregon not wanting to fund something in Florida or Louisiana.

**Interviewer:** Well, they wouldn't do that on healthcare.





**Libbin:** Well, that's true. It's hard, but catastrophe to businesses is something maybe the administration might take a look at. [laughter]

**Interviewer:** I think so. [laughter]

**Male 2:** I'd like you to give us a sort of a sense of what business has been in Miami and the transition from let's say 1980 to present day. What have been the forces that have been at work then? How has it changed and what has...I know this is huge territory, but I'd like you to sort of characterizes that for us so we can maybe see the trajectory of the business community over that period.

**Interviewer:** What you've observed.

**Libbin:** Sure. So, keeping in mind that I came here in June of 1982, it was the end of the Mariel boatlift kind of area period. And, my office, I told you I was sharing time between the Senior Center on Espinola Way and 42nd and Pine Tree. It was a very different makeup of our community. Dr. Ira Sheskin had conducted a study right after I got down here for the Jewish Federation. He was a demographer. And, the average age of the Jewish population in at time was 69. Okay?

Now, a lot of my folks that I was dealing with at the Senior Adult Center, I mean, we...I remember we had octogenarians, 90-year-olds. We probably has some that were hundred, I don't know. The definition of old age is someone who is 10 years older than you. That's what I learned, because the 80-year-olds didn't want to be with those old people, the 90-year-olds, and the 70-year-olds didn't want to be those old people, the 80-year-olds, you know?

So, in our community in the early 80s there was kind of stagnation. There was a lot of criminal element. There wasn't a lot of construction going on. It was a time when there was, maybe just the beginnings, of what evolved in south of 5<sup>th</sup> Street. There was a lot of wrangling with the politicians, and



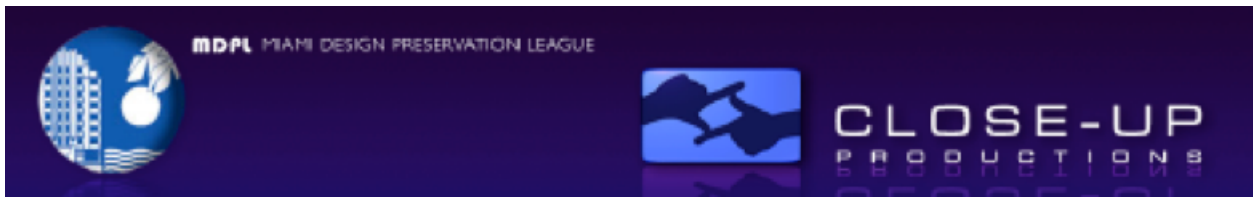
whether they should or shouldn't create this TIF, this tax increment finance method to develop construction projects, and the south 5<sup>th</sup> CRE became the most successful in the history of our country. You can see the tremendous value that has evolved over the years quarter century with the south of 5<sup>th</sup> construction boom.

And so, really it's been the construction business that probably led us and changed the most, bringing with it magnificent condominiums and with it the money, the people to buy those magnificent condominiums. So, we changed from a very elderly population, not only in the Jewish community, but I think...I didn't see it how it skewed citywide, but a fairly good percentage of population was Jewish as well so obviously the mean age of the population was older, and I think that we're much younger.

I think I'd seen something not too long ago, a few years back, were now the average age and the Jewish population was somewhere, believe it or not, like about 36 or 37. So, you've got the second or third generation moving back into their parents or grandparents homes on Pine Tree or here or there and you've got a tremendous amount of wealth that has moved to Miami Beach in those condominiums, and it's not only south of 5<sup>th</sup> that's continued to move. I mean look at the Faena. I think the penthouse went for \$40 million. I mean one penthouse? The penthouse on top of the garage at 1111 Lincoln Road is listed for somewhere north in the penthouse itself. Yeah, I haven't had the fortune, but I think it's listed for something north of \$30 million for the penthouse.

**Interviewer:** You've got to go up there. Their own pool and their deck.

**Libbin:** Yeah. Yeah. So, it's...I think what's happened over the years is that through real estate, largely, we've grown into a much different community, bringing with it a much different clientele to live here and it's brought new industry. We've had fortunately a few hotels, not too many. But, those hotels that were here have refurbished. We just held our gala last June in the Loews. It had just completed a 39 or \$49 million renovation, so even—



**Interviewer:** Really?

**Libbin:** Yeah. So, people are putting money into their properties, they're fixing them up, they're finding value, and so people are reinvesting. And, I still go back to the idea that it was in 2001 when Art Basel was originally intended to come to Miami Beach, and because of Hurricane Andrew they canceled. So, they lost all their money and the first Art Basel was actually held in 2002. We just held the 15th anniversary of Art Basel 16 years later, and it's because of the advent in my belief of Art Basel and things like the investment of the community and these cultural meccas like the New World Center that I referenced earlier that I'm very proud of that effort, that we have become a different city. Attracting people from around the globe to come, to live, or to have a home part time and to enjoy, and we're a much different community today than we were 35 years ago when I got here.

**Interviewer:** So, the demographic itself has its own dynamism.

**Libbin:** For sure. Yeah.

**Interviewer:** You have anything else? Oh, he's happy.

**Libbin:** If he's happy, I'm happy.

**Interviewer:** You happy? Are you happy?

**Libbin:** I'm happy, if you're happy.

**Interviewer:** Is there anything that you want to add that we didn't cover?

**Libbin:** You can add something in about my family. I don't know. Is that...do people say—

**Interviewer:** Sure.

**Libbin:** —if they are married with kids or whatever.



**Interviewer:** Whatever.

**Male 2:** Yeah.

**Interviewer:** Whatever.

**Libbin:** So, I'm very fortunate to have a wife and children that support all of my endeavors, because the hours whether you're in public life at the Chamber or public life in the city or all the years I was in public life at JCC or anywhere else. I worked for 23 years in community service before running for city office and President, as you can see, of so many things, Rotary and Optimists and North Beach Development Corp. and everything else. It doesn't happen without the support of your family, and I really want to thank my wife, Dr. Raquel Bild-Libbin, and my two grown children now for all of the time that they've given up with me and all their support. My daughter Sari is a Realtor with Douglas Elliman and my son, Moshe, is a global manager for American Express in New York, and without them, couldn't have done it.

But, I always say every year that the most important family member, the VIP I vote very year, is my soon-to-be 90-year-old mother-in-law, who moved into our home, oh, about 21 years ago, she's been living with us. And, she no doubt is the MVP. She keeps us all together, raised my two children, does the billing still for Raquel's office, and still makes dinner most nights. So, without Ida, there's nothing.