SPECIAL ADVERTISING SECTION PRODUCED BY THE GREATER MIAMI CHAMBER OF COMMERCE

MONDAY, APRIL 11, 2005

Honoring South Florida's most innovative companies

The Cutting Edge Award is presented annually by the Greater Miami Chamber of Commerce. Celebrating its 11th year, the Cutting Edge Award recognizes those South Florida companies that exemplify the finest innovative techniques in niche marketing, growth and management practices. This year's luncheon will be held Thursday, April 14 at the Radisson Downtown Miami Hotel.

The luncheon's featured speaker is Michael Carricarte, Sr., Chairman and CEO of Amedex/USA Medical Services and a former Cutting Edge Award recipient.

A Cutting Edge company is judged upon the following criteria:

- · It is an innovator in its industry.
- · It has exceptional niche marketing and sales strategies.
- · It exhibits a strong management team which is entrepreneurially driven.
- It is headquartered in South Florida and is locally managed.
- · It has shown superior growth and earnings potential.
- It has empowered employees to provide exceptional customer services. Finalists are reviewed by a prestigious panel of judges chaired by Randy Pohlman, Dean, Huizenga School of Business, Nova Southeastern University. The 2005 judges were: Pedro Capó, President, El Dorado Furniture and the 2003 winner of the Cutting Edge Award; Mike Carricarte,

Sr., Chairman/CEO, Amedex/USA Medical Services and the 1998 winner of the Cutting Edge Award; Carlos de Céspedes, Chairman/CEO, The Pharmed Group and the 2001 winner of the Cutting Edge Award; and John B. Zumwalt III, Chairman/CEO, PBS&J and the 2002 winner of the Cutting Edge Award.

Based upon the criteria, the Cutting Edge Award Committee selected the following companies as the 2005 Cutting Edge Award finalists: American Sales & Management Corp., Equiflor Corporation, Gibraltar Bank, NABI Biopharmaceuticals, Navarro Discount Pharmacies, Perry Ellis International, Preferred Care Partners and SeaVee Boats.

The winning company will be selected from these eight finalists at the April 14 luncheon.

The cost for the luncheon is \$65 per person. Tables of ten may be purchased for \$600. Registration begins at 11:30 a.m. and the luncheon program begins at noon. For more information, please call Laraine Blessing at 305-577-5462 or e-mail her at lblessing@greatermiami.com.

Making this program possible are the 2005 sponsors: Grant Thornton LLP, Regions Bank, Duane Morris LLP, El Dorado Furniture, The Miami Herald/El Nuevo Herald, Nova Southeastern University and Thomas W. Ruff & Company.

Mike Carricarte will be featured speaker at awards luncheon



MIKE CARRICARTE SR. CHAIRMAN AND CEO AMEDEX/USA MEDICAL SERVICES

Mike Carricarte Sr. is Chairman and CEO of Amedex/USA Medical Services and a former Cutting Edge Award recipient. As a major player in the health insurance industry, Amedex and USA Medical contribute more than \$200,000,000 to South Florida's hospitals and economy.

Mr. Carricarte first joined the health insurance business in 1967, quickly became a member of the Million-Dollar Round Table and grew to be a qualifying life member and Top of the Table. With a large demand for major health insurance in Latin America and the Caribbean,

than 1,000,000 people in 42 countries in Staff College. He was enrolled in the Army Latin America and the Caribbean.

Jenny having left to raise their own famifor the Caribbean.

A member of the Iron Arrow Honorary (the highest honor that is given by the University of Miami), Mr. Carricarte holds a Master's degree in International Business

launched in 1986 and today services more of the U.S. Army Command and General ROTC and obtained his commission as a Four of Mr. Carricarte's seven children U.S. Army 2nd Lt. in Infantry receiving the have worked at Amedex with Missy and Army Ranger, Airborne, Pathfinder and Special Forces designation. Mr. Carricarte lies. His son Michael is President and his reached the rank of full Colonel in the other son, Lou, is Regional Vice-President active reserve and is a decorated Green

Mr. Carricarte is very involved in various community projects and is a member of several boards and foundations. For over a decade, Mr. Carricarte and his family and a Bachelor's degree in Business have helped inner-city children and Amedex Insurance Company was Administration from UM and is a graduate schools with economic and moral support.

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