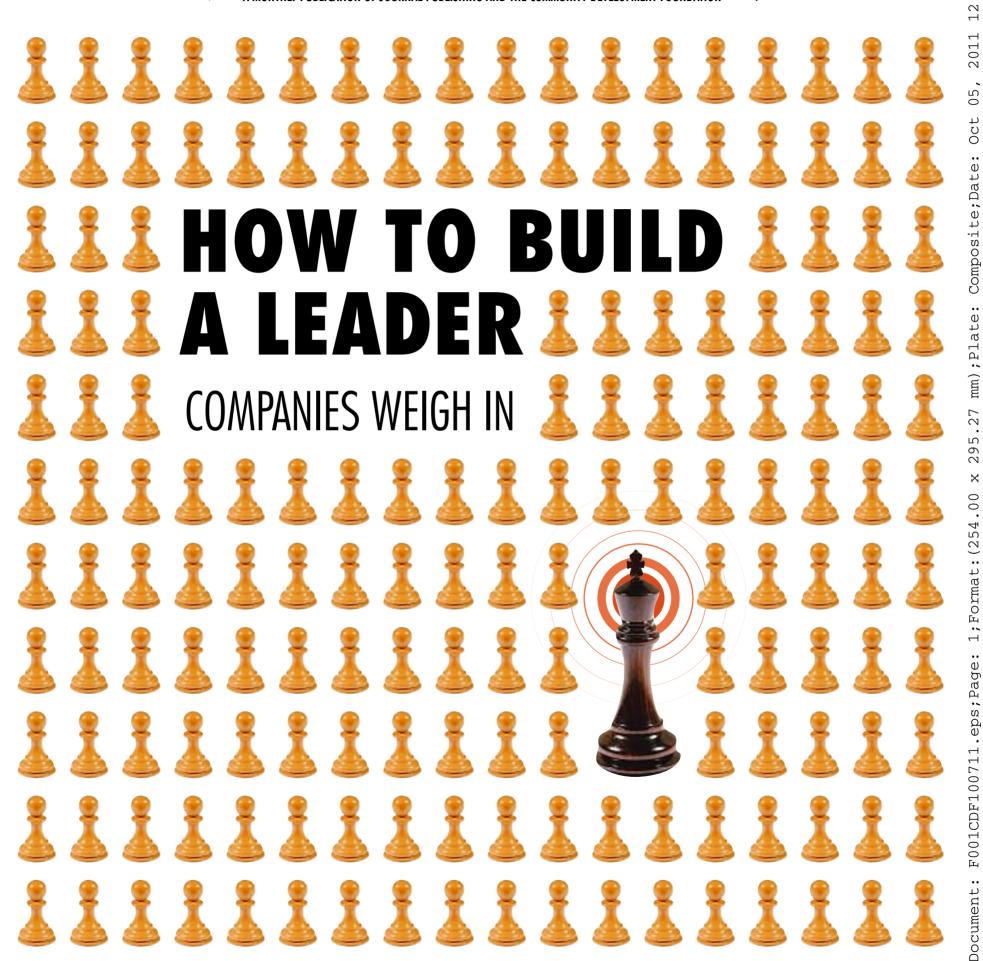
THE NORTHEAST MISSISSIPPI

Business Journal

A MONTHLY PUBLICATION OF JOURNAL PUBLISHING AND THE COMMUNITY DEVELOPMENT FOUNDATION

OCTOBER 2011



Cultivating leaders

Companies, organizations offer programs to work force

BY DENNIS SEID

BUSINESS JOURNAL

Lee Iacocca, who helped engineer the Ford Mustang and later helped revive Chrysler in the 1980s, famously said, "Lead, follow or get out of the way" in commercials.

But the former Chrysler CEO wasn't the originator of that quip - it was actually spoken by Thomas Paine some 200 years

While the quote may be a bit in your face, it does beg the question of what makes a leader.

Countless books have been written, dispensing "expert advice" about leadership and how to manage an organization's workers.

Companies have spent billions on developing their employees to find the next group of managers and leaders.

A management training program is often the first step for college graduates, who might go to work for a retailer, bank,

manufacturer or a myriad of other fields. guide them along, Anderson added.

At BancorpSouth and Renasant, two of the largest Mississippi-based banks, inhouse trainee programs lasting up to 18 months help develop the next Aubrey Patterson and Robin McGraw, the companies' respective chairmen and CEOs.

"The program takes trainees through each department in the bank so they learn how the bank operates," said John Oxford, Renasant's external affairs director. "The program attempts to fit them with an area where their talents match up.'

At BancorpSouth, trainees also go through a similar program where they spend time in each area of the bank, such as commercial lending or mortgage lending.

"They also go out to a retail location to learn about the customer service aspect," said Ken Anderson, Bancorp-South's assistant human resource director.

Mentors are assigned to trainees to

For companies wanting to tap additional programs and outside resources in Lee County, there's the Jim Ingram Community Leadership Institute, offered by the Community Development Founda-

"It's a seven-month, two-year program designed to develop community leadership and to enhance personal and professional growth," said Tommy Green, the CDF's Chamber of Commerce vice president. "The two-year program consists of one year of training and one year of community reinvestment.'

To date, 203 have graduated from the program and "are making a difference in our community," he added.

Oxford and Anderson said their banks participate in the program, as well as other programs offered by Leadership Mississippi, Mississippi Banker's Association, the American Bankers Association, banking schools and other third-party providers.

At Itawamba Community College, Steve Vinson teaches a 10-week course in leadership development.

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Vinson is a 35-year manufacturing veteran who spent much of his career in management and leadership positions. He is a leadership skills specialist at ICC. working mainly through the school's Manufacturing Solutions Center.

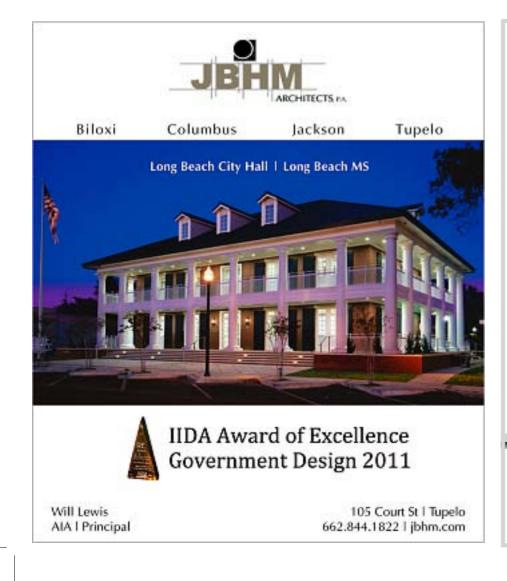
His course takes participants - who come from a variety of businesses and industries across Northeast Mississippi – through various aspects of leadership.

'Is leadership teachable?" Vinson asked with a laugh. "I guess if it wasn't, I wouldn't have this job.

As for the question if leaders are either born or made, Vinson said it's a little bit of both.

There are certain things that people are better at doing," he said. "Are there born leaders? Maybe. Most of the leaders have certain skills."

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Leaders don't always have to be the head honchos

leven years ago, a group of influential women started the Ole Miss Women's Council for Philanthropy.

The council was proactive in recognizing women and their abilities to lead and mentor. The founding members included corporate executives, business owners, faculty/administration, community leaders, homemakers and philanthropists.

They provided scholarships to students and offered a leadership-mentorship program to help guide new high school grads.

I was fortunate to received the council's first scholarship in 2001 – the Sarah Meisenheimer scholarship.

The money allowed me to go to college, but the mentorship program is what left a lasting impression on me.

We had weekly one-on-one meetings with a life mentor during the school year. My life mentor – Molly Meisenheimer – and I discussed everything from living in the dorm to making a budget. She became my second mom during those years.

We also were partnered with career mentors. I was fortunate again to be paired with Patsy Brumfield, who works at the Daily Journal now but worked for Ole Miss then.

We met weekly to discuss my journal-



CARLIE KOLLATH

istic aspirations. She offered guidance and helped me find internships and job opportunities.

The council scholars and I regularly heard from guest speakers, did leadership workshops and traveled to other cities to see leaders at work.

But the lesson that has stuck with me the most is the coun-

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cil's emphasis on servant leadership. Being a leader isn't always about being in charge, the council members said.

Some leaders will take on powerful roles of prominence, but others lead quietly through their daily actions.

Servant leaders can choose to lead by cooperating and following others. Or they can show their employees that yes, they are a leader but they are willing to do what they ask of others. They also can empower their employees to help make the business better by relying on their own judgment.

I've been through several leadership training programs over the years and re-

WOMEN'S COUNCIL FOUNDING MEMBERS

THE FOUNDING MEMBERS of the Ole Miss Women's Council have varied backgrounds, but all are considered leaders in various ca-

- pacities. They include:

 Sally McDonnell Barksdale, philanthropist
- Kathryn Black, community activist
- · Alice Clark, inventor
- Meredith Creekmore, businesswoman
- Jan Farrington, executive director of Medical Support and Development Organization
- Rose Jackson Flenorl, executive at FedEx
- Sandra Guest, vice president of the University of Mississippi Foundation
- Kathryn Hester, attorney
- Buzzy Hederman Hussey, philanthropist
- Gloria Kellum, retired vice chancellor for uni-

cently I've heard the servant leadership message popping up again.

It's an important principle that is often overlooked, in my opinion. Too often, we think a leader has to be an elected official, a business owner or a pastor.

But plenty of leaders don't have powerful titles. They lead by example. They greet restaurant customers with enthusiasm. They help their coworkers collaborate instead of compete with each other. They do what's needed for the common good.

versity relations at Ole Miss

- Edith Kelly-Green, retired FedEx executive
- Lynnette Johnson, executive associate athletics director at Ole Miss

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- Patty Lewis, retired businesswoman
- Tricia Thompson Lott, community volunteer
- Susan Martindale, public school advocate
- · Keith Dockery McLean, farmer
- Rachel McPherson, TV and film producer
- Molly Meisenheimer, founder of the Memphis Area Race for the Cure
- Ellen Rolfes, entrepreneur
- Julie Grimes Waldorf, community volunteer
- Carolyn Staton, former provost
- Becky West, owner of WestRogers, an advertising, PR and marketing agency

I'm thankful the original women's council members took the risk of investing in me and the other scholars. The lessons I learned through their program helped mold me into who I am today.

For more about the women's council, visit www.umf.olemiss.edu/omwc/

CARLIE KOLLATH is a business reporter for the Northeast Mississippi Business Journal. Contact her at (662) 678-1598 or carlie.kollath@journalinc.com.



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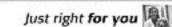
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Ole Miss program targets public policy leaders

BY CARLIE KOLLATH

BUSINESS JOURNAL

OXFORD - The Lott Leadership Institute envisions itself training the next crop of leaders, especially in public pol-

The institute was founded at the University of Mississippi in 1999 as a way to "prepare students to assume positions of leadership in an increasingly complex

The undergraduate program, into which students must be accepted, is geared toward "refining leadership skills inherent in all students," according to its website.

The program offers scholarships of \$10,000 per year to students.

The majority of the participants are recruited, according to executive director Bill Gottshall. The entering freshman class has an average ACT score of 27 and is comprised of high school study body presidents, club presidents and newspaper editors.

"They want to change the world," Gottshall said. "We want students who have a passion, who want to serve and who want to think globally.

The juniors and seniors on campus have excelled, also, he said.



The Lott Leadership Institute was founded in 1999 as a way to "prepare students" to assume positions of leadership in an increasingly complex world." It's housed on the campus of the University of Mississippi.

They hold the majority of the top positions in Ole Miss' Associated Student Body, as well as leading the Columns Society. Lott Leadership Institute partici-

pants have received numerous honors, including winning Truman, Mitchell and Rhodes scholarships and being inducted into the Phi Beta Kappa honor

The institute invests in the student leaders by partnering with UM's public policy department to provide classes and offer the public policy major.

Gottshall said the classes emphasize specific sectors such as the environment, health care and retirement issues.

One course teaches students how to critically think "about subject matter and how to thoughtfully and respectfully discuss issues," he said.

The individual classes are capped at 25 students, but many are kept to about

About 75 percent of the students in the program aspire to work in the government arena, Gottshall said.

Last year was the institute's first graduating class. About one-third of the

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WANT TO FIND OUT MORE about the Lott Leadership Institute? Go to www.lottinst.olemiss.edu or call (662) 915-3189.

class is working for state or national governments, with the rest split between law school and graduate school for public policy.

"What we hope we've taught them, besides academics, is to rise above the fluff, be an individual, be able to speak on their feet and be able to compete,' Gottshall said.

OTHER PROGRAMS OFFERED

The Lott Leadership Institute also has a successful high school program. About 900 students apply for 50 spots in the summer leadership program.

The institute also has an exchange program. Last year, Ole Miss students in the program went to South Africa, Ecuador, Germany and Jordan.

'One of the most important things we can do to provide students with the opportunity to move ahead in the global world is to expose them to other countries," Gottshall said.

The institute also has a Washington, D.C., internship program, which allows Ole Miss students to work in Washington for a semester and still get college credit.

Plus, the institute has the Speaker's Edge competition, which pits MBA students against each other in categories such as ethical dilemmas and business pitches.

One of the institute's next goals, Gottshall said, is to provide better community outreach programs. The institute already has the Lott Speaker Series, which brings in high profile speakers who are invited by former Sen. Trent Lott. Previous speakers include the King of Jordan and former U.S. Sen. Tom Daschle.

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BUSINESS REWIND

Cellular South now C Spire Wireless

TUPELO – Ridgeland-based Cellular South has changed its name to C Spire Wireless and is emphasizing personalized wireless service.

Company president Hu Meena said the company has entered a "new era. ... centered on broadband networks, mobile computing devices and now personalized services."

The personalized services involve new plans, new app services and a customer reward program.

The new plans will include "infinite" plans for individuals, businesses and families.

The infinite plans include voice, email, mobile web and text messaging.

They do not include streaming data, which previously was included in the company's unlimited plan.

Books-A-Million closes Tupelo location

TUPELO – Books-A-Million closed its doors last month for good in Tupelo.

The store had been open for 15 years in Barnes Crossing Plaza, which is anchored by Hobby Lobby and Office Max.

About 20 people worked at the store.

The store's corporate office did not return calls seeking comment about the decision.

Philips Day-Brite celebrates record safety milestone

TUPELO – Philips Day-Brite recently marked more than 1,500 working days of no lost-time accidents at the facility.

The plant has worked more than 5 million man-hours without an accident that caused an employee to miss work, a record for the plant as well as for Philips' global operations.

The Day-Brite plant's previous record was 2 million man hours without a lost-time accident.

Baldwyn company wins safety award

BALDWYN – The Advanced Innovations and Advanced Urethane Technologies facilities in Baldwyn last month celebrated an employee safety record.

The facilities have exceeded 1 million worked hours and 848 consecutive days running to date without a lost time accident.

Daily Journal reports

Tupelo to start tourism leadership program

BY CARLIE KOLLATH

BUSINESS JOURNAL

TUPELO – The Tupelo Convention and Visitors Bureau is launching a tourism leadership class this year.

Neal McCoy, executive director of the Tupelo CVB, said the goal of the free program is to educate front-line people in the service sector, such as front desk clerks at hotels, servers and managers at restaurants and cashiers at convenience stores.

"It's almost like we're going to deputize them as CVB employees," McCoy said.

Long term, McCoy said the CVB wants to help people provide better answers to "what is there to do in Tupelo?"

Unfortunately, he said, some people in direct contact with Tupelo tourists tell them to go to Memphis.

The tourism leadership class is modeled after the Community Development Foundation's Jim Ingram Community Leadership Institute. The new program has five educational classes, which consist of one day of training per month, starting in December.

The session topics haven't been set, but they will include an overview of the services offered at the CVB and an overview of good customer service in the tourism world.

The trainers also will discuss some of the most-used skills for front-line employees.

"What's the best way to give directions?" McCoy said. "What's the best way to diffuse a bad situation?"

The participants also will learn about the attractions in town, including the Elvis offerings.

"There has been a sense that Elvis and the people who come and see Elvis are kind of kooky," McCoy said. "It has a stigma. We need to do a better job of embracing him and what he means to pop culture."

One of the major program goals, McCoy said, is to help service sector employees provide a better experience to visitors.

"If they have a pleasant experience, they are more likely to go back and tell not one person but five," McCoy said.

Restaurant and hotel owners have encouraged the CVB to start this program, McCoy said.

Participants must apply to be in the tourism leadership program. The classes

WANT TO PARTICIPATE?

APPLICATIONS for the new Tupelo tourism leadership class will be available next week from the Tupelo CVB. To get an application, call Neal McCoy at (662) 841-6521.

will be capped at 15 people per year.

Applications will be available from the CVB during the second week of October. They are due in early November.

McCoy hopes to have a good mix of representatives from hotels, restaurants, tourist attractions, retailers and convenience stores.

"People who come in direct contact with visitors and have to answer, 'What is there to see and do?'" McCoy said.

The participants will be recognized at a new awards banquet that the CVB is starting in May to recognize leaders throughout the city's hospitality industry. The CVB hopes to make the banquet and the leadership program annual events.

McCoy also hopes to see the tourism leadership program grow so much that individual businesses will request the presentation.

"If it becomes successful, we can look at things like a a half-day workshop or two-hour sessions," he said.

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Dave Ramsey introduces 'EntreLeadership'

SPECIAL TO THE BUSINESS JOURNAL

Financial advice talk-show host and best-selling author Dave Ramsey has written a new book, "EntreLeadership," which, as its name suggests, fuses the qualities of an entreprenuer and a leader.

"If you want your company to succeed, you have to have both," Ramsey said

Now on a 14-city tour to promote "EntreLeadership," Ramsey said the book "provides the practical, step-by-step guidance to take your business where you want it to go."

Ramsey's "Dave Says" column, which appears weekly in the Daily Journal, is geared toward personal finance. He also writes a column geared toward businesses.

Here are some recent questions he's fielded on leadership and guiding an organization.

Q. OUR COMPANY is about to have its first-ever employee meeting. Do you have any suggestions on how to conduct something like this?

A. IF YOU HAVE AN EXISTING COMPANY and you've never had an employee meeting in the past, I think the first one should be spent explaining why you've decided to have employee meetings.

We have staff meetings every week with all 300 team members, mainly for the purpose of communication between the different departments and divisions. We cheerlead when things are going right, and lots of times I'll read email letters bragging on various team



RAMSEY

members.

Now, no company is perfect, and sometimes there's housecleaning to be done. That kind of stuff isn't always pretty, but we tell the truth and shoot straight with the team about these issues. Occasionally, I'll even use one of the meetings to teach on the principles of the way we

run the company. This can cover accounting, marketing or even the concepts of unity and loyalty.

Just do things gradually and don't hit your team with too much right off the bat. You might even take suggestions from your team as to what they feel would be beneficial in your meetings.

Q. I'M A SUPERVISOR at a distribution center. The other supervisors and I are meeting soon to try and change the culture of our place. It's not a terrible situation, but some concerns about communication, development and confidence in the company have come up. How would you start the process?

A. TRUST BEGINS to break down when your team members think you don't care about them. But when someone trusts you and knows that you value them, they'll fight for you and with you. The only way to make your team feel this way is by thinking of leadership as servanthood.

Now, serving people doesn't mean you bring them coffee, and it sure doesn't mean you take a bunch of crap from them. When I talk about serving, I mean looking at your team as real people. As a supervisor, what are you going to do if a guy's wife is in the hospital after miscarriage? How are you going to handle that? You've got to care about your people as people, not units of production. If leadership will start doing this, and start firing people if they're screw-ups and stop taking a bunch of garbage off the malcontents, then the good people will be glad they're there. They'll see that you care about them and demand excellence.

In other words, quit being bosses and start being leaders. That entails servanthood, and that also means using the Golden Rule. Before you do something with your team, take a minute and think how you'd feel if you were in their shoes. Put every decision through the Golden Rule paradigm. That in itself will cause you to serve.

All I'm talking about is loving on your people well. You can change your entire workplace culture just by doing that one thing. Too often Corporate America has forgotten that, but those of us who run successful small businesses know how it's done. And we make sure it happens every day.

Q. I STARTED MY OWN small business a couple of years ago, and thanks to a lot of hard work and your advice, we're seeing some growth. If you could go back and restart your business, what things would you do differently the second time around?

A. IF THERE WAS ONE THING I could change, it would be taking more time during the hiring process. I definitely didn't spend enough time and energy during interviews way back when. Consequently, there were times when we let crazy people in the door. Once that happened, we had to spend a lot of time and effort dealing with their craziness before we finally moved them out of the building. Not fun!

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Another thing has to do with retained earnings. We didn't begin taking a percentage of our net profits and setting it aside for retained earnings until we got too tight on cash. Starting over, I'd do that from day one. I'd run a profit and loss statement for the month, close the books for the month and take a percentage of the net profit – after paying myself a living wage – and automatically put it aside as savings for the business.

People problems and money problems are small-business killers. We fought so hard and were so passionate about everything. Sometimes I wonder how many mistakes I made as a result of over-the-top intensity. Don't misunderstand – you've got to be intense and passionate to make things work. But there were probably a few times when I could have handled things with a little more understanding and class.

Maybe that would be a distant third. The first two things probably affected that somewhat, too. I'm a little more relaxed now, but I know one thing for sure. Not having to deal with crazy people, and having a little bit of money saved, changes your whole outlook on things.

BUSINESS REWIND

Grant to help TownHouse reopen manufacturing plant

SMITHVILLE – The Appalachian Regional Commission has awarded a \$350,000 grant to help construct a connecting building at TownHouse's heavily damaged plant in Smithville.

According to ARC estimates, the grant is "expected to create 80 new jobs, retain 120 existing positions and leverage \$100,000 in private investments."

TownHouse suffered damage to three of its four manufacturing buildings during the EF-5 tornado that ripped through the town.

The ARC grant, combined with \$265,800 in state funding, will build a 38,400-square-foot building that will connect Townhouse's warehouse – which was not damaged – to the rest of the plant, which will be rebuilt with insurance money, company officials said.

After the tornado, TownHouse was

able to move its operations to Mantachie in a former PeopLoungers plant. More than 100 people are employed there now, said company CFO Tony Watson.

Construction of the connecting building, in addition to repairing of the damaged facility, is expected to begin in December and be complete by spring.

Fairpark may get new restaurant

TUPELO – The Tupelo Redevelopment Agency has reached an agreement in principle to sell a prime piece of real estate on Main Street to Slow's Eateries LLC.

The group's attorney is drawing up a contract with Slow's Eateries, which is owned by Johnny Robbins, owner of Papa V's in Fairpark, and his brother, Ben.

The Robbins brothers are expected to close on the lot where an Oby's restau-

rant originally was planned. It's next to the Renasant Center for IDEAs and across the street from the Hilton Garden Inn.

Johnny Robbins said he's working on a franchise agreement with a wellknown Mississippi-based restaurant company.

Corinth CVB wins state award

JACKSON – The Corinth Area Convention and Visitors Bureau last month won one of the top awards from the Mississippi Tourism Association at its annual Governor's Conference on Tourism.

The Corinth Area CVB won the CVB of the Year award in the \$500 to \$749,000 category.

The Holly Springs Tourism & Recreation Bureau won CVB of the Year award in the \$0 to \$249,000 category.

Rep. Steve Holland won the Governmental Friend of Tourism award.

The Northeast Mississippi Daily Journal won the travel media award in the newspaper category.

Delta Air Lines ordered to continue air service

TUPELO – In an anticipated move, the U.S. Department of Transportation has ordered Delta Air Lines to continue providing service in Tupelo until a replacement carrier is found.

On July 15, the airline said it could no longer serve 16 small airports across the country. Tupelo, Greenville and Hattiesburg are Included on the list. Delta receives a federal subsidy through the Essential Air Service program to fly in those cities.

A DOT spokesman said earlier that if a bid for service is not acceptable or is not submitted, it can extend the process.

The agency is accepting proposals through Oct. 12.

Daily Journal reports



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OPEN FOR BUSINESS

Automax auto center opens in Booneville

Automax, a full-service auto service center, has opened at 504 N. Second St. in Booneville.

Owned by Harold and Sandra Knight, Automax is open Monday through Friday from 7 a.m. to 5 p.m. and Saturday from 7 a.m. to noon.

The phone number is (662) 720-8321.

Donut shop opens in Amory

Daylight Donuts has set up shop in Amory.

Sovannara Pich is the manager.

Menu items include assorted donuts, pastries, swirls, pigs in a blanket, burritos and coffee.

Amory's Daylight Donuts is located on Highway 278, just a few blocks down from Main Street.

Hours are Monday to Friday, 4:30 a.m. to 6 p.m., and Saturdays and Sundays from 5:30 a.m. to 6:30 p.m.

Patron Tex Mex eatery opens its doors in Tupelo

Patron Tex Mex restaurant has opened at 1014 Commonwealth Blvd., in the Tu-

pelo Commons development between Tuesday Morning and Kyoto.

A variety of dishes are available for dine-in or carryout.

The phone number is (662) 269-2549. Hours are 11 a.m. to 10 p.m. Monday through Thursday, 11 a.m. to 10:30 p.m. Friday and Saturday and 11 a.m. to 9 p.m. on Sunday.

Appliance Depot opens in Tupelo Commons

Appliance Depot has opened at 1024 Commonwealth Blvd., in the Tupelo Commons development.

It's located between Kyoto and Patron Tex Mex restaurants.

The store sells new and "scratch and dent" appliances, including GE, Whirlpool, Samsung and Frigidaire.

The store is open Monday through Saturday from 9:30 a.m. to 5:30 p.m.

The phone number is (662) 205-4727.

Crossroads Rib Shack opens second location

Crossroads Rib Shack, which started in Corinth more than 15 years ago, recently opened its Tupelo location.

The Tupelo restaurant is located between the new Best Western Plus hotel and the Malco Theatre in the Tupelo Commons development.

Hours are Monday-Thursday 11 a.m. to 10 p.m. and Friday-Saturday 11 a.m. to 11 p.m. It's closed on Sunday.

The phone number is (662) 840-1700.

Best Western Plus hotel and suites opens

The Best Western Plus Tupelo Inn & Suites has opened. It is at 3158 N. Gloster St.

The hotel, located between Chili's and Best Buy, has 80 rooms. It's the third hotel in Tupelo to open since July.

The Fairfield Inn and Suites on Tom Watson Drive has 87 rooms, and the Hampton Inn & Suites, located behind Lowe's, has 88 rooms.

Best Western's phone number is (662) 847-0300.

New plumbing company, Mr. Rooter, now open

Five years after starting Sonny T's Plumbing, Troy Lunceford opened a second business – Mr. Rooter Plumbing of Tupelo.

While Sonny T's Plumbing will continue to provide new construction work, the new business focuses on residential

and commercial plumbing services in Lafayette, Lee and Union counties and surrounding counties.

The address is 586 Robert E. Lee Drive. Established in 1970, Mr. Rooter is an all-franchised, full-service plumbing and drain cleaning company with some 300 franchises worldwide.

Park Heights opens daily for lunch

Park Heights will open for lunch, starting this month.

The downtown Tupelo restaurant is open Monday through Friday from 11 a.m. to 2 p.m.

The lunch menu includes soups, salads, sandwiches and a daily "bleu plate special."

Flower shop to open in Tupelo

A new florist is scheduled to open this month in Tupelo.

Betsy Christian is the owner of Passion Flower. It's on Robert E. Lee Drive in the shopping center with Mamselle Wig Salons.

Christian plans to do floral designs and sales of tropical plants.

Daily Journal reports

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Chamber Connection

A publication of Journal Publishing and the CDF Chamber Division - October 2011

Jim Ingram Community Leadership Institute initiates Class of 2013

The Jim Ingram Community Leadership Institute welcomed the Class of 2013 at the BancorpSouth Conference Center September 29. A leadership charge was given to the new class by Mr. Jack Reed, Sr. The eleventh class to take part in the leadership program, Jim Ingram Community Leadership Institute is a two-year training initiative that puts an emphasis on enhancing leadership skills.

Created by the Community Development Foundation and CREATE Foundation, the Jim Ingram Community Leadership Institute is a two-year program that enhances community leadership development, as well as personal and professional growth. The program consists of one-year of training and one-year of community re-investment.

"We are excited about the new class of the Jim Ingram Leadership Institute," said Tommy Green, vice president of the Chamber of Commerce for CDF. "We look forward to working with them over the next two years as they enhance their leadership skills and learn how to use those skills to give back to our community."

The Jim Ingram Community Leadership Institute program is made up of three components. The first is Community Orientation, where the participants are introduced to such topics as economic and community development, edhealthcare, and government. The second component taught is Enhancing Leadership Skills. Such skill building exercises taught include personal development assessment, visioning and strategic planning, speaker and presentation training, and effective communication techniques. Finally the program requires one-year of community re-investment for the participants to give back what they have garnered through the program. The one-year Community Leadership re-investment is made to a non-profit organization or to a defined community need.

For more information on the Jim Ingram Community Leadership Institute, please contact Tommy Green at (662) 842-4521 or tgreen@cdfms.org.



Pictured are members of the Class of 2013.

Mr. Josh Abramson

Executive Director
Tupelo Airport Authority

Mr. Joe Babb

Manager Eaton, Babb & Smith, P.A.

Mr. Hank Boerner

Director NMMC Wellness Center

Mr. Brad Gibens

CEO CCKM Apparel, Inc.

Mr. Matt Gillis

Vice President-Credit Administration Renasant Bank

Mr. Craig Helmuth

Program Associate
Downtown Tupelo/Main Street Assn.

Mr. Jeff Houston News Director

WTVA-TV

Mr. Brannon Kahlstorf

Senior Associate Attorney Mitchell, McNutt & Sams, P.A.

Ms. Stacey Loden

Human Resource/Operations Manager Kohl's Department Store

Mrs. Zell Long

Chief Professional Officer Boys & Girls Clubs of North MS

Ms. Lacy Luckett

Vice President of Client Services Robinson & Associates, Inc.

Mr. Justin Martin

Executive Vice President Community Bank

Mr. Michael Martin

Assistant Comptroller Lee County, MS

Mr. Mike Maynard

Sales Weatherall's, Inc.

Mr. Kevin Pierce

Assistant District Manager Verizon Wireless

Ms. Jessica Ridgway-Barnes

Marketing Manager Philips Day-Brite

Mr. Taylor Sanders Vice-President

BancorpSouth

Ms. Erin Stubbs

Special Events Coordinator Busylad Rent-All

Ms. Cheryl Wheeler

Director NMMC Childcare Center

Sgt. Katarsha White

Sergeant C.O.P. Division City of Tupelo-Police Department

Ms. Beverly Williams

Assistant Director of Finance CREATE Foundation

Chamber focus

Dear Friends:

What a great looking group on the front cover! Congratulations to the newly selected Jim Ingram Community Leadership Institute (CLI) Class of 2013. They will now begin their twoyear program consisting of one year of training and one year of community re-investment. A special thank you goes to Mr. Jack Reed, Sr. for his leadership charge to the class at the opening dinner last week. As always, he was inspiring to hear and certainly challenged the class.

Our First Fridays are back in full swing. Cameron Sholly, superintendent of the Natchez Trace Parkway, was today's speaker. Thank you to Mr. Sholly for his remarks and to Hyperion Technology Group for their sponsorship. Next month we will have "Hobnob with the Candidates" as our program. We have invited all candidates, both local and state, to come and visit with those in attendance. This will take place on Friday, November 4 at 7:00 a.m. at the Food Court at the Mall at Barnes Crossing. Robinson and Associates and SnyderMedia are the corporate sponsors for the First Friday Series.

The new IMAGES magazine is now available. If you have not received a copy, please stop by the CDF office to pick up this latest



Green

edition. It is filled with interesting facts, figures, and pictures of Tupelo and Lee County.

The week of October 31-November 4 has been designated as Member Appreciation Week. Please join us on that Monday for a hotdog cookout on the street. There will be various activities throughout the week to

show our appreciation to our members. More details to follow.

Last year your Chamber of Commerce made over 2,200 visits and personal contacts with CDF members. We conducted 67 ribbon cuttings. Over 650 Chamber relocation packets were distributed and over 850 phone referrals were made. As you can tell, we stay busy serving our members. Let us know how we can better serve you and your business.

Happy Fall! Sincerely,



New CDF Members

Appliance Depot

Mr. Luke Smith 1024 Commonwealth Blvd. Tupelo, MS 38804 (901) 870-5807 **Appliances**

Fairfield Inn & Suites

Mr. Chad Clark 3070 Tom Watson Dr. Saltillo, MS 38866 (662) 680-6798 Hotels and Motels

LongHorn Steakhouse

Ms. Jennifer Hathcock 3574 N Gloster St. Tupelo, MS 38804 (662) 620-6301 Restaurants and Catering

Mobility Medical

Mr. Ramey House 609 S Gloster St. Tupelo, MS 38801 (662) 844-9212 Health Care

Pontotoc Sales

Mr. Marty Davis 389 Gun Club Rd. Pontotoc, MS 38863 (662) 509-8954 Manufacturers/Distributors 2011 12:43:41; JPC

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SnyderMedia

Ms. Carey Snyder 1241 Cliff Gookin Blvd. Tupelo, MS 38801 (662) 842-1019 Radio Stations

Tupelo Historic Tours

Ms. Laura Fisher 1330 N Gun Club Rd. Tupelo, MS 38801 (662) 871-1348 Recreation

Vector Marketing

Mr. Steven Williams 398 E Main St., Ste. 120 Tupelo, MS 38804 (601) 317-1675 Retail & Specialty Shops

Community Development Foundation's

2011-2012 Board of Directors

CDF is governed by a 61-member Board of Directors. The Executive Committee is composed of the CDF Officers and eleven additional members of the Board. CDF's goals and objectives are accomplished through the efforts of members appointed to committees operating under one of CDF's three divisions: Chamber Division, Economic Development Division, and Planning and Property Management Division.

2011-2012 Executive Committee

David Irwin, Chairman David Copenhaver, First Vice Chairman Chauncey Godwin, Second Vice Chairman David Rumbarger, President/Secretary Billy Crews, Past Chairman

Steve Altmiller Bernard Bean Sue Gardner Shane Hooper Octavius Ivy Pat Iodon

Robin McGraw Guy Mitchell **Aubrey Patterson** Jane Spain **Buddy Stubbs**

2011-2012 Board of Directors

Mike Armour Iim Beane Ronnie Bell Bo Calhoun Gary Carnathan Mike Clayborne V.M. Cleveland David Cole Clay Foster Tom Foy Linda Gholston L.E. "Bo" Gibens **Bryan Hawkins** Lisa Hawkins Frank Hodges

Trentice Imbler Jamie Kennedy Jimmy Long Neal McCov Glenn McCullough Robin McGraw Joe McKinnev **David Meadows** Paul "Buzzy" Mize Mabel Murphree Clarence Parks Jim Pate Greg Pirkle Fred Pitts Jack Reed, Jr.

Scott Reed **Rob Rice Eddie Richev** Cathy Robertson **Drew Robertson** Tom Robinson Chris Rogers Mike Scott Ellen Short **Bobby Smith** Jeff Snyder Kiyoshi Tsuchiya **Brent Waldrop** Mitch Waycaster Al Wiygul

2011-2012 Ambassador's Club

	Z Allibussuudi s Clob
Ms. Beverly Bedford	Honda of Tupelo
	Mall at Barnes Crossing
	Snelling Staffing
Ms. Jan Collins	
Ms. Molly Crews	Express Employment Professionals
Ms. Kim Crump	LIFT, Inc.
Ms. Shirley Curry	Crye-Leike
Ms. Sheila Davis	
Ms. Danielle Del Grande	Comfort Suites & Best Western
Ms. Karen Dickey	Community Bank
Ms. Cheryl Foster	Wingate by Windham
	BancorpSouth
Mr. John Hamlin	The McCarty Company - Construction Group, Inc.
Mr. Toby Hedges	Shelter Insurance
Ms. Dee Hooper	The Hannahouse Adult Daycare
Ms. Christy Hurt	The Nowell Agency
Ms. Carman Jones	BancorpSouth
Ms. Melonie Kight	AdvanceStaff, Inc.
Ms. Dianne Loden	Trustmark Bank
Mr. Tim Long	
Ms. Bea Luckett	
Mr. Ben Martin	
Mr. John-Michael Marlin	Gum Tree Mortgage
	Sportsman Lawn & Landscape
Ms. Katie McMillan	Key Staff Source
Mr. Bill McNutt	
Ms. Andrea Mobley	SRG
Ms. Haley Monaghan	Alliance Collection Service, Inc.
Ms. Carolyn Moss	Comfort Inn
Mr. Joe Nobles	URBan Radio Broadcoasting
Mr. Ricky Orr	M&F Bank
Mr. Allen Pegues	Premium Video Productions
Ms. Kara Penny	Tupelo Convention & Visitors Bureau
Mr. Carl Renfroe	Renfroe Homebuilders
Ms. Amy Richey	North Mississippi Hospice
Mr. Greg Thames	Trustmark Bank
	Lamar Advertising
Mr. Cole Wiygul	Independent Furniture Supply

HIS HERS ANTIQUES & COLLECTIBLES



To celebrate the grand opening of His Hers Antiques & Collectibles in Downtown Tupelo, a ribbon cutting ceremony was held. Pictured with members of the CDF Ambassador's Club are: Apryl Miller, His Hers Antiques & Collectibles; Ashley Chambers, His Hers Antiques & Collectibles; Tommy Green, CDF; Chief Tony Carleton, Tupelo Police Department; Dr. Art Chambers, His Hers Antiques & Collectibles; Allie West, DTMSA; Debbie Brangenberg, DTMSA; Craig Helmuth, DTMSA; Emily Addison, CDF; and Charlcy Ray, His Hers Antiques & Collectibles. His Hers Antiques & Collectibles is located at 307 W Main St. in Tupelo, and can be reached at (662) 269-2108.

First Friday

Mark Your Calendar First Friday Friday, November 4, 2011

"Hobnob with the Candidates"

The Mall at Barnes Crossing
Food Court
7:00 a.m.
Continental breakfast will
be served.

For more information, or to register as a participant, call (662) 842.4521.

FAIRFIELD INN & SUITES



To celebrate the grand opening of Fairfield Inn & Suites, a ribbon cutting was held. Pictured on the front row are: Tommy Green, CDF; Nicole Crump, Fairfield Inn & Suites; Leigh Ann Duke, Fairfield Inn & Suites; Chad Clark, Fairfield Inn & Suites; John Tampa, Ascent Hospitality; Councilman Willie Jennings; Tim Sponsler, Marriott International; Nash Patel, Ascent Hospitality; Angela Layne, Fairfield Inn & Suites; Dalpha Harris, Fairfield Inn & Suites; Jennifer Martin, Fairfield Inn & Suites; Neal McCoy, Tupelo Convention & Visitors Bureau; and Bo Collins, BNA Bank. Also pictured with members of the CDF Ambassador's Club are: Richard Hurt, Fairpark Grill; Mike Staten, BNA Bank; and Emily Addison, CDF. Fairfield Inn & Suites is located at 3070 Tom Watson Blvd. in Saltillo, and can be reached at (662) 680-6798.



Watch the latest edition of CDF "THREADS," a monthly 30-minute TV show that airs the fourth Saturday of each month on WTVA at 5:00 p.m.

The show features news
about economic development
activity and chamber of commerce events. The September show featuring
information on entrepreneurship and the Renasant
Center for IDEAs can be
viewed at www.cdfms.tv

OCTOBER 2011

Brad's Electronics offers quality TV & Internet service

DirecTV in 1997. Today, he is an independent dealer for DirecTV, with operations in Arkansas, Florida, and Mississippi, and has been named a DirecTV elite dealer multiple times, making Brad's Electronics one of DirecTV's top 50 dealers in the world. Brad's success can be attributed to the fact that he knows DirecTV inside and out due to his vast amount of experience utilizing their products. More importantly, Brad's success is a direct result of his customer service focus and spirit of servitude.

With the mantra "if it has to do with DirecTV, we have it," Brad's Electronics offers everything from full-service installations to national specials advertised by DirecTV. Customers do not have to be signed up for DirecTV through them to utilize their services. One of the many benefits of using Brad's Electronics is that customers will talk to a local, knowledgeable person each time they call.

"We want to take care of our customers," said Brad White.

Brad White began installing owner of Brad's Electronics. "We music in the business. promise service after the sale and are known for the quality of our follow-up service.'

Brad's Electronics has a system in place to ensure that their customers are serviced after the sale. They offer a two-day callback to be sure that everything works properly after installation. Customers then receive a call two weeks later to make sure that they are happy with their service and that all invoices have been received. Finally, customers are contacted thirty days after installation to ensure that all rebates were redeemed and that they are happy with their service.

By offering services that meet their every electronic need, Brad's Electronics completely caters to their customers. They can help create the full video experience in new house construction by wiring, running cable, setting speakers, ordering televisions, and installing everything. They also offer DirecTV for businesses including multiple-room service, mounting televisions on the wall, and

Brad's Electronics is also a certified HughesNet High-Speed Satellite Internet dealer. They sell and install satellite internet service to customers in Arkansas, Florida, and Mississippi. Brad's Electronics is a platinum service dealer with HughesNet, making them one of the top HughesNet resellers in the nation.

Referrals are the heart of Brad's Electronics' business. Their greatest potential for growth is through referrals from satisfied customers. With quality service during and after the sale, Brad White and the staff at Brad's Electronics are committed to providing top-notch service, and it shows.

Brad's Electronics is open Monday through Friday from 9:00 a.m. to 6:00 p.m. and 9:00 a.m. to 3:00 p.m. on Saturday. They are located at 224 Highway 15 North in Pontotoc and can be reached at (662) 488-4630. They can be found online at www.bradselectronics.com and on Facebook, Twitter, and LinkedIn.



PHELPS DUNBAR

Eugenia "Genie" Stark Thomas | Counsel

Phelps Dunbar is pleased to announce that Eugenia "Genie" Stark Thomas has recently joined the firm in our Jackson office.

Ms. Thomas is counsel practicing in the area of health care law with a focus on general compliance advice, RAC and audit advising, Medicare reimbursement and coverage advice, RAC and other Medicare audit appeals, health care operational contracting, IT contracting, medical office leasing and HIPAA. Her background in corporate law and experience with tax-exempt organizations allow her to assist health care clients in navigating both the regulatory and business components of health care transactions.



4270 L-55 North Jackson, MS 39211-6391 Direct: (601) 360-9706 Fax: (601) 360-9777 genie.thomas@phelps.com

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PRESLEY EYE CARE



To celebrate the opening of Presley Eye Care, a ribbon cutting was held. Pictured at the event with the CDF Ambassadors are: Nancy Chism, Presley Eye Care; Dr. Lance Presley, Presley Eye Care; Councilman Mike Bryan; Ginger Presley, Presley Eye Care; Amanda Carter, Presley Eye Care; and Tommy Green, CDF. Presley Eye Care is located at 2885 McCullough Blvd., Ste. F in Belden, and can be reached at (662) 791-0454.

PLANTERSVILLE'S NEW TOWN HALL



A ribbon cutting was held to celebrate the opening of Plantersville's new Town Hall. Pictured on the front row of the event are: Tommy Green, CDF; Alderwoman Renee Morris; Mayor Gloria Holland; Former Mayor Viola Foster; Alderman Sextus Shannon; Alderman Jack Wuichet; Town Clerk Norma Ballard; Court Clerk Ruth Fondon; Representative Steve Holland; Jon Milstead, CDF; and Officer Shirley Moon.



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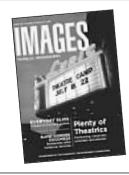


A ribbon cutting was recently held at Magnolia Manor in Tupelo to celebrate their new wing, Harmony Place. Pictured on the front row are: Tommy Green, CDF; Christe Keith, Magnolia Manor; Jeanie Christian, Magnolia Manor; Jack Bobo, Magnolia Manor; Supervisor Tommie Lee Ivy; Debra Haynes, Magnolia Manor; Supervisor Darrell Rankin; Supervisor Joe McKinney; and Debbie Farris. Pictured on the back row with members of the CDF Ambassador's Club are: Jeana Witt, Magnolia Manor; Jennifer Morgan, Magnolia Manor; Meagan Mallett; Joni White; Linda Deaton; Mary Carter, Magnolia Manor; Rebecca Shannon; and Art Shannon. Magnolia Manor is located at 1514 CR 41 in Tupelo, and can be reached at (662) 842-6776.

THE FARMHOUSE



To celebrate the grand opening of The Farmhouse, a ribbon cutting was held. Pictured on the front row are: David Rumbarger, CDF; Traci Lewis; Stephanie Trussell, The Farmhouse; Councilman Fred Pitts; Rebecca Lawrence, The Farmhouse; Karen Collins; and Kim Crausby. Also pictured with members of the CDF Ambassador's Club are: Sue Scruggs; Valerie Whitwell; Tommy Green, CDF; Dr. Jim Lewis; Lindsey Mills; Chanda Cossitt; and Jennifer Almon. Join The Farmhouse on Sunday, October 30 for their Christmas Open House. The Farmhouse is located at 1725 McCullough Blvd. in Tupelo, and can be reached at (662) 269-2934.



IMAGES TUPELO HAS ARRIVED!

Stop by the CDF office at 300 West Main Street in Downtown Tupelo to pick up your complimentary copy today.

SEPTEMBER FIRST FRIDAY



The September 9 First Friday featured Mr. Mayo Flynt, President, AT&T Mississippi. The event was sponsored by AT&T. First Friday corporate sponsors are Robinson & Associates and SnyderMedia.

JOIN US FOR THE OCTOBER TYP EVENT AT



Thursday, October 13 5:00 p.m.

Broadway Street between Main and Troy Streets in Downtown Tupelo

To reserve a \$5 discounted event ticket, please e-mail typ@cdfms.org or call Emily Addison at (662) 842-4521. An RSVP is required to purchase a discounted ticket. Only one discounted ticket may be purchased per TYP. Tickets will be available for pick-up at the CDF office at 300 West Main Street. For more information please visit the TYP website at www.typs.biz.



Snyder & Company graduates from Business Incubator

latest successful business to graduate from the Renasant Center for IDEAs, Tupelo/Lee County's regional business incubator. A client of the center for two and a half years, Snyder and Company is a networking, marketing, and social media company. Owner Carey Snyder has utilized the bundle of services at the Renasant Center for IDEAs to grow and expand her business.

"Snyder and Company would not be as successful as it is today if I had not chosen the Renasant Center for IDEAs as my starting point," said Snyder. "They gave me support skills and knowledge that would have taken me years to learn on my own. I would recommend any business that is starting up to choose the Renasant Center for IDEAs for their first location.'

Snyder and Company has now moved into the same building as SnyderMedia, a company that operates radio stations Power 101 and Rock 95, in Tupelo. Carey Snyder is involved in running the daily operations of the two media outlets, while also remaining at nity development for the Comthe helm of her marketing firm.

"SnyderMedia is going to be Foundation. "Through her use

Snyder and Company is the an exciting part of Jeff's and my future," said Snyder. "Jeff has loved radio his whole life and I love sales. I think that will make for a great team. We look forward to serving the community with the airways."

Located in Downtown Tupelo's Fairpark District, the Renasant Center for IDEAs was constructed in 2006 with a mission of providing the physical and social infrastructure to assist in the development of successful small businesses to diversify our area's economy, create job opportunities, and foster economic growth and vitality. The Renasant Center for IDEAs offers a bundle of services to the region's entrepreneurs designed to help them succeed in creating a business from the ground up. Such services include business counseling, shared use of business tools, and workshops on key business development topics.

'Snyder and Company is a true success story of the Renasant Center for IDEAs," said Orlando Pannell, director of entrepreneurship and commu-Development munity



of the services and networking opportunities offered at the

Company has flourished, creat-munity. It is our hope that every ing jobs and proving to be an graduate of the center will exbusiness incubator, Snyder and economic driver in our comperience this."

MR. ROOTER



A ribbon cutting ceremony was held at Mr. Rooter. Pictured with members of the CDF Ambassador's Club at the event are Tommy Green, CDF; David Dunn, Mr. Rooter; Amanda Peoples, Mr. Rooter; Troy Lunceford, Mr. Rooter; Councilman Jim Newell; Bettie Ivy Coniglio; Peggy Wood; Jim Coniglio; and Emily Addison CDF. Pictured on the back row are: Andy Estes; Ronnie Robinson; Garrett Peoples; and Christie Flurry. Mr. Rooter is located at 586 Robert E. Lee Dr. in Tupelo, and can be reached at (662) 553-4598.

UNIVERSAL HOSPITAL SERVICES



A ribbon cutting was recently held at Universal Hospital Services in Tupelo. Pictured at the event are: Emily Addison, CDF; Tommy Green, CDF; Chief Tony Carleton, Tupelo Police Department; Bruce Alexander, UHS; Jeff Frankenfield, UHS; Councilman Nettie Davis; Kendra Rayner, UHS; Ron Cottom, UHS; Tamara Dickson, UHS; Abiola Lynch, UHS; Charles King, UHS; Scott Elliot, NMMC; and Sherry Norman, NMMC. Also pictured are members of the CDF Ambassador's Club. Universal Hospital Services is located at 578 Carnation St. in Tupelo, and can be reached at (662) 844-4654.

THANK YOU

To the businesses who helped make the 5th Annual CDF Membership Golf Tournament a success.

Abner's **Advanced Innovations** Atlanta Bread Co. Auto Spa Bar-B-Que by Jim Barnes & Noble Barnes Crossing Hyundai Mazda Bauhaus Belk Café 212 Chick-fil-A at Thompson Square Community Bank Cooper Tire & Rubber Co. Creative Cakes **Edible Arrangements** First American National Bank Golf First Goo Goo Express Wash Gum Tree Mortgage Hamilton-Ryker Harvey's Home Depot La Vino Logan's Roadhouse Magnolia BBQ & Fish Margarete's Fine Chocolates McAlister's Deli Midnite Pottery Mid-South Nursery Mississippi Land Bank Mississippi Manufacturers Association

Mitchell Distributing MLM Clothiers NAPA Auto Parts Newk's O'Charley's

Old Venice Pizza Company Park Heights

Pepsi Beverages Company Reed's

Renasant Bank Romie's Grocery

SkyBox Sports Grill & Pizzeria

Smoothie King SnvderMedia

Sweet Pepper's Deli

Swirlz

Tupelo Automobile Museum Tupelo Coca-Cola Bottling Works Tupelo Convention & Visitors Bureau

Tupelo Manufacturing Company

Tupelo Recycling

U.S. Lawns of Northeast Mississippi Vanelli's

Waste Management Watkins Uiberall, PLLC

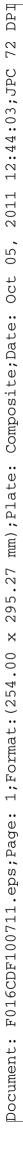












The role of your media: response vs. awareness

most often get these two marketing questions - and derivations of

"What kind of response should I expect from newspaper?" and "What sort of response do you normally get from television?'

They are valid questions, but by nature they also are broad.

Because of this, my answer is broad: You should expect no response from newspaper or television advertising.

Marketing

Matters

JOSH

MABUS

This goes for billboard and most radio advertising, as well. None of these are

direct-response media. They are broadcast or awareness media. The lines between the two blur occasionally, but for most of the businesses in this region, there is a distinct difference.

Direct-response media is designed to illicit a response by a consumer directly to the marketer.

There are two prevalent forms of direct-response marketing. Direct mail, specifically mail order, is usually designed to directly sell a product to the consumer or lure someone into a store with coupons and sales. This is highly noticeable around Thanksgiving. Most of our mailboxes are inundated with "Black Friday Doorbuster Deals."

Another popular direct-response medium is telemarketing, which has long been used to sell services to consumers, such as cable/satellite television service and magazine subscriptions, and to solicit donations for fundraising. With the advent of the "Do Not Call Registry," telemarketing has lost significant ground.

Almost every media can be used for direct-response, but therein lies the problem. It is hard finding success

When you're looking for response from a media that is primarily awareness-building, you likely will be disappointed. However, there's no real need for disappointment. Since broadcast media is designed for awareness, expect awareness not response. When done correctly, you won't be settling for something second-best.

Awareness is the first and greatest goal in advertising. To sell a product or service, your customers must be aware of your product and/or services.

We've found that many advertisers think their advertising isn't working when, in fact, the ads are generating awareness.

When the role of media is understood, there is a greater chance of seeing the correct results.

Here is a real-world example from my business: I run an ad on the back page of this publication every month. I've had no qualified direct responses from the ad, yet I continue to sign long-term contacts for the space. Why? Because I never expected the phone to ring from the ad.

What I expected to happen did occur: We made a large portion of the population aware of our services, our philosophy and our skills. This happened through consistent, well-placed advertisement. If your advertisements are not generating responses, you might just be looking for the wrong results.

JOSH MABUS is the owner of the Mabus Agency, an advertising and marketing agency in Tupelo. Contact him at (662) 823-2100 or josh@mabusagency.com.

A cashless society is closer than you think

n a cashless society, there would be no coins or bank notes. When a person wants to make a purchase. he would identify himself to a merchant, who would initiate a bank transaction. The balance of the purchaser's account would be decreased and the balance of the merchant's account would be increased. No currency would change hands.

In 2007, Peter Ayliffe, head of Visa Europe, predicted Europe would be a cashless society by 2012. He obviously did not foresee the current economic crises afflicting the PIGS (Portugal, Ireland, Greece and Spain) and soon to come to other European nations. Nevertheless, his prediction is closer to the truth than one might think, and what's more, Ayliffe's words apply equally to the United States.

The U.S. is not yet a cashless nation. and I doubt that cash will be eliminated completely any time soon. But the use of cash is decreasing and will continue to decrease. Here are three reasons why.

FIRST. MOST MONEY IS NOT CASH. When we think of money, we think of coins and pieces of paper with dead people's images on them. However, most dollars are nothing more than accounting entries in computers.

The coins and bank notes are not the sum total of U.S. currency. Most dollars never get printed to paper or made into coins. The U.S. Treasury prints enough bank notes and mints enough coins to cover the demand for cash transactions.

SECOND, AMERICANS ARE SUSPICIOUS OF **CASH.** You can use cash to buy a kid's meal at your favorite fast-food emporium, but cash is taboo for anything but petty transactions. For larger purchases, you'd better not use cash, lest you raise the suspicion of federal agencies. Carrying large amounts of cash



Talk TED HOLT may land you in the offices of a law enforcement agency, trying to convince your interrogators that you are not a terrorist, tax evader or drug dealer.

THIRD, CASH IS IN-**CONVENIENT.** Americans increasingly prefer the convenience of electronic payments. Nowadays many people use debit cards for small purchases of only a few dollars. PayPass is a quicker

version of the same technique that is becoming more readily available.

Within the next few years, electronic wallets will be common. The e-wallet is a smart phone that uses wireless communications to effect transac-

As older Americans die and voung Americans replace them, the percentage of the population that prefers to pay electronically will increase.

The bottom line is that cash is slowly disappearing because more transactions take place electronically. The bills in circulation now last longer than bills used to last because they change hands less often, and the Treasury is printing fewer bank notes and minting fewer coins

In the end, cash is doomed because Americans don't like it.

TED HOLT is president of BINaRE, a Tupelobased organization of professionals interested in the application of technology to the workplace. BINaRE welcomes new members. For more information, visit www.binare.org.

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1. The recipient organization must have status under 501(c)3 of the Internal Revenue Code. Contact a hor details. Information is accurate as of date of printing and is subject to change without notice. Wells Fargo Fank, N.A. All rights reserved. NMLSR ID 399801.

BRIEFING

MDES seeks more workers for STEPS2 program

JACKSON – The Mississippi Department of Employment Security is seeking workers to take advantage of Mississippi Subsidized Transitional Employment Program and Services.

STEPS2 subsidizes wages of new employees, helping businesses add workers. The four-month program pays 100 percent of new employees' wages for the first 160 regular hours worked. That subsidy gradually decreases to 25 percent during the fourth month of work.

More than 400 jobs are available through the program.

Available with more than 80 employers, jobs range from cashiers and administrative assistants to welders and nurse aides. Those in need of work should contact their local WIN Job Centers. Those unsure of their nearest WIN Job Centers should call (601) 321-6000 to get more information.

The original STEPS provided jobs

and incomes to a wide range of workers. More than 3,200 were hired during the first STEPS. After the program, more than 1,800 retained their jobs.

Furniture career day to be held Nov. 3-4

STARKVILLE – The Franklin Furniture Institute is hosting an "Everything Furniture" Career Day at Mississippi State University on Nov. 3 and 4.

FFI is working closely with the MSU Career Center to host this fair with the goal of bringing soon-to-be graduates together with furniture manufacturers, suppliers and retailers and to help them understand the career opportunities in the industry.

Students majoring in engineering, business, forest products, interior design and industrial technology are invited to participate. MBA students also are welcome.

Participating companies will set up a display booth and network one-onone with interested students, and will have an opportunity to conduct interviews the following day.

For more information or to register, contact Jan Fitzgerald of the MSU Career Center at

JFitzgerald@career.msstate.edu or at (662)325-3344.

Belk wants to help charities on Nov. 5

Belk will host its semi-annual charity sale on Nov. 5 from 6-10 a.m.

The four-hour shopping sale directly benefits nonprofit charities and schools, allowing them to keep 100 percent of each \$5 ticket sold.

Belk charity sale tickets are available now to participating nonprofit organizations for sale in advance of the event.

Belk provides tickets and informational materials at no cost to each participating organization.

Charity representatives interested in taking part should contact their local Belk store manager for more information.

Organizations must have an IRS Sec-

tion 501(c)(3) designation to participate.

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MSU to host biosecurity workshop on Oct. 18

STARKVILLE – Biosecurity and safety will be examined in detail during a free workshop at Mississippi State University.

Experts from the FBI will be at the university Oct. 18 to share information and provide training for researchers, faculty, staff and students, as well as law enforcement officers.

Area first responders, health care providers and biotech company employees also are invited to participate.

The university's Office of Research and Economic Development is sponsoring the event, which will be held from 1 p.m. to 5:30 p.m.

Online registration for the workshop is available at academicbiosecurity-workshop.org.

For more information, contact Patricia Cox at (662) 325-0620 or pcox@research.msstate.edu.

Daily Journal reports

BUSINESS REWIND

Hancock Fabrics posts larger second-quarter loss

BALDWYN – Hancock Fabrics last month reported a second quarter loss of \$3.9 million, compared to a loss of \$757,000 in the year-ago quarter.

Sales also dipped to \$57.8 million, down slightly from \$60.5 million in the year-ago quarter.

Same-store sales fell 4.1 percent compared to a 0.7 percent increase in the previous year. Hancock ended the quarter with 265 stores. The results also reflect sales from HancockFabrics.com.

The company has a year-to-date loss of \$6.1 million, compared with a loss of \$2.1 million in the first half of last year.

TMMMS maintenance service contracted to MacLellan

BLUE SPRINGS – MacLellan Integrated Services, co-headquartered in Lexington, Ky., and Chennai, India, has been selected by Toyota Motor Manufacturing Mississippi as its provider of critical process cleaning services. MacLellan also will also provide select maintenance services.

David Savoie will lead MacLellan's Mississippi team.

MacLellan Services is a privately held company specializing in plant and building facilities management and maintenance, industrial critical process cleaning, waste water treatment, and other industrial logistic and support services.

M&F branches in Tupelo, Oxford among five to close

KOSCIUSKO – M&F Bank is closing five branches and selling another as part of a branch consolidation plan announced last month.

The consolidation will result in annual savings of about \$4 million is expected to be complete by the end of the year, pending regulatory approval.

Included in the closure are the northside branch in Tupelo and the west branch in Oxford. The other closures are in Wilsonville, Ala., and Ridgeland and lackson. Miss

The Niceville, Fla., branch is being sold to First Florida Bank of Destin.

Pontotoc County lands first Toyota supplier

SHERMAN – After four years of waiting, Pontotoc County has landed its first automotive supplier.

KC Integrated Services is opening a logistics service center in Sherman, where it will employ 100 workers within three years.

The company will work with the Toyota Motor Manufacturing Mississippi in Blue Springs as well as its Tier 1 suppliers. KC Integrated will provide just-in-time delivery services and will provide warehouse and storage services. It also will provide full-service truck maintenance.

The company is investing \$5.1 million in a 115,000-square-foot facility formerly occupied by EPI Plastics. It plans to open

by the end of the year or early next year.

Buffalo Wild Wings site work begins

TUPELO – Work has started on the site of the Buffalo Wild Wings in Tupelo.

The restaurant, which will be built near the retail plaza housing Lenny's Sub Shop, Crossroads Rehabilitation and Spectacular Specs/Kea Eye Center, is scheduled to open in January.

The franchise owner is Rick Story of Nashville. His company, Story Construction, has built restaurants in 43 states.

The plans for the Tupelo location feature a nearly 3,000-square-foot restaurant with 264 seats, plus a patio with 48 additional seats.

Grenada plant to add 50 jobs

GRENADA – Grenada Stamping and Assembly is expanding its operations in Grenada to accommodate the rapid growth of its solar panel-related stamping business.

The project represents a company investment of \$500,000 and will create 50 new jobs.

Since January 2010, Grenada Stamping and Assembly has created over 90 new jobs. This latest expansion brings the total number of workers to 231.

Grenada Stamping is a supplier of parts to the appliance, automotive, HVAC/R and off-highway markets. The parent company is a supplier to Toyota

Boshoku in Indiana.

Water Valley plant to add 67 jobs

WATER VALLEY – BorgWarner, a global powertrain supplier, is expanding operations at its facility in Water Valley to fulfill a contract with a U.S. automaker for a new generation of transmission control solenoids, which are known as mini direct-acting solenoids.

The expansion, which involves new equipment and the construction of a new clean room, is a multi-million dollar company investment and will create 67 new jobs.

This expansion marks BorgWarner's second within a year. Now, more than 420 people work at the plant.

BorgWarner's global customers include VW/Audi, Ford, Toyota, Renault/Nissan, General Motors, Hyundai/Kia, Daimler, Chrysler, Fiat, BMW, Honda and John Deere.

Feds target MS unemployment integrity

WASHINGTON – The U.S. Department of Labor has awarded Mississippi nearly \$2 million for unemployment insurance program integrity and technology infrastructure systems.

The grants are intended to accelerate actions to reduce unemployment insurance improper payment rates, among other things.

Daily Journal reports

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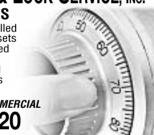
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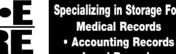
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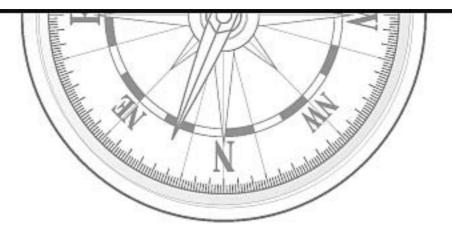
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-Karl Weick

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