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Insight.

Throughout their storied careers, Fred Banks and Reuben Anderson have seen the landscape of Mississippi law change from multiple perspectives. As former judges and now practitioners, this dynamic duo not only gives our clients the point of view that has often proved to be most intuitive when facing litigation, but also the discernment that you'll want on your side when that time comes.

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Retiring BancorpSouth executive reflects

Gregg Cowsert is retiring Sept. 30 after a 21-year career with BancorpSouth. He is vice chairman and chief credit officer.

He joined the company in 1990 in Hattiesburg as senior vice president and regional loan administrator for the then Bank of Mississippi, which later became BancorpSouth. In 1992, he was promoted and transferred to its corporate offices in Tupelo to assume loan administration responsibilities for the bank's Mississippi markets. In 1996, Cowsert was promoted to executive vice president and later in the year to vice chairman and chief credit officer.

Business Journal Editor Dennis Seid interviewed Cowsert recently at the bank's downtown Tupelo headquarters.

Q. WHAT'S BEEN the greatest change you've seen in the banking industry?

A. I THINK THERE HAVE been two or three things that really stand out and really changed the way banking has run and what customers expect.

First is the huge consolidation of the industry, starting in the 1970s. In the early 80s, there were some 14,000 banks and saving institutions insured by the FDIC. Through the years, that's been trimmed to about 7,500.

I think size has allowed banks to make



Cowsert

more investments in technology. Lots of people thought consolidation would result in consolidating most business in a few big banks. But what's happened is, like in our area on a regional basis, banks have increased

their ability to compete by investing in technology, investing in bigger branching networks to make their network available to more people. So it's not really had that effect of decreasing competition.

Banking is very competitive. It's still very much a people business, especially in our part of the country. They like to do business with people they know and develop a relationship with and develop a level of trust with, and I really don't see that changing.

You've got to have the products and services people expect, but the way you deliver them is how you stay competitive.

Q. HOW HAS THE LENDING process changed?

A. YOU'VE GOT THINGS NOW like credit scoring that started out as a primitive idea that's really developed into a useful tool in evaluating borrowers and their ability to repay.

You've got technology that's enabled us to improve our documentation, the quality of it and the standardization of it. Due to increased regulatory changes, you've got more expectations on what's required to document a loan and origination during the repayment stage. And so a lot of that has changed, but technology has helped us in a very positive way to make sure the documentation is what it should be.

Again, there are a lot more expectations from regulators and auditors – internal and outside – to what to document on both the front end of the origination and to the repayment stage.

Q. WHAT IS YOUR PERSPECTIVE of the regulatory environment regarding the industry?

A. ALL REGULATION IS NOT BAD. Banking is a very regulated business. Going back 34 years as far as lending goes, there wasn't so much regulation as compared to today with the underwriting requirements. Consumer compliance issues, those sorts of things.

Then you had things that happened like the most recent financial crisis that has all of us dealing with that in a big way. There's a tendency in Washington where they tend to overreact in how they respond to things like that. The banking in-

dustry has been through some tough times during this cycle and will continue to do so until the economy can get some traction and start improving, jobs are created and the housing market gets stronger.

At the same time, things have happened in Washington that have hurt profitability of banks and hurt the ability of banks to maintain a good level of profitability.

So you've got some things that counteract each other. You've got a regulatory environment that wants to help address the weaknesses that came up during the economic cycle, but also things that were put in place that aren't helpful for the consumers or the banks. So we're always dealing with those issues.

Q. AND REGULATION isn't cheap.

A. NO, IT'S NOT. It's costly to the bank and can be costly to the customers. That's a big topic of conversation these days, how regulations are perceived to be designed to help. But how helpful are those in the total scheme of things and how costly it is and how they have to be passed along.

Q. FOR BANCORPSOUTH, talk about now compared to three years ago when the fi-

TURN TO COWSERT, 18



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Retirement advice: Focus on the fundamentals

BY CARLIE KOLLATH
BUSINESS JOURNAL

Financial advisers during these uncertain times recommend consumers stick to the essentials when it comes to retirement planning.



Alef

Use time to your advantage and make sure you are diversified, they advise.

"Fear is a driving force in our recent market volatility," said Mike Alef, senior vice president of wealth management at BNA Bank in New Albany. "2008 is fresh on investors' minds. Fundamentals are very, very important in times like these."

Advisers reiterated that retirement planning is long term and needs to be thought of that way.

"Everything hinges on time," Alef said. "If your time horizon is 10-plus years, where we make mistakes is allowing our long-term objectives to be formed by short-term events."

Advisers say they get plenty of calls from concerned clients when the stock market takes a tumble or after quarterly statements go out.

Every person and every situation is different. But overall, advisers have three main pieces of advice for retirement planning:



Spearman

- Take your planning seriously and start early. Seek advice from the professionals. The more time in the market, the better you'll come out, in general.

- Only take as much risk as you can stomach.

- Save as much as you can for retirement. "Qualifying times and goals is the easy part," Alef said. "Zeroing in on the person's risk tolerance is a little more difficult. ... I've got an 87-year-old client. She's not afraid of anything. I've also had young people come in and say, 'I don't want to risk my principal.'"

Finding out your risk tolerance is extremely important during volatile economic times.

"Ask yourself, 'If the market were to drop another 20 percent, would you hesitate to invest money that day?'" said Robin W. Haire, president of Haire Wealth Management in Tupelo. "If you are, you may be taking too much risk and you make need to reallocate."

After finding out what you are comfortable with, advisers recommend focusing on diversification.

"Whether they be young, older or middle of the road, you have to go to the golf course with a full set of clubs," said Stacy Spearman, managing director for Renaissance Financial Services.

And, make sure you periodically rebalance your portfolio so it continues to match your goals.

Elizabeth Hamm, senior investment adviser representative at BancorpSouth Investment Services, has clients who she says are overinvested in a single company's stock, normally the one they work for or have connections to.

It's a sign of loyalty, she said, but it's a risky investment strategy.

"Stay diversified," she said.

But no matter what happens with the market, advisers still believe in the system.

"I believe there is great opportunity investing in the economy," Spearman said. "However, it's not going to come without trials and tribulations. You aren't going to the golf course without a full set of clubs. The game has changed. You need someone to help you pick out your clubs."

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RETIREMENT OR COLLEGE

"WHEN YOU RETIRE, there's no scholarship for retirement. There are not loans for retirement. Students can get a job in college. We're seeing older people have children and they are paying for college late and that influences savings." Elizabeth Hamm at BancorpSouth Investment Services

"SAVE FOR YOURSELF. Save for retirement. I am sentimental for helping your children for college, but you need to be saving for retirement. Children today should take advantage of junior college and every tuition aid possible. At some point, college is going to price itself out of the market. For parents to try and pay for all of college, it can put them in the poor house." Robin Haire with Haire Wealth Management

"I LOVE MY CHILDREN but there is going to come a day when you can no longer work." Mike Alef with BNA Bank

YOUNGER WORKERS

WHAT DO I DO if I am 20-30 years away from retirement?

START SAVING NOW and let time work for you. Pay yourself first and have your retirement contributions automatically drafted out of your paycheck. If you have a 401(k) through your company, put in enough money to get the maximum match from your employer. Start a ROTH IRA if you qualify and put as much money in as possible, Haire said, because he thinks the government this type of account. Diversify your portfolio, and be aggressive in the equity markets if you can stomach it. "Time tends to flatten the risk curve," Alef said. "Someone 25 can afford to make more risks simply because they have a longer time to make up any declines." Spearman recommends that younger investors take advantage of opportunities in emerging markets. "The growth is outside America," he said. Plus, Spearman said, look for stocks that give dividends.

OLDER WORKERS

WHAT DO I DO if I am five to 10 years away from retirement?

ACT LIKE YOU are going to retire tomorrow. "You have to have some ownership," said Hamm. "You can't go to sleep at the wheel." Get your finances cleaned up. Make a budget and stick to it. Pay off your debts and look into a lower mortgage rate. Trim expenses as much as you can. Plan to keep working as long as you can.

"The reality for retirement is 70 to 72" for Baby Boomers and younger, Spearman said. "There's not enough money to go around. You have to save and put back." Get a financial adviser pronto, if you don't already have one. You need to develop a plan and build trust with your adviser before you enter retirement. Continue to max out our 401(k) contributions and talk with your adviser about other options. Look into your Social Security options and how much you will get if you delay withdrawing. Also, start looking at options for your 401(k). Advisers like Haire recommend rolling it into something else so you can have more investing options.

Make sure you still have stocks, but manage your risks. Spearman recommends that retirees and people closer to retiring buy stocks that give dividends. Plus, he recommends specific sectors that provide necessities: energy, utilities, health care and consumer essentials, such as Procter & Gamble or Kraft.

But, don't take too much risk, Haire said. "One of the biggest problems is people think they are behind so they need to take risks and catch up. Don't do that," Haire said.

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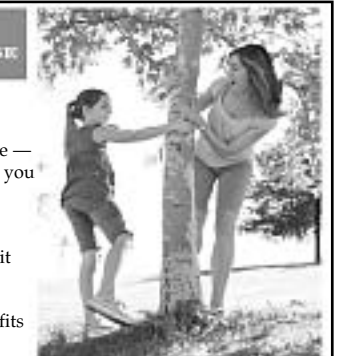
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Together we'll go far



Cadence moves ahead with fresh start

STARKVILLE – Six months after a \$144 million capital infusion, Cadence Bank is letting everyone know that it's as strong as ever.

In March, Community Bancorp of Houston, Texas, finalized its acquisition of Cadence. Five months earlier, CBC agreed to acquire Cadence, offering the Starkville-based bank \$2.50 a share and \$36 million for \$44 million in Cadence preferred stock owned by the U.S. Treasury.



Abernathy

The deal also took Cadence private, a move officials said gives the bank more flexibility.

Business Journal Editor Dennis Seid interviewed Cadence President and CEO Mark Abernathy for an update on those efforts.

Q. WHAT'S THE PAST SIX MONTHS been like for Cadence?

A. IT'S BEEN A BLAST. We began in early March with really first being sure our employees understood the recapitalization and taking the credit risk off the balance sheet. That allowed us to deal with our core strengths. And our core strengths are

customer service and having very convenient products. We introduced a mobile banking platform that has just gone great. It's far exceeded my expectations.

And we went out in the community to do two things. One, we wanted to be sure the community knew ours was a bank that was a 122 year-old franchise. We had always listened to our customers and employees and we wanted to reiterate that.

The other thing we've done is make material commitments to affordable housing in the markets we serve because we believe in it. We've identified partners in our communities and we've made financial commitments. We've made a \$175,000 commitment this year and that will continue for three years. Habitat for Humanity seems to be catalyst for that everywhere we go.

Q. YOU'VE MADE A CONCERTED EFFORT to get out the Cadence name. What's been the response? Are the customers coming to Cadence?

A. YEAH, THEY'RE COMING IN. Commercial banking account openings especially, and the mobile account setups absolutely are front and center on that.

We also are building for small businesses cash management services that really make it so easy for a small business

owner to operate their business and to deal in an electronic world. We make it easier for them so they can do what they're good at.

Q. YOU'VE RECAPITALIZED and taken the bank private. Even though you're no longer trading publicly and not obligated to share your financial information, can you give us an idea of how Cadence is doing?

A. WE BASICALLY DON'T HAVE to deal with that anymore as a private company. We're doing well, but we are private and I can't go into any details with specific numbers. But the core earnings of this bank have always been strong.

Addressing the credit risk, moving that off the balance sheet and recapitalizing the bank has made us a very strong bank just about from every perspective.

Q. GIVE US A SNAPSHOT of the economy, as far as Cadence is concerned.

A. THE GOLDEN TRIANGLE and Northeast Mississippi are very good. We're fortunate to do business where we have anchors like Mississippi State University, Columbus Air Force Base and Severstal. We still have economic development success stories coming out of the Golden Triangle Aerospace Park. You don't find those success signals coming from anywhere

else in the country and we seem to be attracting them here. We have a great source of higher education and a great business environment.

Tuscaloosa is about the same for us. It's got really good anchors inside of it and they weathered the storm, very much like we did in Northeast Mississippi.

If you go to Tennessee and the Memphis area, it boomed in the early 2000s. They were early to recovery and, as a result, are more stable than a lot of economies in the Southeast. Birmingham is in the same vein – early to the recession, which means early out of the recession.

I don't have as much a positive feeling for Florida. It continues to work on unemployment. The numbers are still very, very high. We do business in the Sarasota-Bradenton area, and the great insulator there is a retirement community that's really phenomenal. We haven't had the problems that a lot of banks doing business down there have had. We had very little exposure to the real estate market down there, so we missed a lot of the problems there.

I'd like for the jobless number to get better, but it doesn't seem to be able to sustain itself.

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Help is available for retirement planning

BY CARLIE KOLLATH
BUSINESS JOURNAL

Professional help is available if you feel overwhelmed with retirement planning. And hiring someone isn't as expensive as you might think.

You can find financial advisers through banks or through brokerage firms. Each adviser is different and it is important for you to find someone you connect with and trust.

Advisers say the "getting to know you part" of retirement planning is more important than ever.

"There has to be a good fit between the adviser and the client and the client and the adviser," said Robin W. Haire at Haire Wealth Management in Tupelo. "Sometimes, there's not a good fit."

Mike Alef at BNA Bank recommends talking with a few advisers and getting several opinions.

"Because that's what it comes down to — opinions," he said. "Someone in insurance looks at money a whole lot differently than I do."

The advisers have to figure out how much risk a client can tolerate in investing.

"There's what the gurus say and what your stomach can handle," said Stacy Spearman of Renasant Financial Services.

Plus, your adviser needs to be on board with your goals.

Haire said some of his clients want to leave money for their children, while others don't.

And it's important to get a financial adviser before you retire, Spearman said.

"Rarely do you get to retirement and want to hand off all that money to a stranger," Spearman said.

Many of the financial advisers start out with a free consultation. The customer starts the process by calling for an appointment. Some advisers ask the potential client fill out a financial information sheet before the appointment, while others do that later in the goal-setting process.

Banks do not require retirement planning customers to be traditional bank customers that have checking accounts with them.

And the investing side is regulated differently than the deposit side of the bank. Money deposited at the bank is insured by the FDIC, up to \$250,000. But investing is different because clients may lose their principal, depending on how it is invested.

After several goal-setting meetings, which are free for the customers, the adviser will put together an investment proposal. Some advisers can manage other accounts, such as an e-trade account, while some require the money be rolled over into its own products. Ask what your options are.

The proposal should include costs. Will the fees be transaction based or annual management fees? Advisers usually will calculate fees both ways and talk about your options.

carlie.kollath@journalinc.com

OPEN FOR BUSINESS

Presley Eye Care opens satellite office in Tupelo

TUPELO — Presley Eye Care has opened a second office. The newest location is at 2885 McCullough Blvd., Suite F, near Express Care West.

The office provides comprehensive eye care and sells eyeglasses and contact lenses.

Presley Eye Care first opened in New Albany six years ago.

Hours on Monday, Wednesday and Friday are 8:30 a.m. to 5:30 p.m. It is closed for lunch from 12:30 p.m. to 1:30 p.m. Hours on Tuesday and Thursday are 8:30 a.m. to 12:30 p.m.

For more information, call (662) 791-0454

Presley Eyecare accepts Always Care, Davis Vision, Acclaim, EyeMed, Blue Cross/Blue Shield, State of Mississippi, Medicaid and Medicare.

The Farmhouse sells gifts, antiques on McCullough

TUPELO — Stephanie Trussell and Rebecca Lawrence have opened The

Farmhouse on 1725 McCullough Blvd. The business sales antiques and gifts, including custom jewelry, linens and bedding.

Hours are Tuesday through Friday from 10 a.m. to 5 p.m. and Saturday from 10 a.m. to 3 p.m.

For more information, call (662) 269-2934 or email thefarmhousetupelo@gmail.com.

New antique store opens downtown on Main Street

TUPELO — His Hers Antiques & Collectibles has opened in downtown Tupelo. It's on Main Street, across from CDE.

Hours are Tuesday through Friday from 10 a.m. to 6 p.m. and Saturday from 10 a.m. to 4 p.m.

The store will open a tea room later this month that will serve specialty teas, finger sandwiches and tarts.

The store sells rare and 1st edition books, collectibles, gift items, lavender products, antiques, vintage linen, vintage clothing, jewelry and accessories.

Daily Journal reports

Chamber Connection

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

First Friday networking meetings resume

Mayo Flynt kicks off 2011-2012 First Friday breakfasts

First Friday programs resumed this morning with guest speaker, Mayo Flynt, president of AT&T Mississippi. Sponsored by AT&T, the September event was the first of CDF's breakfast meetings of the 2011-2012 year. First Friday is the premiere networking opportunity for the Northeast Mississippi region. It is held the first Friday of each month, September through April, in the Mall at Barnes Crossing food court, at 7:00 a.m. An array of exciting speakers are scheduled throughout the year.

"First Friday is a wonderful opportunity for our members to network with other business people, enjoy a complimentary continental breakfast, and hear a great speaker, all in just an hour," said Tommy Green, vice president of chamber of commerce for the Community Development Foundation. "Ellen Short and her First Friday Committee have garnered a great slate of speakers, and we appreciate the support of our corporate sponsors, Robinson & As-

UPCOMING SPEAKERS

- SEPT. 9** - Mayo Flynt, President of AT&T Mississippi
- OCT. 7** - Cameron Sholly, Superintendent of the Natchez Trace
- NOV. 4** - Honob with the Candidates
- DEC. 2** - Meri Armour, President of LeBonheur
- JAN. 6** - Malcolm White-Executive Director of Mississippi Arts Commission
- FEB. 3** - TBA
- MAR. 2** - TBA
- APR. 13** - TBA

sociates and Snyder Media."

Event sponsorships are still available for several First Friday meetings. For more information on this event or to sponsor a First Friday networking breakfast, please contact Tommy Green at (662) 842-4521 or tgreen@cdfms.org. To learn more about First Friday, please visit <http://www.youtube.com/watch?v=3JnMuQ0v-H8>.



Chamber focus

Dear Friends:

Congratulations to the new class of the Jim Ingram Community Leadership Institute. The class of 2013 was selected last month and will be featured in the October issue. Thanks to all who sent in nominations. The CLI Opening Dinner will be held Thursday, September 29. Mr. Jack Reed, Sr. will give the leadership charge.

After a summer break, First Friday programs resumed today, with Mr. Mayo Flynt, president of AT&T Mississippi as our speaker. We have an excellent roster of speakers for all eight events. These breakfast meetings are good business-to-business networking opportunities.

The newly renovated Lyric marquee is featured on the cover of the 2011-2012 issue of Images of Tupelo. The magazine will be delivered this month. Throughout the year, Images of Tupelo reaches new residents, key business prospects, and visitors to the Tupelo area. Thanks to each of the businesses that support this outstanding community magazine through advertising. You may visit www.imagestupelo.com for a look at the



Green

magazine, as well as a video tour. If you would like a complimentary copy, stop by the CDF office at 300 West Main in downtown Tupelo.

Congratulations to Kara Penny, sales manager for Tupelo Convention and Visitors Bureau, on being named the Ambassador of the Quarter. Thanks to our 41 Ambassadors who represent CDF throughout the year.

As always, THANKYOU to our members. Your membership supports CDF's efforts to create more and better jobs for Tupelo/Lee County and to foster businesses big and small. If we can be of service to you and your business, please do not hesitate to give us a call.

Sincerely,

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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

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Ms. Molly Crews	Express Employment Professionals
Ms. Kim Crump	LIFT, Inc.
Ms. Shirley Curry	Crye-Leike
Ms. Sheila Davis	PPI, Inc.
Ms. Danielle Del Grande	Comfort Suites & Best Western
Ms. Karen Dickey	Community Bank
Ms. Cheryl Foster	Wingate by Windham
Ms. Shanelle Gardner	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. Vivian Lee	Weezie's Deli
Ms. Dianne Loden	Trustmark Bank
Mr. Tim Long	Cellular South
Ms. Bea Luckett	TRI, Inc. Realtors
Mr. Ben Martin	RE/Max Associates Realty
Mr. John-Michael Marlin	Gum Tree Mortgage
Mr. Brad McCully	Sportsman Lawn & Landscape
Ms. Katie McMillan	Key Staff Source
Mr. Bill McNutt	WLM Insurance, LLC - Aflac
Ms. Andrea Mobley	SRG
Ms. Haley Monaghan	Alliance Collection Service, Inc.
Ms. Carolyn Moss	Comfort Inn
Mr. Joe Nobles	URBan Radio Broadcasting
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	Amedisys Hospice
Mr. Greg Thames	Trustmark Bank
Ms. Mary Sue Tudor	Lamar Advertising
Ms. Lizzette Van Osten	Home Chef Market
Mr. Tommy Wiggins	TeleSouth Communications - Tupelo
Mr. Cole Wiygul	Independent Furniture Supply

Penny named Ambassador of the First Quarter

Kara Penny, sales manager for the Tupelo Convention & Visitors Bureau, has been named Ambassador of the Quarter for the first quarter of 2011-2012. Penny attained this honor by attending nine of 18 ribbon cuttings this quarter, recruiting a new CDF member, and volunteering at a myriad of events in support of the Community Development Foundation.



Penny

'I love being a CDF Ambassador because I get to see all of the new businesses that open, and see how my job can help them.'

"I love being a CDF Ambassador because I get to see all of the new businesses that open, and see how my job can help them," said Penny. "Being a part of the Convention & Visitors Bureau, we can also let our visitors know what's new

the city."

As sales manager, Penny markets and promotes Tupelo as a meeting and convention destination for the social, military, education, religious, and fraternal

to town when they need help, or answer their questions pertaining to

markets. She also assists with conventions by providing services such as welcome bags or optional attraction tours.

An avid member of the Wellness Center, Penny is also a member of the Tupelo Women's Club and Harrisburg Baptist Church. She lives in Saltillo with her husband Doug, and their dog.

The CDF Ambassador's Club is a prestigious group of individuals, chosen from CDF member businesses, to promote the interests of business and the Community Development Foundation, by initiating contact with members and non-members at CDF events, business site visits, and other community events. More importantly, the Ambassadors are a vital link in helping CDF understand the needs of its membership. A major benefit of attending Ambassador's Club meetings is the exchange of ideas and leads within the Ambassador's Club membership.

HAMPTON INN & SUITES BARNES CROSSING



To celebrate the opening of the Hampton Inn & Suites Barnes Crossing, a ribbon cutting was held. Pictured at the event are: Neal McCoy, Tupelo Convention & Visitors Bureau; Tommy Green, CDF; Romanda Fears, Hampton Inn & Suites; Stephanie Browning, Hampton Inn & Suites; Councilman Fred Pitts; Councilman Mike Bryan; Bridget Brown, Hampton Inn & Suites; Shanty DePriest, Hampton Inn & Suites; and Emily Addison, CDF. Hampton Inn & Suites Barnes Crossing is located at 1116 Carter Cv. in Tupelo and can be reached at (662) 821-0317.

Business Boxed Lunch & Learn

Wednesday, October 5, 2011
 11:45 a.m. - 1:00 p.m.
 CDF Boardroom, 300 W Main St.

'TRADITIONAL MEDIA WORKS'
 A panel discussion presented by traditional media outlets in the area.

To reserve your spot, please register at www.tupelochamber.com or call the CDF office at (662) 842-4521. \$10, includes lunch

Excel Sales and Marketing opens in business incubator

Excel Sales and Marketing is the newest business client at the Renasant Center for IDEAs, Tupelo/Lee County's regional business incubator. A distributor of multi-cultural beauty supplies, Excel Sales & Marketing caters to salon owners throughout the State of Mississippi. They distribute a number of product lines under such name brands as Mizani, Nairobi, Kemet, Something Special, and Naked by Essations.

"When looking for a location for my business, I needed a place that would help me market products to salon owners," said Vincent Green, owner of Excel Sales & Marketing. "The Renasant Center for IDEAs has helped me through access to the business center, training rooms, and its location in town. It has really enhanced my company."

Another aspect of Green's business is training opportunities for stylists, to give them a broader knowledge of the products available through Excel Sales & Marketing. Educators from the different hair care lines available teach the classes, and participants enjoy special deals on products. The next class will be held Monday, August 29 from 10:00 a.m. to 2:00 p.m. at the Renasant Center for IDEAs. The course will focus on Nairobi Professional products. Interested stylists should contact Vincent



Vincent Green, owner of Excel Sales & Marketing, is pictured in his space in the Renasant Center for IDEAs.

Green to register for the course. There is a fee for participation, but attendees receive that amount back in products.

Excel Sales and Marketing is located at 398 East Main Street, Suite 135, and can be reached at (662) 422-6515, (662) 260-1966

or vgreen70@gmail.com.

For more information, please visit www.excelmarketing.com.

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- Create an action plan to implement during conflict situations

When: Tuesday, September 27, 2011 *Three times available:
*7:30 am– 9:00 am *Noon to 1:30 pm *6:00 pm– 7:30 pm

Where: Northeast MS Daily Journal Boardroom
1242 South Green Street, Tupelo

Your presenter, John Lindsey, has conducted this workshop throughout the United States and Canada over the past twelve years. Seating is limited so call or



JOHN LINDSEY

E-mail today to guarantee a reservation for this very important workshop. Call John at 678-1536 or send an E-mail to: John.Lindsey@Journalinc.com

RA'S KOREA AUTHENTIC MARTIAL ARTS SCHOOL



A ribbon cutting ceremony was held to celebrate the opening of RA's Korea Authentic Martial Arts School. Pictured with members of the CDF Ambassador's Club are: Eunjung Kwon, RA's Korea Authentic Martial Arts School; Sung Ra, RA's Korea Authentic Martial Arts School; Councilman Mike Bryan; Tommy Green, CDF; and Emily Addison, CDF. RA's Korea Authentic Martial Arts School is located at 2240 Rabbit Dr. in Tupelo and can be reached at (662) 842-5425.

TYP AUGUST



Molly Crews was the big winner of the Keith Urban concert ticket package, courtesy of event host, Xpress Lube, at the August TYP event. Crews is pictured receiving her prize from Derek Long with Xpress Lube.

Model Contractor Development Program to kick off September 15 at Renasant Center for IDEAs

On Thursday, September 15, 2011, the Mississippi Development Authority (MDA) will launch its fall Model Contractor Development Program (MCDP) workshop series from 6:00 p.m. – 9:00 p.m. at the Renasant Center for IDEAs, which is located at 398 East Main Street in Tupelo.

The MCDP workshop series is designed to teach small contractors and businesses practices that will improve their company's operations and increase their bonding capacity. The workshop is free of charge and is open to all small contractors and businesses, but participants must enroll or already be enrolled in the Mississippi Contractor Procurement Network system (www.mspsc.com). Also, each company's representative must agree to attend at least seven of the course's nine sessions.

"The Model Contractor Development Program teaches contractors the business practices needed to flourish in today's economy," said Bob Covington, director of MDA's Minority and Small Business Development Division. "With the knowledge and skills gained from this program, contractors and other small

'The Model Contractor Development Program teaches contractors the business practices needed to flourish in today's economy.'

Bob Covington

director of MDA's Minority and Small Business Development Division

businesses can strengthen their businesses and better position their companies to take advantage of contracting opportunities that will allow them to grow and thrive over the long term."

Starting with the September 15 kickoff, the nine MCDP Tupelo sessions will be held each Thursday night through November 10 from 6:00 p.m. until 9:00 p.m. at the Renasant Center for IDEAs. The program schedule follows:

- Thursday, September 15 – Kickoff/Orientation
- Thursday, September 22 – Business

Planning

- Thursday, September 29 – Banking and Finance
- Thursday, October 6 – Bonding and Insurance
- Thursday, October 13 – Construction Accounting and Financial Management
- Thursday, October 20 – Marketing, Estimating and Bidding
- Thursday, October 27 – Project Management and Field Operations
- Thursday, November 3 – Claims and Dispute Resolution
- Thursday, November 10 – Success Stories, Graduation and Conclusion

The Tupelo workshop series is being sponsored by MDA, The Surety & Fidelity Association of America, the Northeast Mississippi Contract Procurement Center and the Minority PUL Alliance. Although the workshop is free-of-charge, pre-registration is required. To register, visit www.mspsc.com, and select "Events" and then "September 15, 2011." Seating is limited, so interested parties are encouraged to register early. For more information about the MCDP or to register by phone, please contact MDA's Minority and Small Business Development Division at (601) 359-3448.

MARK YOUR CALENDAR

**First Friday
October 7, 2011**

Speaker

Mr. Cameron Sholly,
Superintendent
of the Natchez Trace

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The Mall at Barnes Crossing Food Court
7:00 a.m.

Continental breakfast will be served

For more information, call:
662.842.4521

Images Tupelo to publish in print and online

Showcasing the best of Tupelo's people, places, and progressive business climate, Images Tupelo reinforces the area's favorable quality of place while also targeting prospective residents, employees, businesses, and visitors. The magazine will be distributed by the Community Development Foundation as well as through key local businesses, trade shows, confer-

ences, and events throughout the year.

The Images Tupelo website, images-tupelo.com, will also feature fresh, new extended content, video, photo galleries, and more. The annual magazine is a collaborative effort between the Community Development Foundation and Journal Communications (jnlcom.com), an award-winning custom publisher of

community and specialty magazines with clients in more than 30 states. "Forward-thinking communities like Tupelo are what every person considering a move, and businesses seeking to relocate, want to find out about," says Ray Langen, executive vice president for Journal Communications. "What better way to get this information to this specific audience,

than through a magazine and website containing the exact information they need? We are proud to partner with such a progressive area."

Members of the Community Development Foundation will receive a complimentary copy. For more information on Images Tupelo, please contact the CDF office at (662) 842-4521.

CARON PRINCE GALLERY



In celebration of their first year of business, a ribbon cutting was held at the Caron Prince Gallery in Downtown Tupelo. Pictured with members of the CDF Ambassador's Club are: Emily Addison, CDF; Craig Helmuth, DTMSA; Allie West, DTMSA; Daphene Hendricks, DTMSA; Councilman Fred Pitts; Councilman Mike Bryan; Mark Prince, Cellular South; Ashley Prince, Caron Prince Gallery; Kim Caron, Caron Prince Gallery; John Armistead; Tommy Green, CDF; and Kit Stafford, Gum Tree Museum of Art. The Caron Prince Gallery is located at 122 W Main St. and can be reached at (662) 205-0351.

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Boscov's Department Store Honored with National Buyer Appreciation Award

Boscov's Department Store was honored with the National Buyer Appreciation Award during a ceremony at the August 2011 Tupelo Furniture Market. In business since 1911, Bosco's is headquartered in Reading, PA, and has 40 stores throughout the eastern United States. They are the largest privately owned independent full-line department store chain in the country. The award was presented to Mr. Ditlef Wergeland, senior buyer for Boscov's Department Store, LLC, by Mr. Mike Armour, executive director of the Appalachian Regional Commission.

The National Buyer Appreciation Award was initiated by the Tupelo Furniture Marketing Association as a

means of recognizing those furniture industry retailers and their buyers who have consistently supported the state's furniture industry and the biannual Tupelo Furniture Market. Previous recipients of this prestigious award are diverse members of the furniture retailing community from across the nation with different numbers of stores, target markets, and operational styles. Sponsorship of the ceremony and selection of the recipients are the privileged responsibility of the Tupelo Furniture Marketing Association, which is composed of the Mississippi Building, Tupelo Furniture Market Complex, and the Community Development Foundation.



Pictured are: Darrell Rankin, Lee County Board of Supervisors; V.M. Cleveland, Tupelo Furniture Market; Amanda Bowen, Boscov's Department Store, LLC; Ditlef Wergeland, Boscov's Department Store, LLC; Mike Armour, Appalachian Regional Commission; Adam Cleveland, Tupelo Furniture Market; and Willie Jennings, Tupelo City Council.



Thank you for your service to Tupelo/Lee County as members of the Community Development Foundation Board of Directors.

- Charles Bouldin
- David Brevard
- Scott Cochran
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- Gunner Goad
- David Henson
- Reed Hillen
- Jerry Maxcy
- Mary Pace
- Mimi Pettit
- Harry Rayburn
- Barry Smith
- Mary Werner

LONGHORN STEAKHOUSE



A ribbon cutting was held to celebrate the grand opening of LongHorn Steakhouse in Tupelo. Pictured with members of the CDF Ambassador's Club are: Emily Addison, CDF; Tommy Green, CDF; Brent Ammons, LongHorn Steakhouse; Candice Knowles, LongHorn Steakhouse; John Gibbons, LongHorn Steakhouse; Mike Wagner, LongHorn Steakhouse; Justin Davis, LongHorn Steakhouse; Jeremy Hicks, LongHorn Steakhouse; Shantal Holloway-Cumming, LongHorn Steakhouse; Donna Jackson, LongHorn Steakhouse; Rudy Pounds, LongHorn Steakhouse; Nikki Bumphis, LongHorn Steakhouse; Jennifer Hathcock, LongHorn Steakhouse; Councilman Jonny Davis; Chief Tony Carleton; Latara Richardson, LongHorn Steakhouse; Esther Hale, LongHorn Steakhouse; Adria Reynolds, LongHorn Steakhouse; Ayssia Rogers, LongHorn Steakhouse; Daniel Cuz, LongHorn Steakhouse; Patsy Thomas, LongHorn Steakhouse; Crystal Parham, LongHorn Steakhouse; Brian Dejean, LongHorn Steakhouse; Tony Smith, LongHorn Steakhouse; Tremaine Harris, LongHorn Steakhouse; J. Mo Williams, LongHorn Steakhouse; and Curly Sneed, LongHorn Steakhouse. LongHorn Steakhouse is located at 3574 N Gloster St. in Tupelo and can be reached at (662) 620-6301.

Join us for the September meeting of the Tupelo Young Professionals

MEMBERSHIP DRIVE SOCIAL

THURSDAY, SEPTEMBER 15, 2011

5:00 P.M. TO 7:00 P.M.

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Please RSVP to typ@cdfms.org. For more information please visit the TYP website at www.typs.biz or contact the CDF Office at (662) 842-4521.



SECURITY ALARMS OF TUPELO



A ribbon cutting ceremony was held at Security Alarms of Tupelo. Pictured with members of the CDF Ambassador's Club are: Mary Werner, Tupelo Manufacturing; Emily Addison, CDF; Kim Conn; Logan Ratliff; April Ratliff with Madison Ratliff; Matthew Ratliff; Mayor Bill Williams; Phil Ratliff, Security Alarms of Tupelo; Karen Ratliff, Security Alarms of Tupelo; Jerrod Davis; Brian Ratliff; Molly Ratliff; Stephenie Ratliff with Luke Ratliff; Hilda Ratliff; Maxine Ratliff; Stacy Chestnut; and Bro. Jimmy Henry. Security Alarms of Tupelo is located at 2125 Highway 145 in Sattilo, MS, and can be reached at (662) 842-7221.

The CDF Business Roundtable will meet Wednesday, September 28 at 4:00 p.m. in the CDF Boardroom.

For more information or to appear on the agenda, please contact Emily Addison at (662) 842-4521 or eaddison@cdfms.org.



Check out the August edition of CDF **'THREADS'** on Workforce Development in the area, at www.cdfms.tv. CDF **'THREADS'** is 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.

Barbour announces renewed Mississippi Steps Jobs Program

STEPS 2 used to boost hiring among private sector, build on success of original program

Gov. Haley Barbour announced August 22 the successful jobs program, Mississippi STEPS: Subsidized Transitional Employment Program and Services, will restart August 22 through Dec. 10. Employers who want to participate in STEPS 2 must enroll by Sept. 30 in order to take advantage of the full benefits of the program.

This program, known as "STEPS 2," will aid small businesses in meeting their workforce needs by providing a wage subsidy for new hires. Administered by the Mississippi Department of Employment Security, STEPS 2 will subsidize the wages of a new employee hired by any public hospital, private non-profit or for-profit entity in the state over a four-month period.

The unique program, which is funded by the American Recovery and Reinvestment Act, began August 22.

Employers must sign up for the program by Sept. 30.

"Mississippi STEPS 2 is unique in that it is a program specifically designed to benefit both the employee and employer," Gov. Barbour said. "We saw tremendous results with our original program, which created more than 1,800 permanent, private-sector jobs. I fully expect the STEPS 2 program to provide much-needed support to small businesses by enabling them to hire new workers, thus enhancing the economic engines of our local communities."

The Mississippi STEPS 2 program is designed to place workers in jobs that will result in full-time employment, as well as increase the skill level of the eligible participant. The program covers an employee's salary at 100 percent at the beginning of the program and the subsidy decreases in "steps" over the span of the program.

Although the program is open to any public hospital or private business, preference will be given to small businesses.

Any questions regarding STEPS should be directed to the Mississippi Department of Employment Security at (888) 844-3577 or by email at stimulus@mdes.ms.gov.

Renasant revs up expansion

BY DENNIS SEID
BUSINESS JOURNAL

TUPELO – For its first 100 years, the People's Bank & Trust Co. of Tupelo had grown from within, staying inside Mississippi to add branches.

The past 18 months have seen particularly busy for Renasant, as it has expanded its footprint further by adding new branches and acquiring other banks.

It wasn't until 2004 that the former People's Bank made its first out-of-state acquisition, getting Renasant Bancshares of Germantown, Tenn. Between 2003 and 2007, Renasant grew from a little more than \$1 billion in assets to more than \$3.4 billion in assets.

With its most recent growth spurt, Renasant has grown to nearly \$4.3 billion in assets.

"By being one of the few community banks with strong capital ratios and an experienced management team, we've not faced a lot of the internal issues that many financial institutions have been dealing with, thus we've been able to maintain our dividend, to access capital when needed and to be opportunis-

'By being one of the few community banks with strong capital ratios and an experienced management team, we've not faced a lot of the internal issues that many financial institutions have been dealing with.'

Robin McGraw
Renasant Chairman and CEO

tic with footprint expansion and talent acquisition," said Renasant Chairman and CEO Robin McGraw.

After the 2004 acquisition of Renasant, People's later adopted the Renasant name.

Two weeks after acquiring Renasant, it acquired Heritage Bank, which had locations in Birmingham, Decatur and Huntsville. In 2007, Renasant acquired Capital Bancorp Inc. of Nashville, giving it seven locations in

Middle Tennessee.

After a break from merger activity the next three years, Renasant last year acquired Crescent Bank and Trust of Jasper, Ga., adding 11 locations in the north Georgia and suburban Atlanta markets. This \$1 billion FDIC-assisted acquisition expanded Renasant's footprint into Georgia, giving it more than 75 locations in four states.

Since February of this year Renasant has announced two major deals. In February, it acquired American Trust Bank in Roswell, Ga., which added three branches in north Georgia. In July, it acquired RBC Bank (USA)'s Birmingham-based \$680 million asset trust division.

Renasant also opened branches in Tuscaloosa and Montgomery, Ala., and in Columbus and Starkville.

So, in the past 18 months, Renasant has added 20 new locations and 11 new markets.

"We had targeted these markets long before the 2008 economic downturn," McGraw said. "By taking advantage of a fractured banking environment, the actions we are taking now will have us well positioned for long term success and future gains in market share."

OPEN FOR BUSINESS

LongHorn Steakhouse opens on North Gloster Street

TUPELO – Orlando-based LongHorn Steakhouse has opened at 3574 N. Gloster St., adjacent to Captain D's and Lowe's.

The Orlando-based Western-themed restaurant has hired about 80 employees. The 6,200-square-foot restaurant can seat up to 242 people.

Hours are Sunday to Thursday from 11 a.m. to 10 p.m. and Friday and Saturday from 11 a.m. to 11 p.m.

The phone number is (662) 620-6301.

Charming Charlie opens in Mall at Barnes Crossing

TUPELO – Charming Charlie has opened inside The Mall at Barnes Crossing, cross from Bath & Body Works in the space previously occupied by Abercrombie & Fitch.

The store sells women's fashion accessories. It's organized by color.

Hours are 10 a.m. to 9 p.m. Monday through Saturday and 12:30 p.m. to 6 p.m. on Sunday.


The phone number is (662) 840-0515.

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Cowser: Banking industry is very competitive

FROM PAGE 4

nancial crisis began. How would you describe the performance of the company?

A. WITHOUT MAKING any forward-looking statements, I think our second-quarter numbers speak for themselves. I think they were good numbers. Importantly, they show a continuing improvement in our credit metrics, which have been driving our earnings during this cycle. We feel good about the numbers and the trend that's been set.

We were hopeful that the economy was improving, but admittedly, it looks like it will be a slow-go to get back to where everybody feels like we're in a good recovery. I think it's been as tough a cycle as I've ever seen in my 40-plus years. The last time we saw one as tough as this was 80 years ago. This has been tough on everybody.

Q. BANCORPSOUTH ANNOUNCED its branch optimization plan, closing 23 branches in an effort to become more efficient. Your response to shareholders and others who might be concerned with that move?

A. ONE OF THINGS BANKS are doing in a great way, with pressure on earnings is to make sure costs are controlled. All banks everywhere, large and small, are looking at opportunities to cut costs and

run more efficiently. Large and small banks have seen huge cuts.

The branch optimization was a step for us. It's not something that was easy, but it was very well analyzed and thought out. It's not in our philosophy to close branches but again, in interest of finding more efficiencies, they were analyzed very thoroughly. It's not unique to us. All banks are constantly reviewing those. In fact, some banks were ahead of us in reviewing branches and looking at efficiencies. It's an ongoing process for us and other banks.

The flip side of that is that we've continued to build branches. We have plans to expand and build branches going forward. It's not a reduction in our branch network, but a consolidation and looking for opportunities to expand and build branches.

Q. WHAT'S YOUR PLAN after retirement?

A. TO RELAX SOME, I hope. I'm going to play a little golf, sit on the beach some. I doubt I'll be able to walk off with a clear head and hit the beach. That's not my nature.

But I look forward to spending time with my wife and my daughter and grandkids. Reading books. If they need me for something, they know what my phone number is.

dennis.seid@journalinc.com

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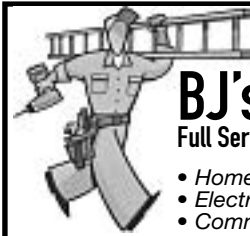


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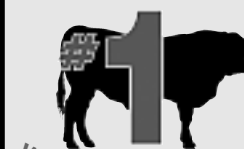
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