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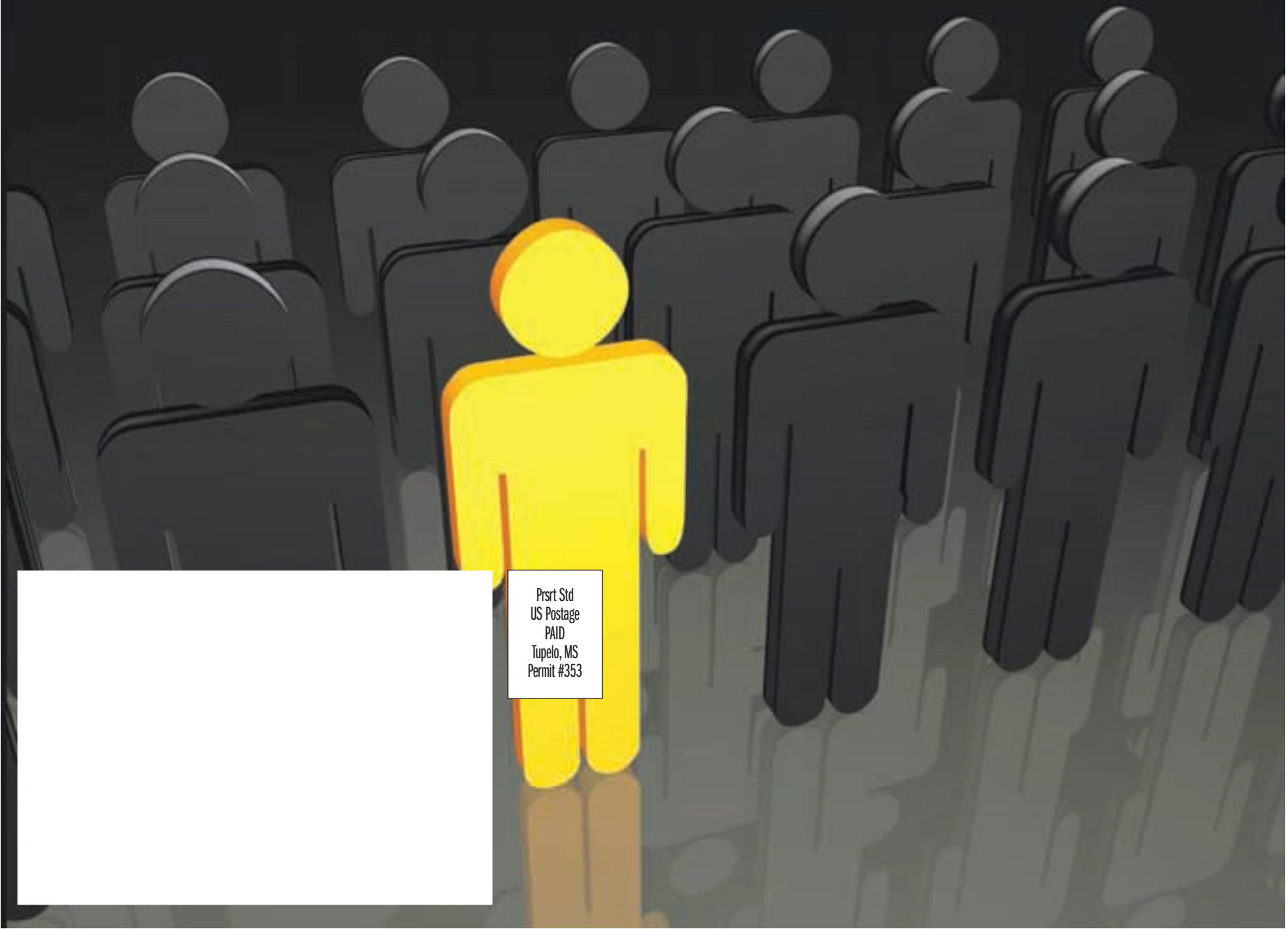
Business Journal

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DECEMBER 2008

Entrepreneurs

Standing out in tough times



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Entrepreneurs can make it if they adapt

Times may be tough for small businesses, but experts say having a strategy helps.

It's a tough time to be a small business owner with the economy on its current roller coaster. But, veteran entrepreneurship counselors say there are ways to weather the storm. And, they say that the economy shouldn't be responsible for squashing dreams of people owning their own business. However, the economy most likely will change the path toward that goal.

"In this crisis, since it is largely financial, it is making it more difficult for startup businesses and current businesses to get financing from the banks," said Frank Wiebe, a Tupelo-based counselor with the University of Mississippi's Small Business Development Center.

Lucy Betcher, director of the MUW's Center for Entrepreneurship, agreed, but said she has seen several clients find

alternate financing, including severance packages from when they get laid off.

"Even in a bad market, entrepreneurship is a good answer," Betcher said. "I think there was a time that people used to think that starting your own business carried the most risk, but I don't think that's accurate right now."

She said the economic troubles have affected essentially all sectors and people who thought they were in a secure job with a long-established company are finding themselves unemployed and looking for a new way to create an income.

Wiebe, who is based in Tupelo's Renasant Center for IDEAs, added that there is a school of thought that the best time to start a business is during the bottom of a recession or a depression, because as the economy grows, so will the business.

"If you start at the peak, you aren't strong enough to survive when the economy starts falling," he said.

Cheat sheet for startups

Betcher and Wiebe said there are keys to starting a new business in a sour economy.

First, entrepreneurs should look at business opportunities with low overhead and not a lot of need for credit. Betcher said home-based businesses are a good option for now.

"The first thing I tell my clients now is 'Let's see what we can do to scale back and do more bootstrapping,'" Betcher said. "They need to get a good foundation business that is poised for growth when the economy gets better and the credit market gets easier."

Turn to **ENTREPRENEURS** on Page 21

ENTREPRENEUR:

A person who organizes and manages a business undertaking, assuming the risk for the sake of the profit.

SOURCE: Webster's New World College Dictionary, 4th ed.

Tips for helping your existing small business survive in a sour economy:

- Review your profit and loss statement at least every quarter. Every month is the best option, if possible.
- Find out what your big costs are and try to contain them.
- Get rid of excess inventory.
- Get to know your customers and their wants better.
- Offer something your competitors don't. Find something more than good customer service.
- Keep your marketing and advertising efforts strong.

BY CARLIE KOLLATH | BUSINESS JOURNAL

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When the going gets tough, entrepreneurs thrive

While most of the economic news we see, hear and read these days is anything but encouraging, we have to remember that we have always managed to pick ourselves up after difficult times.

Economically, we've endured the Great Depression and several recessions, not to mention two World Wars, a civil war and scores of major conflicts throughout our short but event-filled history as a nation.

And even as we are facing what could be the worst economic crisis since the Great Depression, business goes on.

But that's not to take the situation lightly, because it's also clear that while business does go on, it's not business as usual.

With bankruptcies and foreclosures rising, with the stock market fluctuating wildly, with various industries looking for financial lifelines of one kind or another and with more workers losing their jobs, it's much easier to see the glass half-empty rather than half-full.

But it's not the Citigroups, AIGs,

GMs or even Toyotas of the world that keep our economy going.

It's small business. You know – those companies with fewer than a handful of employees that are responsible for the bulk of the jobs in the U.S.

So while we talk about bailouts for big business, let's not forget the little guys.

Frank Wiebe, a counselor for the University of Mississippi's Small Business Development Center, said Mississippi relies on small business. In fact, Wiebe, who works out of the Renasant Center for IDEAs in Tupelo, said the state has a net gain of about 1,000 new businesses each year.

With each business having 1-3 employees, those numbers translate to small businesses adding the same amount of jobs as Toyota and a supplier or two every year.

"The small businesses are the bread and butter of our state and saving them is just as important as saving Toyota or any other ones for that matter," he said.



**Dennis
SEID**

A small business is run by entrepreneur, which Webster's defines as "a person who organizes and manages a business undertaking, assuming the risk for the sake of the profit."

Bill Gates, Warren Buffett and Oprah Winfrey are famous entrepreneurs, but not all entrepreneurs reach that level of success. Most are small business owners.

And what will tomorrow's entrepreneur look like?

According to Mississippi State University's College of Business' Office of Business Research, the typical entrepreneur "will be anything but typical in terms of background, age and gender. Specifically, Baby Boomers, Gen Yers, women and immigrants are turning to entrepreneurship in increasing numbers.

"Meanwhile, technological advances will continue to drive down costs while offering increased capabilities to users. These two changes will propel the return of the artisan – the next-gen artisan – the individual producer of a product or service tai-

lored specifically to the individual needs of the consumer."

The American Dream is alive and well and is in fact thriving, according to the study.

The days of lifetime employment are over, and striking out on your own has become a powerful draw, even in a tough economy.

"A truly global economy, reduced trade barriers and the explosive growth of the Internet and other connective technologies mean that even the smallest business can reach worldwide markets," the study said. "Economic uncertainty ... leads to increased entrepreneurial activity as an alternative to traditional jobs."

So, the MSU study concludes, with all the changes that are taking place and will take place, "all of this represents the development of a more direct interaction between those who produce and those who consume, with the result that this close interaction is changing the participants as well as the process.

"Welcome, all, to the new world of the new entrepreneur."

Welcome, indeed.

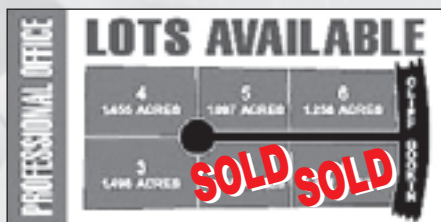
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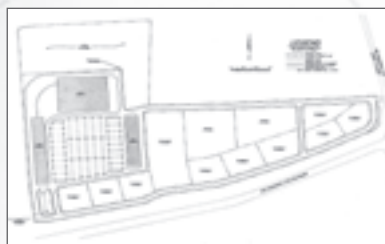
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Small businesses are attractive alternative to playing stock market, investor says

■ **Two investors said they look for entrepreneurial projects with good business plans and good people.**

By **Carlie Kollath**
BUSINESS JOURNAL

OXFORD – Longtime entrepreneurs and small business investors Lawrence and Jan Farrington say the rocky stock market is opening up investment opportunities for start-up businesses.

Lawrence Farrington said many of his investor friends have pulled their money out of the stock market because it is too volatile right now. Instead, they are looking for alternative places to invest their money and are finding that private startup businesses are attractive destinations.

"If you've got the idea and the business plan, you come to somebody like Jan and I for the money part of it," he said. "Then we start a partnership."

Jackson-based Lawrence and Jan Farrington are part of Mississippi's Angel Investor Groups and have invested in several companies started in Northeast Mississippi, including Vino Del Sol, a wine importing company started by Ole Miss students. Jan Farrington also is heavily involved with Mississippi Technology Alliance, a nonprofit geared at getting technology-based economic development in Mississippi.

The Farringtons were in Oxford late last month as part of UM's School of Business Administration's Otho Smith lecture series. Their presentation to the MBA students focused on how to invest in entrepreneurs.

"Entrepreneurship is not just starting a business of your own," Lawrence Farrington said. "You can invest in other entrepreneurs and startups. If you are careful and lucky, you'll get great rewards and

Turn to **INVESTOR** on Page 22

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Competitive fire still burns inside Robinson

■ Tom Robinson started his advertising agency 25 years ago.

By Dennis Seid
BUSINESS JOURNAL

TUPELO – Tom Robinson decided to do things a little differently in marking his business' 25th anniversary.

"We've just started our 25th birthday celebration," said Robinson, who owns Robinson & Associates, an advertising agency in Tupelo. "We're going to enjoy it for the whole year – I feel like it's a great accomplishment to be in business for 25 years."

But growing up near Albany, Ga., Robinson's career appeared destined for newspapers. His father was a newspaper editor, and Robinson went to the University of Georgia, studying advertising and public relations.

Robinson was a young reporter in the early 1960s, with the Civil Rights movement

under way. One of the figures he followed was a dynamic leader named Martin Luther King Jr., who got involved in the Albany Movement, a desegregation coalition formed in November 1961.

"That was an amazing time," Robinson said.

In 1964, Robinson interned for the Associated Press in Atlanta. A year later, he met his wife, Freda, and a year after that, he was called to military service.

Four years in the U.S. Air Force sent him to Clark Air Base in the Philippines and Scott Air Force Base in Illinois.

He almost stayed in the Air Force, but said he had a strong desire to get into public relations. However, as a newspaper publisher's son, he was next in line for the job.

"But I wasn't necessarily ready to do that," Robinson said with a laugh. "And my dad said it was OK to get into PR."

So, Robinson joined a PR and advertising agency in Jackson.

Turn to **ROBINSON** on Page 9



Tom Robinson started his career in the newspaper business at an early age. He later got into the public relations and advertising field and started his own agency. This year, his company, Robinson & Associates, celebrates its 25th anniversary. Some of the company's clients over the years have included BancorpSouth, McDonald's and Toyota.

DENNIS SEID

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'Sister act'

Family building a reputation with candy connoisseurs

By ALICE ORTIZ
MONROE JOURNAL

AMORY - Siblings Elaine Dinstuhl and Patty Hawkins have brought their family's confectionary and entrepreneurial background to Amory with the opening of Sister Act, a fine candy shop.

Hawkins has been in the flooring business in Amory for many years, while Dinstuhl and her husband, Gary, moved to Wren a little more than a year ago from Maine.

The Dinstuhls come from a candy company background. Gary's great-grandfather started the Dinstuhl Candy Co. in Memphis in 1902. The couple sold the business in September 2002. Even though the company is no longer family owned, the Dinstuhls have a son who still works there.

The Dinstuhls relocated to New England after Gary was offered a job as a chocolate consultant for a large chocolate manufacturer.

When the Dinstuhls moved back down South, Elaine said she wanted to have a business. Hawkins said she had space in her store, Flooring Concepts, for a joint venture. The two sisters then decided to see if Amory could support a Main Street candy store.

Gary, a fourth-generation master confectioner, became the technical consultant for Sister Act. A grand opening was held in early November, and the response has been great, according to the owners.

For now, Sister Act offers 35 different candies, which are all made locally by Elaine Dinstuhl and Hawkins.

"We want to see what the



ALICE ORTIZ/MONROE JOURNAL

Sisters Elaine Dinstuhl and Patty Hawkins last month opened Sister Act, a fine candy business. The women make their own goodies, including turtles and white chocolate-covered pretzels.

community wants and what sells here," Dinstuhl said. "We are making the same thing we did in Memphis except on a smaller scale.

"This is an artisan shop because we make everything in small batches and it's all hand-made."

The sisters use only natural ingredients in making their candy and are buying from local businesses when possible.

"We are working with Mississippi State Extension Service and want to use local sup-

pliers," Dinstuhl said. "We want to use local pecans and produce. We want this to be a Mississippi-made product."

Customer favorites

Among the customer favorites are the chocolate-covered strawberries, which Hawkins said are a "mainstay" of the business.

"They are a little unique. They have a cordial center around them like the juice around cherries, but the strawberries remain fresh,"

she said.

Other popular items are English toffee, orange pecans, white chocolate-covered pecans and pecan puffs.

Sister Act also makes gift, holiday and corporate baskets.

Sister Act

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■ Owned by Elaine Dinstuhl and Patty Hawkins.



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'We don't take anything for granted'

■ The owners of Southern Automation and Controls say they strive to stay focused on the principles they started with 12 years ago.

By Carlie Kollath

BUSINESS JOURNAL

TUPELO – Southern Automation and Controls started in 1996 as a side business that the three owners did after ending their work day at Cooper Tire & Rubber Co.

The three men – Jack Cameron, Gary Purdon and David Winstead – spent their free time working with manufacturers to design and build custom human-machine interface software and hardware that help the plants run more efficiently. Winstead said all of the profit went back into the company so the three owners didn't have to borrow money and get bogged down in debt.

"It's one of the things that helped us get started," he said.

Then, SAC got a national contract with GE to service the company's systems, allowing the three men to work full-time for SAC. The contract also



CARLIE KOLLATH

David Winstead, co-owner of Southern Automation and Controls; Nicky Rutledge, panel builder at SAC; and SAC co-owner Jack Cameron stand in front of one of the panels the company is building for a client. SAC makes custom human-machine interface software and hardware for manufacturers.

made potential clients take SAC seriously, Winstead said.

Cameron said, "We were a new company and we were small. There was a proving process."

Now, SAC averages 12 employees and can scale up to 28 when there are a lot of projects going at the same time.

Cameron and Winstead said it was important for their business to find a niche, which they did. They found that there were companies that sold the hardware and the parts, but they didn't sell the software or install it.

So, SAC zeroed in on that business opportunity. Cameron said SAC partnered with machine shops that would provide the hardware and SAC would provide the electrical controls. The client then would have to deal with only one company.

SAC also found growth opportunities in providing maintenance on electrical controls and equipment that were already installed. And, the owners said the maintenance calls help build a customer relationship so when it comes time for the manufacturer to replace the equipment, SAC has a good chance of getting the contract.

Turn to **AUTOMATION** on Page 19

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BancorpSouth, Renasant shun Treasury program

■ **The Tupelo-based banks won't apply to participate in the Capital Purchase Program.**

BUSINESS JOURNAL REPORTS

TUPELO – BancorpSouth and Renasant opted not to participate in the U.S. Treasury Department's Capital Purchase program last month, saying their financial positions were strong.

The CPP program, part of the federal government's Troubled Assets Relief Program, allows the Treasury to buy up to \$250 billion of senior preferred bank shares.

That includes \$125 billion set aside for the nine largest U.S. banks, including Citigroup, JP Morgan, Morgan Chase, Goldman Sachs and Morgan Stanley.

Birmingham-based Regions Bank and Jackson-based Trustmark are two regional banks that said they would participate.

The move by the Treasury Departments allows the government to have an equity stake in the participating banks, thus increasing the capital positions of the banks.

The idea is to show consumers that U.S. banks are "safe," thus restoring confidence

in the U.S. banking system and credit markets.

By participating, banks must agree to put caps on executive pay and restrictions on dividend payments.

For BancorpSouth and Renasant, the choice was thanks, but no thanks.

"Renasant is currently well-capitalized," said Chairman and CEO Robin McGraw, "and we believe that our strong capital position, coupled with future earnings, should allow us to meet projected balance sheet growth, deal with the downturn in the economy and take advantage of strategic growth opportunities without CPP funds."

BancorpSouth also came to the same conclusion. Chairman and CEO Aubrey Patterson said that while the bank leaders support the intent of the program, they also believe BancorpSouth is well-positioned to handle the hard times.

"In our opinion," he said, "it is clearly in the best interests of our shareholders to continue with our strong, conservative capital management plan, without resorting to the inclusion of government capital."

Robinson

Continued from Page 6

In 1972, he moved to Tupelo to establish the company's office here, then decided to strike out on his own in 1984.

Without any clients, he opened the doors to his new office in a space at 1 Mississippi Plaza, where he met Aubrey Patterson, who was in charge of leasing.

From that point, their professional relationship blossomed, and BancorpSouth, of which Patterson is now chairman and CEO, became one of Robinson & Associates' first clients.

BancorpSouth, now the largest state-chartered bank in Mississippi and one of the top 50 largest in the country, remains one of Robinson's many clients, which has included McDonald's and Toyota.

"We're not a high-profile ad agency," Robinson said. "Certainly we like to be noted and recognized, but that's not our primary objective. I know it sounds trite and it's over-used, but we really judge our success by your success."

And even though the public relations and advertising business has changed over the years, Robinson

said one critical element hasn't changed.

"Everything is built on relationships, period," he said. "The biggest concern nowadays is everything happens so fast. It does take a little time to think about something. Just because you have a computer, you still have to have a creative mind."

And Robinson said he's proud to be part of a talented creative team "which is not headed by me," he added with a laugh. "I just like being a member."

Robinson has a staff of nine, many of whom have been with him for much of the past 24 years.

"That's been a big part of our success – the people we have here who know our clients, who in turn know them," he said.

"Some people talk about selling an idea. I present an idea or present a case," Robinson said. "I remind clients of our first decision and we talk through the process. But we don't 'sell' an idea."

As for the next 25 years, Robinson said he'll eventually retire, but he's having too much fun right now.

"I was told many years ago, 'Don't ever go to the plate unless you plan to swing at the ball,'" he said. "I love to compete, and I love to win."

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Chamber Connection

A publication of Journal Publishing and the CDF Chamber Division – December 5, 2008

Tupelo named 6th least expensive place to live

ACCRA cost of living index Third Quarter 2008 results

The Tupelo, Mississippi micropolitan area has been named the 6th least expensive place to live in the United States for the third quarter 2008, by the ACCRA Cost of Living Index. The Tupelo micropolitan area includes Lee, Pontotoc, and Itawamba counties.

Tupelo's composite index was 85.5%, well below the national average of 100%. In a regional comparison, Tupelo was the least expensive micropolitan overall among similar southern cities, and was also least expensive when compared to other cities in Mississippi. Tupelo was ranked in the top ten for lowest cost housing markets nationwide.

"During these tough economic times, it is a comfort to know that Tupelo remains among the most affordable places to live in our nation," said Tupelo Mayor Ed Neelly.

In the first quarter 2008, Tupelo ranked 17th nationally with a score of 87.0%, from 311 contributing urban areas.

The ACCRA Cost of Living Index is compiled and published by the Council for Community and Economic Research. It measures regional differences and is based on six components – housing, utilities, grocery items, transportation, health care, and miscellaneous goods and services. 315 communities participated in the third quarter survey.

ACCRA Cost of Living Index - Q3 2008*				
	CITY	STATE	ACCRA RATING	METRO, MICRO, OR NON-METRO
1	Douglas	GA	82.8	Micro
2	Joplin	MO	83.2	Metro
3	Clarksville	TN	84.3	Metro
4	Pryor Creek	OK	84.4	Non-metro
5	Muskogee	OK	85.2	Micro
6	TUPELO	MS	85.5	MICRO
7	Fort Smith	AR	86.2	Metro
8	Harlingen	TX	86.4	Metro
9	Mason City	IA	86.5	Micro
10	Martinsville	VA	86.5	Micro

Regional Cities Comparison - Q3 2008*			
CITY	STATE	ACCRA RATING	METRO, MICRO, OR NON-METRO
TUPELO	MISSISSIPPI	85.5	MICRO
Jonesboro	Arkansas	86.9	Metro
Memphis	Tennessee	87.8	Metro
Jackson	Tennessee	88.3	Metro
Paducah	Kentucky	88.7	Micro
Decatur	Alabama	88.8	Metro
Huntsville	Alabama	92.7	Metro
Jackson	Mississippi	96.4	Metro

Mississippi Cities Comparison - Q3 2008*			
CITY	STATE	ACCRA RATING	METRO, MICRO, OR NON-METRO
TUPELO	MISSISSIPPI	85.5	MICRO
Hattiesburg	Mississippi	92.3	Metro
Meridian	Mississippi	93.4	Metro
Gulfport-Biloxi	Mississippi	93.7	Metro
Jackson	Mississippi	96.4	Metro

* All data is from the Council for Community and Economic Research, Cost of Living Index October 2008

*315 communities participated in the Q3 survey

Chamber focus

Dear Friends:

We congratulate Carolyn Moss and Jane Myers on their recognition as Ambassadors of the Quarter. Our Ambassadors are members from all professions and backgrounds who volunteer to provide a crucial link between CDF and its members. Carolyn and Jane do a wonderful job and represent us well. We appreciate all of our Ambassadors and thank them for their service.

The Business to Business Connection trade show and Taste of Tupelo, planned for January 27 - 28, is generating a great deal of interest. What better way to showcase your goods and services than a trade show of businesses? The registration forms have been mailed, and it's not too late to participate.

Also, mark your calendars for Thursday, January 22 for the NEMS Economic Forecast Confer-



SMITH

ence. An exciting program is being planned by the committee, chaired by Terry Baker of Community Bank. Invitations are being mailed later this month.

As we enter into this holiday season, CDF is mindful of our many blessings. We are thankful and appreciative to all of our members for their continued support. Let's all continue working together to make 2009 the best year ever.

We wish you all a Merry Christmas and best wishes for a safe and prosperous New Year.

Vice President of Chamber Services

Community Development Foundation's Board of Directors for 2008-2009

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.

2008-2009 Executive Committee

Mitch Waycaster, Chairman
Jim Fitzgerald, First Vice Chairman
Chris Rogers, Second Vice Chairman
David Rumbarger, President/Secretary
Jack Reed, Jr., Past Chairman

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Billy Crews
Chauncey Godwin
Lisa Hawkins
Shane Hooper

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Tim Weston
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New CDF MEMBERS

AEROTEK
MR. JOHN AUSTIN
1255 LYNNFIELD RD., BLDG. A, 110
MEMPHIS, TN 38119
(901) 462-2110
EMPLOYMENT AGENCIES

BRIAN HICKS-FARM BUREAU INSURANCE
MR. BRIAN HICKS
P.O. BOX 347
TUPELO, MS 38802
(662) 842-7034
INSURANCE

EYEMART EXPRESS
MS. MIRANDA MOORE
837 KINGS CROSSING DR., #10
TUPELO, MS 38804
(662) 842-2740
OPTOMETRY

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BELDEN, MS 38826
(662) 871-8719
APARTMENTS

HENSON DISTRIBUTING CORPORATION
MR. JIM HENSON
211 W BANKHEAD ST.
NEW ALBANY, MS 38652
(662) 534-4831
INDUSTRIAL SUPPLY

THE PINES AT BARNES CROSSING
MS. NANCY OLIVER
4100 N GLOSTER ST.
TUPELO, MS 38804
(662) 346-6896
APARTMENTS

SCRUBS & MORE
MS. KAY VINSON
1138 W MAIN SHOPPING CENTER
TUPELO, MS 38801
(662) 842-4011
RETAIL AND SPECIALTY SHOPS

SWIRLZ
MS. KIM ROOT
209 COURT ST.
TUPELO, MS 38804
(662) 791-7822
RETAIL AND SPECIALTY SHOPS

13 14
Dates to remember

FIRST FRIDAY

7:00 a.m.

Friday, January 9, 2009

Mall at Barnes Crossing Food Court

NORTHEAST MS ECONOMIC FORECAST CONFERENCE

8:30 a.m. - coffee

9:00 a.m.-11:00 a.m. - program

Thursday, January 22, 2009

BancorpSouth Conference Center

BUSINESS TO BUSINESS CONNECTION & TASTE OF TUPELO

Tuesday, January 27-Wednesday, January 28,
2009

BancorpSouth Arena

Sign up for your
booth space now!

Visit www.cdfms.org or

Call the CDF office at 662.842.4521.

Moss and Myers Named Ambassadors of the Quarter

The Ambassadors of the Quarter for the second quarter of 2008-2009 are Carolyn Moss, general manager, Comfort Inn, and Jane Myers, owner, Wiggles & Wags Pet Sitting. They earned this distinct honor by attending ribbon cuttings, ground-breakings, and other events in support of the Community Development Foundation. Both Ambassadors volunteered their time during the CDF 60 Years of Service Celebration week and during the 2nd Annual CDF Membership Golf Tournament.

As general manager of the Comfort Inn, Carolyn Moss strives to be the most consistent hotel in Tupelo. She is proud of her friendly staff who go out of their way to ensure that their guests not only have a pleasant stay at the Comfort Inn, but will stay with them in the future. General Manager for nine years, Moss has been in the hospitality industry for over 11 years. In this position she oversees general hotel operations, as well as sales and marketing. Her experience as a CDF Ambassador has opened doors that were not always

available to her.

"I love being an Ambassador," said Moss. "I use it as a tool for my sales, to meet new businesses. Meeting other Ambassadors is also a great part of the experience. This has opened up more doors of opportunity to establish good business relationships."

Moss serves a Vice President of the Tupelo Innkeepers Association and has been on the charity board of Shepherd's Hands for the past four years. She is married to Tyron Moss and is the mother of one, with three stepchildren and three grandchildren.

Through Wiggles & Wags Pet Sitting, Jane Myers has created an easy alternative for pet owners, that allows them to leave their pets in the comfort and familiarity of their own home. Myers visits with each new client during an in-home consultation prior to an assignment to meet both the pet and owner, and fees are determined by services provided, rather than the number of pets under her care. Her services include care of dogs, cats, small caged pets, horses, and fish.



Pictured are Carolyn Moss, Comfort Inn; Jennie Bradford Curlee, CDF; and Jane Myers, Wiggles & Wags Pet Sitting.

Myers has just begun to offer a new service to her clients that includes picking up pets to be groomed and taking them home following their appointment. Myers has enjoyed her participation in the CDF Ambassador's Club.

"I have thoroughly enjoyed being an Ambassador," said Myers. "I meet so many people I would not have met otherwise. I really enjoy getting to visit my businesses each quarter. People don't realize how much CDF does to help businesses in our area. They pro-

mote your business and help get your name out there and you have fun at the same time."

When she is not spending time with the animals that she so enjoys, Myers finds time to volunteer at the Sanctuary Village Shop, the Tupelo-Lee Humane Society and St. Luke Methodist Church.

For more information about the CDF Ambassador's Club or to find out how your business can have an Ambassador, please contact Jennie Bradford Curlee at 662.842.4521.

EXPRESS EMPLOYMENT PROFESSIONALS



A ribbon cutting was held at Express Employment Professionals in Tupelo. Pictured on the front row are: Emily Addison, CDF; Waurene Hefflin, Crye-Leike Realtors; Julie Battaile; Renee Hale, Express Employment Professionals; Jacqueline Shumpert, Express Employment Professionals; Jim Goodwin, Express Employment Professionals; Julianne Goodwin, Express Employment Professionals; Councilman Mike Bryan; Jessica Burch, Express Employment Professionals; Julie Bingham, Express Employment Professionals; Tonia Enlow, Express Employment Professionals; Dustin Woodruff, Express Employment Professionals; and Brandon Holloway, M&F Bank. Pictured on the back row are: Andrew Battaile; Les Perry, North Mississippi Medical Center; Michael Addison, Go Box of Tupelo; Toby Hedges, Shelter Insurance; Jane Myers, Wiggles & Wags Pet Sitting; Jan Pannell, Sprint Print; Michelle Crowe, Regions Bank; Paul Mize, BancorpSouth; Ben Hill, Renasant Bank; and Tina Powell, BancorpSouth. Not pictured is Lisa Heylin, Express Employment Professionals. Express Employment Professionals is located at 709 Robert E. Lee Drive in Tupelo and can be reached at 662.842.5500.

SCRUBS & MORE



To celebrate the grand opening of Scrubs & More in Tupelo, a ribbon cutting was held. Pictured on the front row are: Jane Myers, Wiggles & Wags Pet Sitting; Ann Brazil-Coffey, Snelling Staffing; Adam Vinson, Scrubs & More; Steve Vinson, Scrubs & More; Kay Vinson, Scrubs & More; Mayor Ed Neelly; Councilman Mike Bryan; Emily Addison, CDF; Beverly Bedford, City of Saultillo; and Amanda Phillips, Key Staff Source. Pictured on the back row are: Mike Maynard, Weatherall's, Inc.; Tommy Lee, Corner Shoe Store; Barbara Smith, Tupelo Airport Authority; Carolyn Moss, Comfort Inn; Toby Hedges, Shelter Insurance; Julianne Goodwin, Express Employment Professionals; Les Perry, North Mississippi Medical Center; Tina Powell, BancorpSouth; and Ben Hill, Renasant Bank. Scrubs & More is located at 1138 West Main Shopping Center in Tupelo and can be reached at 662.842.4011.

TUPELO YOUNG PROFESSIONALS



Two Tupelo Young Professionals events were held in November. The Tupelo Rotary Club hosted the TYPs on November 3 at their weekly lunch meeting. Pictured with guest speaker Senator Thad Cochran are members of the TYPs. The Tupelo Young Professionals also met at Warehouse 605 on November 4. Attendees enjoyed food and shopping courtesy of Christy Jones and Nena Lowe.

HM Williams Construction Opens Second Headquarters, Announces New Partner

HM Williams Construction, Inc., has opened an office in Jackson, MS, to be run by new partner Reed Nelson. The company will operate dual headquarters in Jackson, MS, and in Tupelo.

Nelson joins Mike Williams as an owner of the general contracting firm. Nelson has 10 years' experience in the construction industry in the Birmingham, AL, and Jackson, MS, markets. Prior to joining HM Williams Construction, the Mississippi State University alumnus worked in business development with a company in Jackson.

Williams has been in the Mississippi construction business for 13 years, having worked with firms in Jackson, Fulton, and Tupelo before establishing ownership of his own firm. He too, is an MSU graduate.

Nelson says, "I'm proud to join Mike and the HM Williams team. Their approach to projects across the Southeast has earned them a reputation for commitment to high

quality and repeat business."

"This expansion is exciting," states Williams. "Reed knows the Southeastern U.S. market well and has already begun to pursue the opportunities it offers."

The company recently broke ground on a new project in Jackson, MS. It is building a corporate office for Eutaw Construction Company, a regional heavy construction firm.

HM Williams Construction, Inc., is a general contracting firm specializing in retail, restaurants, and corporate office complexes in the southeast United States. The company is licensed in Alabama, Georgia, Mississippi, Oklahoma, and Texas.

The new HM Williams location is at 1755 Lelia Drive, Suite 403, Jackson, MS 39216, and can be reached at (601) 362-1181. North Mississippi headquarters are at 1860 Graham Drive, Tupelo, MS 38801, and may be contacted at (662) 844-1181.

Eyemart Express combines value and one hour optical in Tupelo

Eyemart Express, the value leader in the one-hour optical industry is proud to announce the opening of its new location in Tupelo. Eyemart Express has the latest styles and brand name eyewear at the lowest prices. Conveniently located off of North Gloster Street, across from Carlock Nissan, customers will enjoy guaranteed low prices on a variety of eyewear styles, with complete pairs of glasses for only \$38.74.

"We are excited to add another store in Mississippi. It is a perfect complement to our successful locations in Jackson, Hattiesburg, and Gulfport. Eyemart Express is devoted to bringing shoppers value, combined with the convenience of an in-store optical lab," says Dr. Doug Barnes, owner and president. "Our concept is built

around providing a great selection of brand name frames at prices lower than the competition, along with the convenience of one-hour service. In fact, in light of the downturn in the economy, we've lowered prices again to give an even better value to our customers."

Eyemart Express began in 1990 in Appleton, WI. With the addition of the Tupelo location, the company has grown to 77 stores in 17 states. Tupelo is the fourth store in Mississippi and is part of an aggressive 20 store expansion in small and mid-sized markets around the United States.

Eyemart Express is located at 837 Kings Crossing Drive, Suite 10 in Tupelo and can be reached at 662.842.2740 or at www.eyemartexpress.com.



A ribbon cutting was held in conjunction with the grand opening of EyeMart Express in the Kings Crossing shopping center. Pictured on the front row are: Molly Barnes, EyeMart Express; Lea Atherton, EyeMart Express; Traci Marr, EyeMart Express; Demetrius Cunningham, EyeMart Express; Natasha Hughes, EyeMart Express; Sylvia McGaughey, EyeMart Express; Lisa Marie Vasquez, EyeMart Express; Dr. Michael Ware, EyeMart Express; Councilman Berdell Jones; Dr. H. Doug Barnes, EyeMart Express; Rick Nelms, EyeMart Express; Debbie Long, EyeMart Express; Justin Hewlette, EyeMart Express; Emily Addison, CDF; and Paul Mize, BancorpSouth. Pictured on the back row are: Dr. Tom Patera, EyeMart Express; Jonathan Herskovitz, EyeMart Express; Toby Hedges, Shelter Insurance; Miranda Moore, EyeMart Express; Richard Carleton, Mall at Barnes Crossing; Donnie Copeland, EyeMart Express; Chris Klimek, EyeMart Express; Jane Myers, Wiggles & Wags Pet Sitting; Jean Mooneyhan, Mississippi Radio Group; Jeff Covington, Mississippi Radio Group; Amanda Phillips, Key Staff Source; Carolyn Moss, Comfort Inn; and Michael Addison, Go Box. EyeMart Express is located at 837 Kings Crossing Drive #10 in Tupelo and can be reached at 662.842.2740.

ElderScript Services: It's All in the Package



At ElderScript Services, it's all in the package. Counting pills is a task of the past. While most pharmacies use blister cards, a very time-consuming process used to count pills, ElderScript Services uses automated technology in its packaging system.

For two years, the privately owned, independent company, located in Tupelo has provided its services to nursing homes, institutions, assisted living, personal care, and correctional facilities throughout Mississippi and Tennessee.

"For the assisted living and personal care population, we provide medication in a multi-dose packaging format, where all doses due at a particular time are in individual bags for 8:00 a.m., 12:00 noon, supper, and bedtime dosing," said Jamie Gunnells, Director of Pharmacy Services for ElderScript Services. "This saves the facility time in administration of medication and reduces medication error."

ElderScript Services has redefined the typical pharmacy, by exclusively providing single and multi-dose, prepackaged medications, which are labeled and sequentially dispensed according to administration time. Pills are packaged individually, with the patient's name and administration time printed directly on each package, at no additional charge. This format saves time and decreases potential for medication and dosing errors, as nurses are not required to open different bottles at various times throughout the day.

An added service of the company, doctors can prescribe by transmitting prescriptions directly to ElderScript Services through a special software that reduces time spent calling in or writing prescriptions, completely eliminating transcription errors.

ElderScript Services also offers an automatic medication dispensing system to nursing homes, in the MedSelect machine. Each machine is stocked with over 200 drugs and is remotely controlled by an on-call pharmacist, 24 hours a day, seven days a week. When a new prescription is ordered, the pharmacist enters the order from his location. A nurse at the facility then logs-in to the machine and the medication is immediately dispensed. MedSelect is a secure and efficient method of providing nurses exactly what they need, whenever they need it.

Currently, ElderScript Services has 26 members on staff, including seven pharmacists. The company is open six days a week, and delivers to 23 facilities throughout Mississippi and Tennessee.

For more information on ElderScript Services, please contact Jamie Gunnells at 662.842.6204 or jgunnell@elderscript.com.

FIRST FRIDAY



The November First Friday program featured Mr. Bill Renick, chairman, GetSMART Highway Program. The networking breakfast was sponsored by Robinson & Associates.

Job Search Tips may help during hard times

Unfortunately, when the economy is going through a down turn, it also means that unemployment rates rise. Such circumstances can be extremely hard on employees, especially those who have been employed with the same organization for many years. It is also difficult knowing how and where to begin a job search. The following tips are designed to help you, the employee, create a strategy to find employment.

The first step in seeking employment is to prepare a comprehensive resume of your job experience. Many sites on the internet offer valuable tips on how to prepare a resume, what type of information to include, and other useful bits of information.

To begin a job search, the classified ads are a logical approach, but in the world we live in today, it takes a multi-directional strategy for the best results. A great place to start is networking through local contacts, while at the same time taking advantage of job search websites. Such sites include Monster.com, Career Builder.com, and others where you can look for jobs and also post your resume for employers to view. Many employers use these job sites to search for resumes that match the skill set and talent that they are seeking. These sites also offer practical advice from resume

TOYOTA CAREERS!

For Skilled Maintenance Hourly positions

Go to: www.mdes.ms.gov
 Click: **MOJO Job Opportunities**
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Create a log in. Create a new profile and enter resume information for positions that suit your experience and preferences.



TOYOTA CAREERS!

For Salaried positions

Go to: www.toyota.com/jobs
 Select: **Mississippi**
 Select: **United States**
 Select: **Job Category that best suits your experience and preference**
 Click: **Search Jobs and Apply Now**



writing to interviewing.

Keeping track of where you have sent your resume, who you have networked with, and when you are going to follow up is important. Broadcasting hundreds of resumes is not as helpful if you don't keep track of where you have sent them.

For more information on how to begin the job search

process, a myriad of information is available in Tupelo/Lee County. Please visit the following links to learn more about opportunities available in your area.

The Mississippi Department of Employment Services: Mississippi Online Job Opportunities (MOJO) or your local WIN Center. www.mdes.ms.gov

Available business spaces?

There are signs of success at the Renasant Center for IDEAs Tupelo/Lee County's Regional Business Incubator

Giving a guided tour through the Renasant Center for IDEAs, Tupelo/Lee County's Regional Business Incubator, Wayne Averett, the Community Development Foundation's VP of Entrepreneurship and Small Business Development, loves to show off the incubator's small business counseling center, work room, and business client offices. But he beams with equal pride over the center's newly unoccupied space, a true sign that the incubator is functioning as designed.

"It is typical for an incubator to take three to five or even more years to graduate a client. In just over two years, we have already graduated three clients," Averett said.

The mission of the incubator is to "provide the physical and social infrastructure to assist in the formation and development of successful small businesses, which will diversify our area's economy, create regional job opportunities, and foster economic growth and vitality." By combining work with business clients in the incubator and aggressively offering specialized training and individual counseling, incubator advisory board chairman David Henson added, the incubator has more than met expectations.

The services offered by the Renasant Center for IDEAs, located in Tupelo's downtown Fairpark Redevelopment District, are numerous. They include: access to a fully equipped workroom with copier, scanner, fax, printer, mail machine, and other office tools; assistance with access to business financing, shared administrative services; free counseling from the Mississippi Small Business Development Center and Northeast Mississippi Contract Procurement Center; a mentorship program offered in partnership with the Women's Center for Entrepreneurship at the Mississippi University for Women; peer review of business plans, and assistance with exiting the in-

culubator. The business incubator was designed to facilitate the development of new small businesses and help in the redevelopment of downtown Tupelo. The incubator has startup business spaces designed to serve a new restaurant business, retail space, office space, and light manufacturing/training. Glass walls and the layout of the facility encourage interaction between clients, visitors, and support staff.

Not long ago the incubator was nearly full and without much space to serve new clients, but the recent graduations of Residence Hospice Care, Inc., Joe Joe's Espresso, and Tierce Motivational Training have created the capacity to serve additional clients who want to start small businesses using the bundle of services and space offered at the incubator.

"Our program focuses first on working with prospective entrepreneurs and new small business owners to develop well thought-out business plans," Averett noted, "and then the entrepreneurs present their plan to our board of advisors, and if approved for admission, we work with them during their stay in the incubator to develop the business's start-up goals."

Sometimes these business goals change dramatically during the critical start-up phase of a business. Joe Joe's Espresso, for instance, started as a P.B. Loco franchise and eventually graduated to become a coffee shop with a drive-thru to open soon.

"The incubator allowed me to get a business office and a support network of clients much quicker than I would have been able to do otherwise," said Deborah Tierce of Tierce Motivational Training. "Now, I've developed a personal coaching focus into my business and have located to a new home office in downtown Tupelo."

Debi Wheeler, Administrator of Resi-

dence Hospice Care, Inc., added that the staff of the Community Development Foundation has been able to connect her to affordable professional resources such as local accounting and marketing expertise that she never would have known existed otherwise.

"Starting a business is so hard. You need every bit of help you can get, and in an incubator setting the help is offered from all kinds of sources: the staff here, the Small Business Development Center, other business owners in the incubator, and people in the community who know you're here and want to help," said Wheeler.

Another point of pride for David Rumbarger, President/CEO of the Community Development Foundation, is where all of the incubator's graduates are going: so far all have graduated to other locations in Tupelo.

"Tough economic times remind us to keep our focus on the people here at home who may need help in trying their hand at owning a business for the first time, and we should do our best to support their work to build our community," Rumbarger added.

Two other exciting businesses under development in the incubator are PediaStaff and the Mabus Birch Agency, both of which are locally owned.

PediaStaff is a full-service pediatric and school-based therapy staffing and recruitment specialist. They specialize in recruiting pediatric speech language pathologists (speech therapists), physical therapists, and occupational therapists in permanent and contract therapy jobs nationwide. Owners Brenda and Keith Adams recently completed a mentorship project with the incubator and the Women's Center for Entrepreneurship to optimize Google searches for staffing needs to drive more traffic to their website.

"Website search term optimization is a new expense, and the technical expertise required to get PediaStaff's website to the top of the Google search didn't come cheap," said Brenda Adams. "But with a little outside assistance, we were able to leverage our resources in order to continue to grow the business."

Marketing veteran Duane Birch and award-winning graphic designer Josh Mabus also know about working hard to grow a new business.

"We worked through more than a dozen versions of our business plan to come in here," Birch said, "and now Wayne has pushed us to complete the other business development programs. Since every business and every business owner is different, it helps to have a variety of tools available to meet our needs."

With three graduates under its belt, the Renasant Center for IDEAs has more capacity to serve additional business clients. Although those interested in starting a business are encouraged to stop in anytime, the CDF team has planned a "Small Business Boot Camp" for early next year. The boot camp will be offered free of charge with the Mississippi Small Business Development Center. The boot camp is a nine-week session designed to help entrepreneurs take their ideas and learn how to successfully turn them into new businesses.

"The economy is tough right now, so we want to make sure that those who want to start businesses know about the resources we can offer to help them," Averett emphasized. "No matter who you are or what kind of business you have envisioned, there are great tools available to help you at no cost. Most importantly, we want to offer assistance to anyone in Northeast Mississippi who needs help – even if they're not interested in starting their business in the incubator."



Tupelo/Lee County is "Cooper Proud"

In a continued effort to show the community's support for Tupelo's Cooper Tire & Rubber Company plant, Reed's and the Community Development Foundation partnered to distribute t-shirts to the company's employees. Over 1,800 t-shirts were given out to employees at the plant during a presentation on November 19 by Reed's owner, Jack Reed, Jr. The t-shirts include the Cooper logo, along with the words "Roll On!" Individuals who are interested in purchasing similar t-shirts to show support for Cooper Tire may visit Reed's downtown location or its storefront in the Mall at Barnes Crossing. Pictured, Cooper employees and city and county officials yell "Cooper Proud!" during the presentation.

BLIND MART



To celebrate the opening of the new location of Blind Mart, Inc. and Lifestyle Cabinetry, Inc. a ribbon cutting was held. Pictured are: Bea Luckett, J. Guyton Group Realty; Waurene Heflin, Crye-Leike Realtors; Emily Addison, CDF; Michelle Crowe, Regions Bank; Jeniffer Baldwin, Blind Mart, Inc. and Lifestyle Cabinetry, Inc.; Michael Addison, Go Box; Rhonda Ryan, Blind Mart, Inc. and Lifestyle Cabinetry, Inc.; Caleb Freeman, Blind Mart, Inc. and Lifestyle Cabinetry, Inc.; Toby Hedges, Shelter Insurance; Barbara Smith, CDF; Les Perry, North Mississippi Medical Center; Barbara Smith, Tupelo Airport Authority; Nicole Freeman; Carolyn Moss, Comfort Inn; Delbert Freeman; Sabre Freeman; David Brown; Jill Burks; and Bill Agee. Blind Mart, Inc. and Lifestyle Cabinetry, Inc. is located at 264 South Veterans Blvd. in Tupelo and can be reached at 662.842.3113.

The Staff of the
Community Development
Foundation Wishes you a
Merry
Christmas
and
Happy
New
Year



BUSINESS ROUNDTABLE



The November Business Roundtable was held November 19 in the CDF boardroom. Participants heard reports from such businesses as Barnes & Noble, AvonLea Retirement Community, and MG Landscape Group. The next meeting of the Business Roundtable will be Wednesday, January 21, 2009. To join the Business Roundtable please contact Emily Addison at 662.842.4521.

Mark Your Calendar FIRST FRIDAY

Friday, January 9, 2009

Speaker,

Peter Rinaldi

Plant Manager, General Atomics

Sponsor, Tupelo Recycling
The Mall at Barnes Crossing

Food Court, 7:00 a.m.

Continental Breakfast Will Be Served.

For more information, call: 662.842.4521

Join us for a special December meeting of the

TUPELO YOUNG PROFESSIONALS

Thursday, December 18

5:00 p.m. to 7:00 p.m.

Reed's

Downtown Tupelo

Gather in the men's store for refreshments and networking. The TYPs will be adopting several angels from the Salvation Army Angel Tree. Please bring a monetary donation for this project for entrance into the meeting. 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



Community Development Foundation Application for Membership

Please tell us about your organization

Organization Name

Mailing Address

City, State, Zip Code

Physical Address (if different)

City, State, Zip Code

Website

Number of Employees

Category (list located on the back of this application)

Keywords (choose up to 10 words that describe your business)

Main Contact (will receive all chamber correspondence)

Contact Name

Title

Phone

Toll-free phone

Fax

E-mail address

Additional Contact

Name

Title

E-mail

Areas of Interest (please circle your selections)

Ambassadors

Business Roundtable

Leadership Program

Tupelo Young Professionals

Do we have your permission to use your photos in our chamber publication(s)?

Yes No

Signature and title of authorized person with your company

- My CDF membership check is enclosed \$_____
- Please send me an invoice
- Please bill payment to: VISA MasterCard American Express
 - Card Number _____
 - Expiration Date _____
 - Signature _____

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 www.cdfms.org

Automation

Continued from Page 8

“From day one, our No. 1 goal wasn’t necessarily the number of projects but the quality of the projects,” Winstead said. “We’ve worked really hard to develop a personal relationship with our customers. As long as they are successful, we’re going to be successful.”

Make customers happy

Cameron said the relationship aspect plays a big part in SAC’s business practice.

“No matter what, make the customers happy with what they purchased,” Cameron said. “If they aren’t happy, they aren’t going to call you back.”

Sometimes that philosophy means spending extra time with a client, which might cut into immediate profit, but in the long run it pays off, Cameron said.

Cameron and Winstead said the personal relationship mentality carries over into their dealings with their employees.

“We have such an investment in the people we have and the knowledge they have,” Cameron said. “Even in hard times, you have to make sure you hold onto them because you don’t find that type of skill.”

And Winstead said the company has been lucky to find employees who care about the success of SAC.

“Not only for their benefit but they truly want to see us succeed as a company and that means a lot,” Winstead said.

But since the three men own the business, the employees add an extra layer of responsibility for the entrepreneurs.

“Not only do we have to consider our livelihoods and success, but the livelihoods of the people who work for us,” Winstead said. “In the early days, the economy was good and money was there. When it slowed down in 2003, 2004, it

really forced us to focus on running the business efficiently. When things picked back up, we stayed true to what we learned. We’re doing pretty good now, even with everything else slowing down.

“We don’t take anything for granted when things are good. We strive to be hungry.”

Cameron said the company is going to keep prowling for new jobs, but it’s hard to have a five- or 10-year plan with the economy on a roller coaster right now. But overall, he said he sees a bright future for the small business.

“As long as our area continues to get away from furniture and continues to diversify, there will be a lot of growth - not only with our company but with others,” Cameron said.

Contact **Carlie Kollath** at (662) 678-1598 or carlie.kollath@journal.com.

THE NORTHEAST MISSISSIPPI

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BUSINESS REWIND

LEE COUNTY

Incentives top \$30M to keep Cooper Tire

■ TUPELO - State and local officials are offering more than \$30 million in incentives to keep the Cooper Tire & Rubber plant here.

Cooper is undergoing a "network capacity study" that likely means the closing of one of its U.S.

plants, which includes Tupelo. Cooper's other sites are Findlay; Albany, Ga.; and Texarkana, Ark.

Cooper hopes to make a decision by Jan. 19, but company officials indicated last month that it could be made before then, or even after. The company will use 10 major criteria in determining which plant to close, although how those factors are weighted is unknown.

Cooper Tire is the third-largest employer in Lee County. It employs about 2,000 people directly and indirectly, with about \$150 million in annual payroll. The company sits on about 40 acres on South Green Street, occupying the former Penn Tire facility.

Bauhaus to close plant on Feb. 7

■ SHERMAN - Furniture maker La-Z-Boy is closing its Bauhaus plant Feb. 7, laying off 139 employees due to economic reasons.

The company said production from the Sherman plant would be shifted to the Bauhaus plant in Saltillo, but a spokeswoman said that would not include a transfer of most jobs.

"About 10 to 15 R&D and engineering jobs will

move over" to Saltillo, she said.

The Saltillo facility has about 225 employees. In November, La-Z-Boy, in efforts to shore up declining sales, said it would cut 10 percent of its employees and close 15-20 La-Z-Boy Furniture Galleries stores. The company also said it would cut its planned fiscal 2009 capital expenditures from about \$27 million to \$18 million-\$20 million and would reduce operating expenses and inventories.

Block to lay off 120 workers in January

■ TUPELO - Block Corp. will lay off 120 employees - about half of its work force - starting Jan. 1.

The apparel maker operates a distribution center and warehouse in Tupelo.

Officials blame a poor retail market for the layoffs.

Block's layoff comes not long after Lanier Clothing's announcement in August that it was shutting down its Tupelo operations by December, leaving 46 people without jobs.

Block, which consolidated its Amory and Columbus operations to Tupelo three years ago, will keep about 100 workers at its facility. The Block retail store also will remain open.

Romies to barbecue at additional location

■ TUPELO - Romie's Grocery is expanding into downtown Tupelo with a taste of barbecue.

The new restaurant, geared mainly at the

lunch crowd, will be at the former laundry at the corner of Green and Clark streets in Mill Village.

Leeann Lesley, co-owner of Romie's with her husband Rob, said Romie's Barbeque will open at the end of January or beginning of February. It will have three employees, plus Rob and Leeann Lesley.

The restaurant will have a different menu from Romie's Grocery and will focus on barbecue meat, smoked chicken, homemade sides and a salad bar. It will be open for lunch and then serve take-home meals for the after-work crowd.

The restaurant will have booth seating for about 30 people, she said.

Club Libby Lu to close mall location in May

■ TUPELO - Club Libby Lu's parent company, Saks Inc., said it will close the tween beauty chain by May 2, 2009, so it can focus on its Saks Fifth Avenue business.

Libby Lu operates a space inside Belk at The Mall at Barnes Crossing. A representative from the Tupelo location declined to comment or provide any information about the number of employees locally.

Saks currently operates 78 Club Libby Lu stand-alone stores in malls nationwide and 20 Club Libby Lu store-in-stores within former Saks-owned locations.

Former Ramada Inn now a Travelodge

■ TUPELO - The Ramada Inn on North Gloster

Street is now a Travelodge.

The chain has more than 500 locations throughout the United States, Mexico and Canada.

The Travelodge brand is owned by Wyndham Worldwide. Other Wyndham hotel brands in the Tupelo area include the Howard Johnson, the Days Inn, Wingate by Wyndham, Baymont Inn & Suites and Super 8.

Jos. A. Bank looking at mall for location

■ TUPELO - Men's clothing retailer JoS. A. Bank has turned in site plans to the City Planning Department, listing an address inside the Mall at Barnes Crossing.

The address, suite 202, is next to Coldwater Creek, which opened Nov. 4.

JoS. A. Bank has more than 400 stores nationwide and sells men's tailored and casual clothing, footwear and accessories.

The site plans describe the proposed Tupelo store as 4,126 square feet with a sales area, tailoring/press area and a fitting area. Company officials did not return phone calls seeking additional comments, such as a timeline and opening date for the store.

Officials at the Mall at Barnes Crossing have a policy not to comment on retail projects before they are officially announced.

TISHOMINGO COUNTY

Dynasteel adding 50 workers to luka plant

■ IUKA - More job opportunities in the metal fabrica-

tions trade soon will be available in Tishomingo County with the expansion of Dynasteel Corp.'s luka plant.

A new 42,000-square-foot building due to be completed by year-end will add production capacity and at least 50 jobs at the 150-employee Yellow Creek plant, said Murray Creasy, corporate vice president.

Creasy expects that by the end of February everything should be in place to provide a combination training and work program. Individuals brought into the program would have four hours of classroom training in math, blueprint reading and welding four days a week and the remaining hours spent working in the plant, all of which would be paid time.

LAFAYETTE COUNTY

High Point Coffee buys office coffee company

■ OXFORD - Specialty coffee roaster High Point Coffee Distribution has acquired Coffee & More, a Mississippi office coffee service company.

The company, formerly owned by VendaSnack Services, will be named High Point Office Coffee Services. High Point will use the new line to provide office coffee service in North Mississippi, Jackson and the Memphis area.

Rich Thomas, vice president and general manager of HPOCS, will oversee the company's office coffee services division.

HPOCS will operate out of High Point's 8,000-square-foot roasting plant in Oxford. In addition, fractionally packed coffee will be processed and distributed from the Oxford roasting facility for the office coffee business.

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Entrepreneurs

Continued from Page 2

Wiebe said entrepreneurs should use the time to formulate a strong business plan that will help secure financing.

"Don't put it off," he said. "It takes a while to get all the business numbers you need."

He added that with the economic situation, a banker most likely is going to turn down an entrepreneur's first request for financing. And when bankers do start looking at the request, Wiebe said the banks want better credit and better collateral.

"The banks are being hard and it's no surprise," he said.

With this in mind, Betcher said another option might be to hold off on requesting financing and instead focus on getting to know your banker.

"Normally, bankers are a wealth of information," she said. "Take them to lunch and tell them you have a concept and pick their brain."

By getting their advice upfront, Betcher said it will give entrepreneurs the opportunity to work out any potential objections from the bank before the official presentation.

Tips for existing businesses

Current small business also need to

Tips for starting your business in a sour economy:

- Choose businesses with low overhead and minimal credit need.
- Plan, plan, plan. Have the best business plan possible.
- Get to know your banker before you ask for a loan.
- Do excellent customer research and find out what your target audience wants.

focus on the numbers during this economic crunch, Betcher and Wiebe said.

Wiebe advises that current businesses review a profit and loss statement at least every quarter, but every month is more preferable.

"Now more than ever, they need to get a P&L statement and analyze it and see if they are losing control of costs," Wiebe said.

Wiebe said if business owners need help reviewing the statements, the SBDC provides the help for free.

Along with keeping a handle on costs, Wiebe recommends that current business clean out excess inventory.

And, as always, provide top-notch customer service "because you can't afford to lose them."

In addition, future and current business owners should find their business focus.

"We are seeing our entrepreneurs realize that they have to have something that sets them apart more than exceptional service," Betcher said.

She said she has seen a trend lately for social entrepreneurship that combines a for-profit business with a mis-

When I grow up...

- Teens are less interested in starting their own businesses than they were a year ago, according to a study released last month by Junior Achievement.
- The study found that surveyed 13- to 18-year-olds were 60 percent interested this year, compared with 67 percent last year.

sion that benefits the common good, such as a discounted homework tutoring company or an eco-friendly business venture.

"We're seeing more of the giving-back type of idea," she said.

The economic lull also is a good time for startup businesses and current small business to do market research, Betcher said.

"There's no more just putting it out there to everyone and everybody and hoping they'll buy," she said. "People have to be much more targeted with their customers."

Research now is saying that consumers are looking for quality products, she said.

"They want something they're not going to have to buy again," she said.

She also said current businesses can capitalize on consumers' mindsets that are pushing them toward products they absolutely know they will be able to get technical help with and that they will be able to use.

And, price does make a difference.

Discount stores are benefiting from thrifty spenders. Betcher said small business can compete by offering the same products at good prices and giving the customers something extra, such as offering free assembly.

Both Wiebe and Betcher stressed that current businesses shouldn't abandon their marketing and advertising efforts, which typically are the first things to go in a tight economy.

"Unless you are very well established and everyone in the world knows you exist," he said.

Betcher added that it isn't a good move and said businesses need to focus on innovative marketing, "not just a sale or the typical 10 percent off."

Entrepreneurs are having success with offering gifts to lure customers, she said. Gifts can vary. One promotion Betcher saw from a retailer offered a restaurant gift certificate with every \$25 retail purchase.

Think outside the box, Betcher advises small business owners. She cited a retailer she saw who had an employee stationed at the door with an umbrella. The employee was opening the door and helping people get to their vehicles without getting wet.

"It just takes some creative thinking, but there's not a lot of cost in it," she said. "It's a lot of problem solving."



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CARLIE KOLLATH

Lawrence and Jan Farrington are part of the state's Angel Investors Group. He is an independent oil and gas businessman. She is executive director of the nonprofit Medical Support and Development Organization.

Investor

Continued from Page 5

you don't have to hit on very many of them."

Investing in entrepreneurs is

risky, Jan Farrington said, but it pays off if you do your research.

"You don't want to ever bet the farm, but a lot of times when an opportunity comes along, you want to take a chance on it," she said.

Added Lawrence Farrington, "The biggest risk is not taking a risk. And I hope they all turn out good."

The Farringtons said when they are evaluating entrepreneurial projects to invest in, they look to see whether there is a solid business plan. They also have to like the idea, think it has a good chance to succeed and see that there is room for growth.

And, the Farringtons said they research the people involved. They look for people who have more than one idea. They also want to invest in people who are confident, optimistic, very tenacious, persistent and very articulate.

"Most often the problem is because they don't know how to sell it," Jan Farrington said.

In addition, the Farringtons said they like to see entrepreneurs who give back to the community, have a good reputation and have good people skills.

Jan Farrington said, "Most people in the Angel group are interested in companies that are really going to be large and produce jobs for the state and income for the state and make the state a better place and create wealth for the state."



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