

BusinessJournal

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MAY 2009

BANK ON IT

In the
midst of a
recession,
banks in
the state
appear to
be taking
it in stride

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State banks, while not immune, are secure

■ Some felt the pain of the recession, but no failures are imminent.

By Dennis Seid

BUSINESS JOURNAL

FDIC-insured institutions recorded a net loss of \$32.1 billion in the fourth quarter of 2008, a decline of \$32.7 billion from a year earlier and the first quarterly loss since 1990.

Then, in the past two weeks, other major banks posted better-than-expected earnings, some thanks to one-time gains on the sale of investments, while others booked big profits from trading securities.

A mixed picture for investors and the public to absorb, to be sure.

Two of Mississippi's largest banks – BancorpSouth and Renasant Bank – posted lower first-quarter earnings compared to a year earlier, but the CEOs of both financial institutions called the results “solid” in the midst of a recession.

Their results were similar to those of many other banks – lower earnings, paired with a cautious outlook for the future.

“Generally speaking, the Mississippi banking picture is reasonably good,

considering the overall state of the economy,” said BancorpSouth Chairman and CEO Aubrey Patterson.

BancorpSouth is the state's largest chartered bank, with some \$13.5 billion in assets.

Mississippi bankers say their customers have nothing to worry about. None of the nearly 100 state-chartered banks have failed, and while some are doing better than others, banks are as safe and as secure as ever, industry officials say.

“We're trying to get the word out that banks in Mississippi are sticking to traditional banking,” said Mac Deaver, president of the Mississippi Bankers Association. “Very few got the capital infusion – TARP funds – from the government. But even if they did, it doesn't mean they're in trouble. Some wanted to improve their capital positions. The idea is to help with the recovery, to help make loans.”

Some 10 bank in the state applied for TARP funds, Deaver said. BancorpSouth and Renasant did not.

And no big boom in the state has meant no big bust either.

“As a state, the residential real estate development and construction industry didn't participate in a boom – such

as those in Florida, California, Arizona, etc. – and consequently hasn't experienced the difficulties others have,” Patterson said. “Nonetheless, unemployment is up and increasing, and the manufacturing sector in particular in experiencing a slowdown.”

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Mac Deaver, president of the state Bankers Association, talking about state banks

Confidence in the financial system may have been shaken, with Lehman Bros, Goldman Sachs, Citigroup, Bank of America and JPMorganChase all receiving negative press in recent months.

But that's where a stark difference needs to be noted, area bankers say.

“While the downturn in the econo-

my has affected every sector of business and industry, there are vast differences between investment banks and traditional banks,” said Robin McGraw, chairman and CEO of Renasant, the state's fourth-largest bank with \$3.8 billion in assets. “It is misleading to simply try and label all of the financial services industry as banks.

“We are constantly reminding the public that no one has ever lost a dime in FDIC insured deposits.”

Rising loan-loss provisions, large writedowns of goodwill and other assets, and sizable losses in trading accounts all contributed to the overall banking industry's net loss in the fourth quarter. However, more than two-thirds of all insured institutions were profitable in the period. Their earnings were outweighed by large losses at a number of big banks.

Smaller community banks say they're doing fine. A focus on relationship-banking will keep customers coming back – and bring new ones, officials say.

“The banking structure is really strong in North Mississippi,” said John

Turn to **BANKS** on Page 21

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The case for Main Street banks is strong, clear

The unprecedented events that have taken place in the financial services industry over the past year have brought all banks to the forefront – and for good reason. While tales of the fall of Wall Street goliaths such as Lehman Brothers and Merrill Lynch are now yesterday's news, the aftershocks are still being felt far beyond lower Manhattan.

As a banker, these challenging times raise the question, "what mission are traditional banks like mine in business to fulfill, and are we living up to our responsibilities?"

The mission of traditional "Main Street" banks is to facilitate commerce on a local level – the buying and selling of goods and services, the creation of businesses, and the development of infrastructure. This is done by taking customer deposits and lending them out.

In contrast, the primary mission of investment banks has been to provide capital to large businesses and corporations using funds provided by investors. Because investment banks in the past did not ac-

cept and safeguard customer deposits, they were allowed to assume more risk with the possibility of generating a higher return for investors. This is done by buying parts of companies through the purchase or underwriting of stock, and, more recently by creating investment funds backed by tangible assets such as homes, buildings and equipment.

Unfortunately, some of this capital is now stuck in financial instruments that have lost value and, as a result, can't quickly be made liquid (into cash) and reinvested through lending and other means. Main Street banks like Regions are doing their best to make up for the shortfall while also being careful to lend responsibly to borrowers who we believe can pay back their loans.

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Unlike the esoteric investment banking instruments such as collateralized debt obligations and mortgage-backed securities that have been tied to the credit crisis, the investments made by Main Street banks are the building blocks of our



Hoyt
WILDER

our customers?

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At Regions we have redoubled our efforts to extend credit to consumers and businesses in a prudent way and to provide a safe harbor for the dollars that individuals and families entrust to us. During the fourth quarter of 2008 alone, Regions originated \$16.5 billion in loans to help individuals and businesses pursue their financial goals. That is more

daily lives – the roads we drive on, the schools our children attend, the stores we shop in and the homes we live in.

In my view, a bank's success should be measured based on one thing: Are we meeting the financial needs of

than four times the dollar amount of the U.S. Treasury's \$3.5 billion TARP investment in the bank.

And as a voluntary participant in the Treasury's TARP program, Regions is paying American taxpayers a 5 percent dividend equivalent to \$175 million each year. Just as the dollars you deposit in a checking or savings account are invested by Main Street banks in building businesses, schools and homes in your community, the dollars that you as a taxpayer are investing in Regions Bank through the TARP program are being deployed right here to strengthen the local economy.

As the country works through these tough economic times, Main Street banks are keeping commerce flowing by continuing to invest, while also safeguarding the deposits of our customers. Main Street banks have always been an integral part of this community and we remain ready to work with you to help you meet your daily financial needs.

Hoyt "Hoot" Wilder is the Northeast Mississippi area president for Regions Bank. Regions, with \$142 billion in assets, has about 1,900 locations in 16 states across the South, Midwest and Texas.



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Borrow Smart wants consumers to do just that

Coalition of short-term lending stores Say industry serves an important need

By Dennis Seid

BUSINESS JOURNAL

When you need a few hundred dollars, a bank probably won't lend it to you. And you can go to friends and family only so many times.

When money is needed quickly, short-term lenders say they provide an alternative to traditional lending sources. The short-term lending industry includes cash advance and title lending businesses.

But the key for consumers and lenders alike is responsible lending, industry officials say.

"Not all lenders are created equal," admitted Dan Robinson, spokesman for Borrow Smart Mississippi.

Robinson also is president of Cash Inc. of Mississippi, a family-owned business with 32 stores across the state.

Indeed, the industry is viewed with suspicion by many observers. Critics say the annualized rates of interest on the fees charged on payday advances are very high. But the short-

term loan industry says these loans are not meant to serve as long-term credit.

And that's one of the major messages of Borrow Smart.

“Some people look down on them, but they're just like anybody else. Anybody can get into a cash crunch, and that doesn't mean they're any worse than you or me.”

Dan Robinson, spokesman
for Borrow Smart Mississippi,
talking about the industry's clientele

Borrow Smart Mississippi is a coalition of some 300 stores across the state that hopes to educate and inform consumers, Robinson said. The group also follows a strict code of conduct.

"There are a lot of misconceptions about the industry, including that we're not regulated," he said. "In fact, we're heavily regulated, and have been so since 1998. There are a lot of rules we have to follow."

Another misconception is of the cash advance and title lending clientele itself, Robinson said.

"Some people look down on them, but they're just like anybody else," he said. "Anybody can get into a cash crunch, and that doesn't mean they're any worse than you or me."

Borrowers include people who want to avoid an overdraft charge, avoid a late credit card payment or cover a non-sufficient fund charge.

"The fee that I could charge you would be far less than a bank's NSF charge," Robinson said. "There's a real need that we can meet and are meeting."

The Borrow Smart Mississippi group got its start in December, and the program is modeled after one in Alabama.

"Our primary goal is to ensure that customers have access to lenders they can trust – lenders who will help them from avoid over-borrowing," Robinson said. "We also

Borrow Smart

■ For more information about the organization and to see its complete Code of Fair Lending, visit www.borrowsmartms.com

want to help communicate the importance of our industry to the larger community. In a time when consumer credit is hard to come by, short-term lending offers an important option for people facing a temporary, urgent financial need."


Borrow Smart members must follow a "Code of Fair Lending" that promises "fairness, honesty and integrity in all business practices."

They include telling customers what financial options are available, arranging repayment options when needed and not allowing customers to roll over any loans.

Robinson said one of his businesses' practices is to put a limit on how much a consumer can borrow.

"It doesn't do either one of us any good if I lend you more money than you have the ability pay back," he said. "That's not responsible of me or the borrower."

Contact Dennis Seid at (662) 678-1578 or dennis.seid@journal.com.



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Recession pits community banks against big banks

JOURNAL AND WIRE REPORTS

First they felt their reputations were stained by the financial meltdown. Now they're paying a price they protest is unfair.

Small bankers are complaining loudly that they had nothing to do with the excesses of big Wall Street firms, free-wheeling deals in the mortgage market and risky investments that precipitated the economic crisis.

Still, in the meltdown's wake, community bankers find themselves under tighter scrutiny from federal regulators. They say the \$700 billion financial bailout has favored large institutions.

And they are upset about a special assessment the government wants to charge to shore up the Federal Deposit Insurance Fund, which failed banks are draining.

In Mississippi, the assessment will cost state-chartered banks about \$90 million, said Mac Deaver, the Mississippi Bankers Association president.

"It's going to hit some banks pretty hard," he said.

The higher premiums and special assessment come as the government, trying to stimulate the economy, is pleading with banks – big and small – to lend, lend, lend.

"People on the street should be interested because community banks account for 45 percent of all small business loans," said Camden Fine, president of the Independent Community Bankers of America. "They really are the engines of Main Street, and if you have an overly aggressive and overly harsh examining atmosphere, then that causes the community banks to pull in their horns."

"Criticism of loan portfolios in community banks has become so harsh that community bankers say, 'I'll just stop making loans until this thunderstorm passes,'" Fine said.

He said small banks can turn to other revenue-making practices for a time and wait out the harsh examination environment.

The big bankers say banking examiners have become more prickly with them, too.

"We're hearing from Congress that we need to lend and we're hearing from examiners to shore up the balance sheets," said Scott Talbott, senior vice president for government affairs at the Financial Services Roundtable, which represents large financial firms. "We are subject to incredible amounts of scrutiny."

Bank consultant Bert Ely said he sees a disconnect between Washington and the banks across America.

"The bankers are saying that they're getting criticized on a lot of loans and that the examiners have gotten tougher," Ely said. "Bankers are telling me that they are lending, but that a lot of the better borrowers don't want to borrow – that people are pulling back, projects are getting postponed, people don't want to buy a new car."

Some small banks did get involved in risky lending practice that led to their demise. Other small banks were too weak to survive the recession. Most of the 40-plus banks that have failed since January 2008 had less than \$10 billion in assets. But Fine said they represent only a fraction of the country's 8,000 community banks.

Mississippi Department of Banking and Commerce Commissioner John Allison said none of the approximately 90 state-chartered banks are in danger of closing.

"We are holding up well, even though the economy is still difficult," he said.

Fine notes that more than \$10 billion of the \$17.8 billion in losses to the FDIC fund last year came from just one

"People on the street should be interested because community banks account for 45 percent of all small business loans."

Camden Fine, president of the Independent Community Bankers of America

large bank – IndyMac in Pasadena, Calif. On the other hand, while Seattle-based Washington Mutual Inc. caused a loud thud in September when it became the largest U.S. bank failure, JP-Morgan Chase & Co took it over. The deal was brokered by the FDIC and didn't cost the deposit insurance fund a dime.

What's really raised the ire of the community bankers, however, is the one-time, emergency assessment that all banks are being asked to pay to shore up the FDIC fund, which is struggling to back deposits in a rising number of failed institutions.

The FDIC board expects bank failures will cost the fund about \$65 bil-

Turn to **BANKS** on Page 20

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Banks increasingly seek to exit student loan business

■ Even though the loans generated about \$80 million, BancorpSouth said the costs outweighed benefits.

By Dennis Seid
BUSINESS JOURNAL

Students enrolling in any of Mississippi's eight colleges and universities have one less lender from which to choose for their student loan provider.

BancorpSouth announced in April that it would no longer make new education loans to students or parents. Financial aid offices have sent notices to students of the change.

But BancorpSouth will likely be joined by other banks, especially if President Barack Obama successfully pushes through a proposal that would have students borrow directly from the government.

BancorpSouth said it's exiting the business, even though it generated about \$80 million in revenue.

"It's unfortunate that it had to happen since we've been in the business since the 1960s," said Executive Vice President Cathy Robertson, who oversaw the student loan

department in the late 1970s and through the '80s.

BancorpSouth, the largest state-chartered bank in Mississippi, generated the bulk of its student loan volume in Mississippi. Robertson said BancorpSouth ended student loans in its other markets last year. The bank has locations in eight states.

But the FFEL (Federal Family Education Loan) Program's benefits have been shrinking for financial institutions, which provide funds that are guaranteed by the federal government.

Lenders are now paid a "commission" of about 2.21 percent for student loans, but the lenders also must pay a "lender default fee" of 1 percent.

By the time administrative costs and other expenses are deducted, many financial institutions are discovering the student loan business is more trouble than its worth.

The tightened credit markets also have been no help, drying up a lot of education financing.

In addition, Obama has proposed to end the guaranteed student loan program in his 2010 budget and in-

Federal student loans

■ Two federal student loan programs are currently available, the Direct Loan Program and the FFEL (Federal Family Education Loan) Program.

■ Private lenders provide FFEL loans, which are guaranteed by the federal government. FFEL loans include subsidized and unsubsidized FFEL Stafford Loans, FFEL PLUS Loans and FFEL Consolidation Loans. Loans are repaid to the bank or private lender that made the loan.

■ The Direct Loan Program provides loans directly to the student by the government.

stead have students take out loans directly from the government through the Direct Loan Program.

For these reasons, Robertson said BancorpSouth had to determine "what was best for our shareholders and our best use of capital" and ended its participation in the student loan program.

Renasant Bank said it will continue to provide student loan options "as long as the FFEL program remains viable and student lending remains a profitable source for the bank," said Vice President John Oxford.

He said Obama's proposal "would most likely put banks out of the student loan business. However, there

Private loans increasing

■ A study released by the Berkeley, Calif.-based Project on Student Debt found that the percentage of all undergraduates who took private loans rose from 5 percent in 2003-04 to 14 percent in 2007-08.

At for-profit colleges and universities, the percentage of students taking out private loans jumped from 13 percent in 2003-04 to 42 percent in 2007-2008.

Lauren Asher, acting president of the Institute for College Access and Success, which runs the debt project, says the trend is worrisome because private loans are typically more expensive to pay back than federal student loans.

are budget amendments/legislation in both the House and Senate to keep FFEL in its current state."

The Congressional Budget Office said Obama's proposal would save the government \$94 billion over 10 years. Money would be shifted to scholarships for needy students via Pell grants.

But the plan has its opponents. According to The New York Times, Republicans say the proposal would continue Obama's expansion of the government, while some Democrats from districts where lenders are big employers also are balking at the plan.

Contact Dennis Seid at (662) 678-1578 or dennis.seid@journal.com.

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Chamber Connection

A publication of Journal Publishing and the CDF Chamber Division – May 1, 2009



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NEW OFFICERS SLATED FOR 2009-2010 CDF BOARD OF DIRECTORS

The new officers for the 2009-2010 Community Development Foundation Board of Directors are Chairman, Chris Rogers; Vice Chairman, Billy Crews; Second Vice Chairman, David Irwin; and Secretary, David Rumbarger. The new officers and newly elected Board members were recognized at the CDF Annual Meeting on April 30.

“In my capacity as Chairman, we will work diligently to continue the progress toward our goals for a successful year in 2009-2010,” said new CDF Chairman Chris Rogers in his address to the CDF membership at the Annual Meeting. “Recruitment of new industries and businesses, and the retention and expansion of existing industries and businesses, will continue to be CDF’s primary focus, as it has been for the last 60 years.”

As 2009-2010 Chairman, Chris Rogers will serve as the primary volunteer representative of the CDF membership. Rogers has been a Real Estate Appraiser since 1978. He is a

Tupelo native who attended Mississippi State University. He is Past Chairman of the Tupelo Redevelopment Agency, Past President of Kiwanis Club, Past President of the Northeast Mississippi Board of Realtors, and was appointed to the Mississippi Appraisal Board in 2002 by Governor Ronnie Musgrove. Rogers is married to Holly Ingram Rogers and they have two children, Kyle Rogers, 26, and Kory Rogers, 24.

Billy Crews serves as Publisher for the Journal Publishing Company and has served as Second Vice Chairman during the 2008-2009 year. As First Vice Chairman, he will serve as Finance Chairman. Dr. David Irwin with Cardiology Associates of North Mississippi will be the newest addition to the CDF officers, elected to the position of Second Vice Chairman. In this capacity he will serve as Membership Chairman. As President and CEO of the Community Development Foundation, David Rumbarger will continue to serve as Secretary of the CDF Board of Directors.

2009-2010 Elected Board Members

Ronnie Bell	Three Rivers Planning & Development District
Chauncey Godwin	C & N Specialty Foods
Lisa Hawkins	Room to Room
Reed Hillen	Holland, Ray, Upchurch & Hillen P.A.
Glenn McCullough, Jr.	GLM Associates, LLC
Robin McGraw	Renasant Bank
Aubrey Patterson	BancorpSouth
Jack Reed, Jr.	Reed's
Rob Rice	State Farm Insurance
Jeff Snyder	Mall at Barnes Crossing

Chamber focus

Dear Friends:

The Jim Ingram Community Leadership Class of 2009 has successfully completed their two years of training and was recognized as a part of the CDF Annual Meeting on April 30. Congratulations to this exceptional group of leaders.

Our First Friday networking programs are taking a summer break and will reconvene on Friday, September 11. Please mark this date on your calendar. Sponsorships are available, so please call the CDF office to sponsor an upcoming First Friday breakfast.

Congratulations to Carolyn Moss of the Comfort Inn on being named 2008-2009 Ambassador of the Year. Throughout the year the Ambassadors attended 51 ribbon cuttings, recruited 20 new CDF members, participated in a membership retention program making over 355 visits, and volunteered over 133 hours of service to the organi-



SMITH

zation. We truly appreciate the many hours of volunteer service that Carolyn and the other Ambassadors have given to CDF throughout our program year.

CDF will begin its 61st year of service to Tupelo and Lee County this week. Our 60th anniversary year was a very busy and productive year, and we look forward to working with you in 2009-2010 to make our 61st year one of the best yet. Thank you for your membership investment in the Community Development Foundation.

Sincerely,

Vice President of Chamber Services

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

CDF is governed by a 57-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.

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Dates to remember

BUSINESS ROUNDTABLE

Wednesday, May 27

4:00 p.m.

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Thursday, May 28

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CDF Boardroom

CDF BOARD PLANNING RETREAT

Tuesday, June 30

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For more information on any of the above events please contact the CDF office at 662.842.4521

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O'REILLY AUTO PARTS



A ribbon cutting was held to celebrate the grand opening of O'Reilly Auto Parts in Saltillo. Pictured on the front row are: Bea Luckett, J. Guyton Group Realty; Sue Golmon, Coldwell Banker Tommy Morgan, Inc.; Jon Milstead, CDF; Alderman Bill Cherry; Mayor Bill Williams; Phillip Lansdell, O'Reilly Auto Parts; Jim Farrah, O'Reilly Auto Parts; Alderman Beverly Bedford; Waurene Heflin, Crye-Leike Realtors; Emily Addison, CDF; and Mindy Johnson, Saltillo Junior Women's Club. Pictured on the back row are: Tina Powell, BancorpSouth; Carlton Wall, BancorpSouth; Carolyn Moss, Comfort Inn; Barbara Smith, Tupelo Airport Authority; Jane Myers, Wiggles & Wags Pet Sitting; Richard Carleton, Mall at Barnes Crossing; Les Perry, North Mississippi Medical Center; and Alderman Cliff Nichols. O'Reilly Auto Parts is located at 2535 Highway 145 in Saltillo and can be reached at 662.869.5102.

PAPA V'S



To celebrate the grand opening of Papa V's in downtown Tupelo, a ribbon cutting was held. Pictured on the front row are employees of Papa V's: Gloria Green, Blake Williams, Ashley Dabbs, Thomasina Byers, Trumaine Shannon, Catina Moran, MJ Menefee, Karis Nixon, Eileen King, Erica Tate, Terryle Hughes, Clarissa Sandiford, Stephanie Cantrell, Deborah Homan, and Ashley Clark. Pictured on the back row are: Amy Nash, Cellular South; Donna Oswald, Downtown Tupelo Main Street Association; Emily Addison, CDF; Beverly Bedford, City of Saltillo; Waurene Heflin, Crye-Leike Realtors; Jane Myers, Wiggles & Wags Pet Sitting; Bea Luckett, J. Guyton Group Realty; Randy Boyd, Papa V's; Sue Golmon, Coldwell Banker Tommy Morgan, Inc.; Sheriff Jim Johnson; Tim Long, Cellular South; Benji Robbins, Papa V's; Brandon Holloway, M&F Bank; John Robbins, Papa V's; Diane Mitchell, Papa V's; Jamie Osborn, M&F Bank; Faye Robins, Papa V's; Ron Roper, M&F Bank; Councilman Mike Bryan; Ben Hill, Renasant Bank; Thomas Mize, M&F Bank; Richard Carleton, Mall at Barnes Crossing; Paul Mize, BancorpSouth; Debbie Brangenberg, Downtown Tupelo Main Street Association; Tina Powell, BancorpSouth; Les Perry, North Mississippi Medical Center; and Martha Swindle, CDF. Papa V's is located at 438 East Main Street in Tupelo and can be reached at 662.205.4060.

Myers Named Ambassador of the Quarter

Jane Myers has been named Ambassador of the Quarter for the fourth quarter of 2008-2009. As an Ambassador, Jane has attended all of the eight ribbon cuttings held this quarter, each of the First Friday networking programs, volunteered during Industry Education Day, and recruited one new member during the membership drive. Myers is an exemplary Ambassador, as this is her second time as Ambassador of the Quarter this year.

"I have really enjoyed my time as a CDF Ambassador," said Myers, owner of Wiggles and Wags Pet Sitting. "Through this program, I have met many new business contacts, visited companies I would not otherwise have visited, and learned more about CDF and how much it does for small businesses in our area."

Myers has been in the pet sitting business for over five years. As owner of Wiggles & Wags Pet Sitting in Tupelo, Myers offers pet owners an easy alternative to boarding their pets. Through her business, Myers allows pets to stay

in the comfort and familiarity of their own home, as she provides the care needed while their owners are away. 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. She offers pet sitting services in a 15-mile radius of Tupelo. Her services include care of dogs, cats, small caged pets, horses, and fish. Myers will also water plants, bring in newspapers and mail, turn on or alternate lights, open and close blinds, and take out trash.

While most of her time is spent taking care of animals, Myers also finds time to volunteer at the Sanctuary Village Shop, Tupelo-Lee Humane Society, and St. Luke Methodist Church. She also finds time to play with her two labs, Hannah and Ranger.

Wiggles & Wags Pet Sitting may be reached at 662.231.4154 or for more information please visit <http://wigglesandwags.vpweb.com>.



Pictured are Jennie Bradford Curlee, CDF; Jane Myers, Wiggles & Wags Pet Sitting; and Emily Addison, CDF.

WALGREENS



To celebrate the grand opening of Walgreen's on South Gloster, a ribbon cutting was held. Pictured on the front row are: David Sheppard, Walgreen's; Dale Sharp, Walgreen's; Elizabeth Armstrong, Walgreen's; Karen Dillard, Walgreen's; Spence Brandon, Walgreen's; Chris Jackson, Walgreen's; Councilman Mike Bryan; Isabella Bryan; Councilman Bill Martin; Cindy Winters, Walgreen's; Cheryl Dillow, Walgreen's; Heather Rumsey, Walgreen's; Carrie Jackson, Walgreen's; Susan Smith, Walgreen's; Emily Addison, CDF; and Waurene Heflin, Crye-Leike Realtors. Pictured on the back row are: Mike Maynard, Weatherall's, Inc.; Bea Luckett, J. Guyton Group Realtors; Sue Golmon, Coldwell Banker, Tommy Morgan, Inc.; Jane Myers, Wiggles & Wags Pet Sitting; Jan Pannell, Sprint Print; Toby Hedges, Shelter Insurance; Rusty Curbow, Rite-Kem; Les Perry, North Mississippi Medical Center; and Paul Mize, BancorpSouth. Walgreen's is located at 902 South Gloster Street in Tupelo and can be reached at 662.844.4695.

SHOE SHINE DOCTOR



A ribbon cutting was held to celebrate the opening of the Shoe Shine Doctor at the Mall at Barnes Crossing in Tupelo. Pictured at the event are: Waurene Heflin, Crye-Leike Realtors; Ben Hill, Renasant Bank; Bobbi Grant, Brad's Electronics; Jan Pannell, Sprint Print; Les Perry, North Mississippi Medical Center; Darrell Cousins, Shoe Shine Doctor; Bea Luckett, J. Guyton Group Realty; Emily Addison, CDF; Toby Hedges, Shelter Insurance; Richard Carleton, Mall at Barnes Crossing; Beverly Bedford, City of Sallitto; Carolyn Moss, Comfort Inn; Jane Myers, Wiggles & Wags Pet Sitting; and Tina Powell, BancorpSouth. The Shoe Shine Doctor is located at the Mall at Barnes Crossing and can be reached at 662.523.7795

33rd Industry Education Day Held



Pictured are teachers and administrators from the Tupelo Public School District, winners of Teacher Feud.



Educators are pictured touring MTD Products.

The 33rd Annual Industry Education Day was held April 9 at the Civic Auditorium in Tupelo. Over 1,300 teachers and administrators participated in the half day event. Educators in grades nine through twelve toured several local industries, while teachers in grades kindergarten through eighth grade listened to nationally-known speaker, Raymond J. McNulty, Senior Vice President of the International Center for Leadership in Education.

McNulty spoke on globalization, demographics, technology, and changing values and attitudes, and how these four mega trends are impacting students today. He discussed the need to reinvent the education system and shared lessons he learned in school reform, as well as the importance of moving to application-based instruction as a means of raising student achievement. Candidly, he concluded with the impact on students, schools, and society, if educators do not properly prepare students for the ever changing world in which we live.

As a close to the program, all of the 1,300 educators convened for a face-off between the Tupelo Public School District and Lee County School District in "Teacher Feud." Participants

were asked to answer questions dealing with economic development. The Tupelo Public School District won the fun, but challenging contest.

Industry Education Day is possible each year because of the area businesses and industries that sponsor the program. This year's sponsors included: Advanced Innovations, B&B Concrete, BancorpSouth, C & N Specialty Foods (Heavenly Ham), Circadence Corporation, Cooper Tire & Rubber Company, Day-Brite/Capri/Omega, ESG Operations, FMC Corporation, General Atomics, Hawkeye Industries, HealthWorks, H.M. Richards, Inc., Hunter Douglas, Itawamba Community College, JESCO, Inc., Journal Publishing Company, Kimes & Stone Construction Co. Inc, Lee County Schools, MTD Products, Inc., NEW Corporation, Omega Motion, Refreshments of Tupelo, Renasant Bank, Robinson & Associates, Inc., Sara Lee Foods, StyleLine Furniture, and Tupelo Public Schools.

The purpose of Industry Education Day is to bring together area educators and industrialists, to promote cooperation and collaboration, to enhance job opportunities for future employees, and improve the overall economic climate of the region. The event is considered to be an in-service training for participating teachers.

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For more information please visit the TYP website at www.typs.biz or
contact the CDF Office at 662.842.4521

HAIR IT IS



To celebrate the grand opening of Hair It Is in Tupelo, a ribbon cutting was held. Pictured are: Beverly Bedford, City of Sattillo; Emily Addison, CDF; Carolyn Moss, Comfort Inn; Bea Lockett, J. Guyton Group Realty; Waurene Heflin, Crye-Leike Realtors; Mike Maynard, Weatherall's, Inc.; Megan Snyder, Hair It Is; Les Perry, North Mississippi Medical Center; Janie Pate, Hair It Is; Councilman Mike Bryan; Andrea Horgan, Hair It Is; Jane Myers, Wiggles & Wags Pet Sitting; Michelle Hereford, Hair It Is; and Toby Hedges, Shelter Insurance. Hair It Is is located at 404 North Gloster Street in Tupelo and can be reached at 662.841.8779.

FIRST FRIDAY



The April First Friday networking breakfast featured a "Hobnob with the Candidates" at the Mall at Barnes Crossing in the food court. Ellen Short, Chairman of the First Friday Networking Committee, served as emcee. Participants networked with area candidates running for office in Tupelo and Lee County. April was the final First Friday program for the 2008-2009 CDF year. First Friday programs will resume on September 11.

NEW MEMBER ORIENTATION



A New Member Orientation was held April 21 in the CDF Boardroom. New CDF members were introduced to the organization and its myriad benefits. Pictured, 2008-2009 CDF Chairman, Mitch Waycaster welcomes the attendees.

McCoy Honored at Industry Education Day

Dr. Randy McCoy was honored at the 33rd Annual Industry Education Day for his service to the Tupelo Public School District since 2002. His leadership has been invaluable to the Community Development Foundation through planning past Industry Education Days, dropout prevention, and other crucial issues and programs.

"It has been a privilege working with Dr. McCoy and the Tupelo Public School District on many different levels," said Todd Beadles, Director of Workforce Development for CDF. "I know that Dr. McCoy has set the stage for the new superintendent to hit the ground running."

Prior to becoming Superintendent of the Tupelo Public School District, McCoy served as Superintendent of the Oak Ridge Schools in Oakridge, Tennessee, and the Brookhaven School District in Brookhaven, Mississippi. He was previously Assistant Superintendent to the Tupelo Public Schools, where during his tenure, served in such capacities as Principal, Assistant Principal, Teacher, and Coach of Tupelo High School.

Dr. McCoy currently serves on the Board of Directors of the Community Development Foundation and the Board of Directors of the Family Resource Center. He is a member of Phi Delta Kappa, the Mississippi Institutions of Higher Learning Blue Ribbon



Committee for the Redesign of Teacher Preparation, American Association of School Administrators, Mississippi Association of School Administrators, Mississippi Association of School Superintendents, and was former Commissioner of the Commission on Colleges of Southern Association of Colleges and Schools (SACS).

CUSTOMER SERVICE SEMINAR



A customer service seminar was held March 31 in the CDF Boardroom. Participants were treated to "Raising the Bar on Customer Service," presented by Deborah Tierce of Tierce Motivational Training. For more information on seminars sponsored by the Chamber of Commerce division, please contact CDF at 662.842.4521.

TUPELO YOUNG PROFESSIONALS



The April Tupelo Young Professionals event was held at IV's Restaurant & Market. Over 60 TYPs networked at the event. For more information on the TYPs please visit www.typs.biz.

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Too often entrepreneurs get caught up in their own company's daily operations and do not take time to plan for the future. In essence, the entrepreneur spends all their time working IN the business rather than ON the business.

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Listening to Your Business is a hands-on, facilitated workshop designed to provide existing business owners with the vital evaluation tools and action steps they need to maximize the growth and profitability of their business.

Through this interactive and enlightening workshop, you will take time to listen to your business and develop a strategic direction for the future. Tools and resources will be available to help you take the necessary steps toward achieving your vision.

KAUFFMAN
Foundation

Wednesday, May 13,
from 8:00 a.m. to 12 p.m.
at the
Renasant Center for IDEAs
Tupelo/Lee County Regional
Business Incubator
398 E. Main St.
Tupelo, MS 38804

Led by Dr. Frank Wiebe, SBDC
Business Counselor
and
Wayne Averett, VP of
Entrepreneurship and Small
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Deadline to register is
Thursday, May 7, at 5 p.m.
662.823.4332

There is no cost for this workshop,
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Workbooks and other materials
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How can my business get more
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Nominate a valued employee
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The Ambassadors are a prestigious group of individuals, from the CDF member investors, who volunteer to enhance communication between the CDF and its membership. Ambassadors are required to attend events such as First Friday, groundbreaking, ribbon cuttings, and any other functions in support of the CDF. Ambassadors should be a professional in a position which allows flexibility to meet the requirements of participation in the Ambassadors Club. He/She should be interested in community involvement and be knowledgeable about CDF services and programs regarding the business community.

The 2009-2010 CDF Ambassador's Club will begin May 28. To nominate someone for the 2009-2010 CDF Ambassador's Club or for more information, please contact Jennie Bradford Curlee at 662.842.4521 or jcurlee@cdfms.org.

RENASANT CENTER for IDEAs
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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

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Name

Title

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Areas of Interest (please circle your selections)

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Business Roundtable

Leadership Program

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

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Banks

Continued from Page 5

lion through 2013. The law requires the insurance fund to be maintained at a certain minimum level of 1.15 percent of total insured deposits. Bank failures have sliced the amount in the deposit insurance fund to \$18.9 billion as of Dec. 31, the lowest level since 1987. That compares with \$52.4 billion at the end of 2007.

"Why are community banks paying for the sins of Wall Street banks?" Dean Anderson, vice president of Lake Elmo Bank in Lake Elmo, Minn., wrote in one of thousands of protest letters the FDIC received over the assessment. "Some community banks will not survive this outrageous assessment ... The little guy is always the one who gets hammered and no one seems to care!"

The new emergency premium, to be assessed on the 8,305 federally insured institutions on June 30, will be 20 cents for every \$100 of their insured deposits. That compares with an average premium of 6.3 cents paid by banks and thrifts last year.

Fine said the problem with the FDIC assessment lies with how it's calculated. It's partly based on the amount of domestic deposits an institution needs insured. Fine said more than 85 percent

of the money that a community bank uses to conduct its business is from domestic deposits while the percentage is much lower for larger banks.

"We're getting the short end of the stick," Fine said.

Kyle Smith, chief financial officer of the Peoples Bank in Ripley, said the assessment is a non-budgeted item that the \$320 million bank will have to absorb, on top of the higher insurance premium it has to pay.

All banks must pay FDIC

In April, the FDIC raised the regular insurance premiums to between 12 cents and 16 cents for every \$100 in deposits, from a range of 12 cents to 14 cents. The FDIC charges institutions regular premiums every year to insure regular accounts up to \$250,000.

The assessment is yet another cost. Large banks don't like the proposed assessment any more than the small banks, but they say every bank, regardless of size, must pay to insure their deposits.

Large banks say they already are putting more in the pot because some of the fees from two new programs aimed at easing the financial crisis are being diverted into the FDIC fund. And they point out that more small banks than big banks are failing and draining the fund.

Aubrey Patterson, chairman and CEO

of Tupelo-based BancorpSouth, which has some \$13.5 billion in assets, said the FDIC should consider borrowing more from Treasury.

"The assessment will be proportionate to size of deposits, so it will hit every bank in much the same way, regardless of the size of bank," he said. "The FDIC should instead support the bill to raise their borrowing line from Treasury and use that for immediate cash needs."

"The Insurance fund can then be replenished by assessments being increased over a six or seven-year period, easing the otherwise heavy immediate impact on the banking industry. Strong banks like BancorpSouth can afford to make the one time payment, but some others would have considerable difficulty."

Diane Casey-Landry, chief operating officer of the American Bankers Association, which represents both big and little banks, said "there is a statutory requirement for the FDIC that says they have to treat all institutions of every size fairly. You can't disadvantage one over the other. The reality is that the losses in banks that have been failing and the banks that are slated to fail and cost the deposit insurance fund going forward unfortunately are community

banks."

Said Robin McGraw, chairman and CEO of Tupelo-based Renasant Bank, which has about \$3.8 billion in assets: "The deposit insurance fund is and has always been an industry-supported fund that has not received government assistance."

"As for the special assessment, we are still evaluating the impact that it will have on us but support this protection for the safety and security of our clients and the banking industry at large."

The multibillion-dollar financial bailout is another touchy subject for the small bankers who say the program has favored big financial institutions over smaller community

banks. A majority of the bailout money is in just about 10 percent of the banks, but it was the bigger institutions that were the first priority for the program.

"Community banks weren't even allowed to try to get the money until about the first of the year," Fine said. "I knew community banks that had applications pending for two and three months that didn't hear anything."

Now, however, some community banks have decided not to apply, and some are even giving bailout money back.



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Banks

Continued from Page 2

Haynes, president of Farmers & Merchants Bank in Baldwin. "I don't know of any community banks that participated in subprime lending, so that hasn't been a problem.

"Community banks, we're a little more able to adapt to the individual customer. The major difference is we know who our customers are."

John Allison, commissioner of the Mississippi Department of Banking, Commerce and Finance, said most of the state's banks are community banks and have served their customers well.

"I said last fall that I thought the banks were safe and secure, and I still feel that way," he said. "Capital is still good, and the banks have continued their very conservative ways of doing things."

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That was the message of Eureka! Ranch International founder Doug Hall to North Missisippians who attended a recent seminar at the Itawamba Community College Tupelo campus.

Hall, who has been an entrepreneur since age 12 when he sold juggling and magic kits, also commended the Mississippi Corridor Consortium, which co-sponsored the event with the Manufacturing Extension Partnership of Mississippi.

"You have a community college collaboration that is world class" Hall said of the group, which includes East Mississippi, Itawamba, Northeast and

Northwest community colleges.

He also praised the work of the Manufacturing Extension Partnership. The Mississippi chapter of the group is part of a nationwide network of some 400 locations that partners wit small and medium-sized manufacturers.



Doug
HALL

During the session, Hall outlined the steps that manufacturers and businesses should take for success.

"Eighty percent of small businesses close," Hall said, "because it's not worth the effort. Information is the most important business

strategy."

Hall pointed out that 94 percent of businesses fail because of the system, but only six percent fail because of its workers.

"We must transform the system. The job of management is offense, not defense," he said.

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■ For more information about the course, call (662) 823-4330.

"Only management can change the system."

Business and managers must engage shop workers in the process, Hall said.

And a business' success is defined by its emphasis on the importance of meeting customer needs.

"New customers are critically important. Businesses must adapt to customer needs. Confusing customers is not a strategy," he said. "They must always understand what you are offering. Be real. Tell the truth, and do what you promise."

Hall's program, which is available through the Mississippi Corridor Consortium Manufacturing Solutions Center, is facilitated by certified trainer Steve Vinson, leadership instructor.

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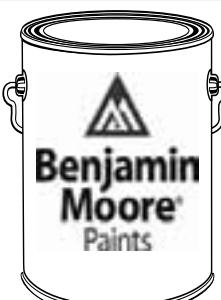
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