

Business Journal

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TRANSPORTATION INDUSTRY

Facing a bumpy road
in a tough economy



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RIDING OUT THE STORM



THOMAS WELLS

The National Automobile Dealers Association estimates 700 car dealers will close their doors this year due to the credit crunch and economic problems. At least two have gone out of business in Northeast Mississippi this year, including Varsity Suzuki in Tupelo.

Dealerships are facing tighter credit, more overhead and decreased demand

By Dennis Seid
BUSINESS JOURNAL

If you have good credit and are ready to buy a new set of wheels, area automobile dealers say they have the cars, trucks and SUVs you're looking for. In fact, many say it's a buyer's market.

Never mind the myriad of troubles facing the auto industry.

Industry analysts expect 13 million to 14 million vehicles to be sold in the U.S. this year, down from 17 million just two years ago. The Detroit Three have been hit with double-digit declines in sales, and their Japanese rivals aren't faring much better.

Plants in the U.S. are being closed and thousands of autoworkers have been laid off, with the industry expecting more on the way. Production schedules have been altered at other facilities as demand continues to fall.

And then there are reports indicating that thousands of auto dealers across the country are sitting on shaky ground:

■ In early October, the chairwoman of the National Automobile Dealers Association said the credit crunch and economic problems are likely to cause 700 dealers to close this year.

■ Edmunds.com research showed that as many as 30 percent of U.S. dealers face "dramatically worse profitability" in new-vehicles sales from last year, while 70 percent of dealers

Turn to **DEALERSHIPS** on Page 21

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Region's economy still better off than many others

If the past few weeks have been any indication, we're in for a rough ride as the economy continues to hit bumps and potholes.

Are we in a recession? Technically, no, but common sense tells you that the economy has had much better days.

When the federal government bills \$700 billion as a "financial rescue plan" or "stability package," that's not an encouraging sign.

And what happens on Wall Street eventually does filter down to Main Street.

For example, Reuters said that as companies report lackluster results, they'll be looking to cut costs – which means more layoffs.

Said John Challenger of employment specialist Challenger, Gray and Christmas: "They've got to ratchet down their work force. The Street expects that. They have no choice."

And Northeast Mississippi is no exception.

Since February, more than 2,500 layoffs have been announced in the region. That's not counting the layoffs here and there that have gone unnoticed or unannounced in the 16 counties.

For September, the jobless rate for Northeast Mississippi was 8.6 percent – 1.2 percent higher than the state's 7.4 percent rate, itself among the highest in the country.

And the jobless rate will be rising in the region.

In October alone, nearly 900 layoffs were announced by companies in NeMiss. Another potential hit comes via Cooper Tire, which has a 1,200-worker plant in Tupelo. The Findlay, Ohio-based tire manufacturer has initiated a "capacity study" that will reduce its work force and likely close one of its four U.S. plants.

We hope that Cooper Tire in Tupelo isn't tagged.

In fact, we would rather not hear about any more layoffs, period.

But the reality is that with a weakened economy, with consumers unwilling or unable to part with more of their disposable incomes, businesses

will suffer. Not just manufacturers, but retailers, restaurants and service companies, too.

It's a negative ripple effect that nobody likes and everyone fears.

In Northeast Mississippi, our strength also happens to be our weakness, too. With a third of our work force tied to manufacturing, we are at the mercy of the economy. To be sure, manufacturing has been an anchor to the region's economy, particularly with the furniture industry.

But we have seen increased troubles hitting the \$5 billion industry during the past couple of years, and more shakeups are likely. They are, unfortunately, unavoidable.

And a financial rescue package for the furniture industry is unlikely.

The region's economy has managed to adapt over the years, from agriculture to dairy to manufacturing. Another economic era is beginning with the automotive industry, but it will take several years to develop.

Toyota's announcement to build a \$1.3 billion plant in Northeast Mississippi, creating about 2,000 jobs, still sounds grand. Another 1,800-plus jobs will come with the companies that so far have announced they're going to be

suppliers to Toyota. But all that is still nearly two years away.

More suppliers – and more jobs – will come. They won't all happen at once, and they won't absorb all the job losses in the region.

But even as the overall economy struggles, at least Northeast Mississippi has a silver lining around that dark cloud – unlike other areas of the country.

Dennis Seid is the editor of the Northeast Mississippi Business Journal. Contact him at (662) 678-1578 or dennis.seid@bjournal.com.

MORE ONLINE

► Here's a sampling of the past month's most popular posts on Biz Buzz, the online companion for the Northeast Mississippi Business Journal:

- Where to get the cheapest gas
- Pictures of Toyota's site near Blue Springs, Newk's, Krystal and the new play area in the Mall at Barnes Crossing and more
- Cooper Tire's "capacity study"
- 2008 restaurant obituaries
- Target to build in Mississippi
- WashingtonPost.com visits Tupelo
- Circuit City to close in Tupelo

Read more at tupelobizbuzz.wordpress.com.

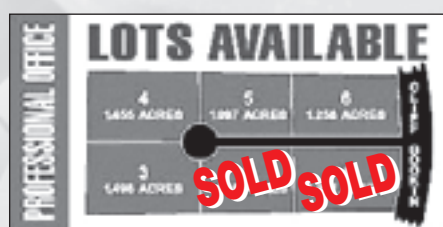
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RV dealers keep on rolling

Industry group: Travel via recreational vehicle cheaper than a traditional vacation

By **Carlie Kollath**
BUSINESS JOURNAL

The recreational vehicle industry is rolling along in Northeast Mississippi, despite the economic downturn and a summer of record-high gas prices.

"Our industry is not hurting nowhere as bad as the automotive industry," said Aberdeen RV Center general manager Brad Smart.

But area dealers say they are seeing differences in their business from last year to this year.

Most noticeably, Smart said, is the availability of credit.

"We're not having any problems

with people who have good credit and a good debt to income ratio," Smart said.

Good credit, he defined, is a score of at least 750.

It's the people who have borderline credit that are being turned away, he said. Last year, the business would have been able to push them through. Now, he said, the banks won't lend the money.

Mark Castor, general manager at Sherman RV Center, said securing loans has been tough at his dealership for the past six months. But in October, he said, "it's starting to lighten up."

The most difficult thing, he said, is when people had "good enough credit to get a \$20,000 loan last year, but they can't get it now."

He said it was especially bad in September, and the dealership did more cash sales. However, in October, company's sales were swinging back to include more loans, which is a good sign according to Castor.

"Money is flowing freer now," he said.

RV glossary

■ **Towable** - a recreation vehicle that must be towed by another vehicle. Examples: camping trailers (also called pop-ups), travel trailers, fifth wheels and toy haulers

■ **Motorized** - a recreation vehicle that is self-motorized. Example: motor homes

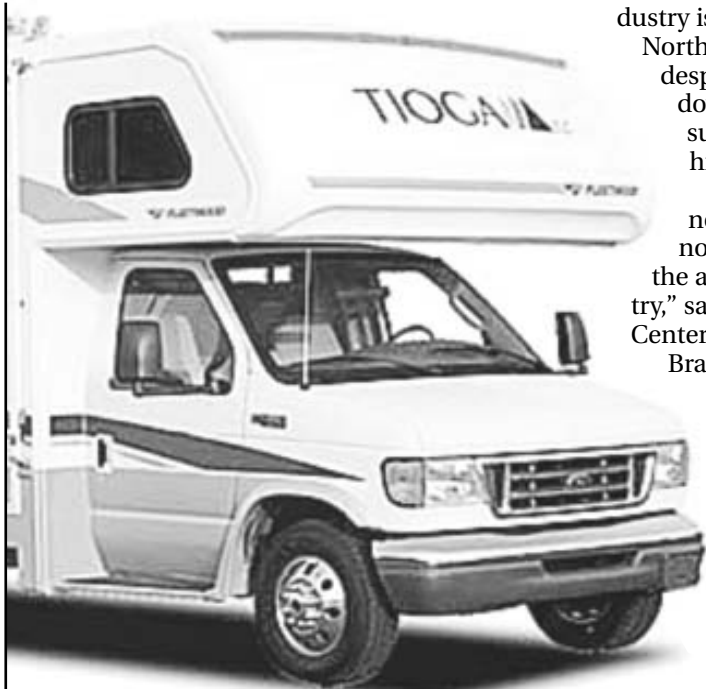
For example, he had a 20-something customer looking at a used motor home in the \$80,000-range late last month. His credit score was "phenomenal," and Castor said the customer shouldn't have any problems getting a loan now.

Who buys RVs?

The typical motor home buyer is a retired couple between the ages of 45 and 60, Smart said. The average towable customer is 25 to 55 years old.

In Aberdeen, Smart said he is seeing both segments take a hit. Usually, the retirees pay in cash, using savings or liquidating investments. But, with the stock market taking some severe hits

Turn to **RV** on **Page 20**



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Trucking suppliers report 'tough' times

■ **Industry-related businesses say they are feeling the effects of an economic downturn.**

By **Carlie Kollath**
BUSINESS JOURNAL

Trucking industry suppliers in Northeast Mississippi say business is slow, as truckers struggle to keep up during a troubled economy that is plagued with high fuel prices.

David Galloway, general manager of TAG Truck Center in Tupelo, said truck sales, especially for semi-trucks, have been slow "all year long."

"The feeling is we're probably going to be this way for another nine months," he said. "I don't think anyone is expecting any type of banner year for our industry."

He cited diesel prices that hit \$5 per gallon this summer, along with uncertainty concerning future emissions regulations.

"We're not sure what the industry is going to do," he said. "It's a wait-and-see attitude ... We're in the process of budgeting and forecasting for next year and you just don't know. It's tough."

On average, a new semi-truck costs

\$115,000. He said many owner-operators are holding off on new truck purchases, and fleet operators are holding off as well.

And the ones who do opt to buy are facing a credit crunch.

"It's a lot tougher now to get someone financed in a truck," Galloway said.

He said customers' credit reports have to be blemish-free until banks loosen their standards. The situation is hurting dealers. He knows of three that have gone out of business this year and auctioned off their merchandise. But, he said he thinks the industry will survive in the long run.

"As dire as this may look across the country, to get the goods to the store, it's got to be trucks," he said. "As long as there are trucks, there will be dealerships."

Until truck sales come back, TAG is relying on its parts and maintenance service to fill the void.

Larry Montgomery, co-owner and general manager of M&M Truck & Trailer Service in Pontotoc, said he also is relying on truck maintenance, and still "business is terrible."

He said this time last year he had 11 cross-country operators that he did

work for regularly.

"Now, they are either gone out of business, bankrupt or disappeared," he said.

He said he's "struggling" to replace the business with local haulers, such as loggers and construction workers.

"My theory is unless we see more products manufactured in America and more interstate trucking, small business looks rather dim," Montgomery said. "We need somewhat of a change or they are going to have to send us a stimulus check every quarter."

Delaying repairs

Steve Ard, at The Trucker's Body Shop in Saultillo, feels Montgomery's pain.

Business is slow, said Ard, "but, it's going."

Ard focuses on repairing wrecked 18-wheelers. He said the trend the past several months at the shop is for truckers to spend money on a repair only if they absolutely have to do it to operate or be street legal.

"If it's a minor accident, they are not fixing it," he said.

Codie Rasberry, owner of D.C. Service Center in New Albany, said he hasn't found that trend to be the case in his

three shops.

He said the commercial segment of his business is propping things up by getting work done and utilizing road side service. It's counterbalancing his automotive business, which he said is down 65 percent to 70 percent.

"If we were depending solely on walk-in automotive traffic, we would be worried," he said. "Commercial is still doing good ... It's one of the things that has kept us in business."

He said the number of service calls is down a little bit from last year, but he hasn't seen a major cutback.

He has noticed, though, that his company has been doing more refueling services for trucks that are within three to five miles of their fueling destinations. Unlike some services that provide free gas if you are a member, it's more expensive for truckers to have a roadside service put 50 gallons of fuel in their tank than if they bought it as a gas station.

"We've refueled more trucks in the last six months as we have in the last five years," he said. "I think people are trying to get as far as they can."

Turn to **TRUCKING** on Page 22

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BancorpSouth received the highest numerical score among retail banks in the Southeast (AL, AR, FL, GA, KY, LA, MS, NC, SC, TN, VA, WV) region in the proprietary J.D. Power and Associates 2008 Retail Banking Satisfaction Study™. Study based on a total of 19,602 responses measuring 15 providers in the region and measures opinions of consumers with their primary banking provider. Proprietary study results are based on experiences and perceptions of consumers surveyed in January 2008. Your experiences may vary. Visit jdpower.com.

*From Standard and Poor's Equity Research quoted in BusinessWeek "Focus Stock" report posted on its Web site July 15. Full BusinessWeek report available at http://www.businessweek.com/print/investor/content/jul2008/pi20080714_093276.htm

**American Banker, March 31, 2008, U.S.-based bank holding companies by asset size excluding thrifts.



Oxford University Transit 'a rousing success'

■ **OUT recorded about 800 riders during the first week.**

By **Carlie Kollath**
BUSINESS JOURNAL

OXFORD – The City of Oxford and the University of Mississippi campus now offer free bus rides, marking one of the only public transit systems in Northeast Mississippi.

The Oxford University Transit service started Oct. 20 and in the first week of operation, there were about 800 riders.

"As far as startups go, this one's been a rousing success," said Tim Lett, the system's startup general manager and senior vice president of McDonald Transit Associates, the Knoxville, Tenn., company contracted to oversee the launch. "We had a really good week."

OUT uses four buses and one spare bus to run an east-west route and a north-south route. The buses have stops throughout the city and campus, including Walmart, the movie theater, the hospital, Kroger, the Union and the Square.

The Square connects the two routes and passengers are able to transfer.

Lett said the system on the first week



C. TODD SHERMAN

averaged about 125 to 130 passengers on the weekdays and 191 on Saturday.

The top destination?

"Walmart," said Lett, adding that the world's largest retailer typically is the most popular stop of the many transit systems he has helped launch.

After Walmart, he said most trafficked pick-up and drop-off areas are

the university campus, Baptist Memorial Hospital and Azalea Gardens Senior Living Community.

About 60 percent of the riders during the first week were locals and 40 percent were high school and college students, he estimated.

He added that many of the first-week riders were "youth out riding to

Deborah Palmer and her daughter, Elizabeth Palmer, board one of the northbound Oxford University Transit buses on the first day of operation for the system.

see where it went."

OUT Commission Chairman Jack Howard said he sees a potential for a wide variety of passengers, including students, disabled citizens, people without cars, elderly citizens and retirees. Lett said his goal is to have 400 passengers each day within a month and about 1,000 passengers each day within two years.

The buses are free until January, when a fare structure will be instituted. A public hearing has to be held, but Howard expects fares to be \$1 for each trip, with a free transfer at the Square. He expects the fare for students 18 and younger to be 75 cents, with elderly and disabled passengers riding for 50 cents.

Children under 6 years old are expected to ride free, Howard said.

Lett said he will work with the university and major employers to negotiate volume discounts that will encourage more passengers.

The buses run from 6:15 a.m. to 6:45 p.m. Monday through Friday. On Saturdays, they start at 8:15 a.m. With two buses running each route, in theory a passenger shouldn't have to wait more than 30 minutes for a ride.

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



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Booneville moving company branches out

■ **Morgan Van Lines introduces the Outdoor Closet, a storage option.**

By **Lena Mitchell**

BUSINESS JOURNAL

BOONEVILLE – A solution to finding extra storage space around the house when you need it has taken shape in Booneville.

And who better to introduce the idea than a company that knows a thing or two about moving and storing things?

The Outdoor Closet is a new business venture from Morgan Van Lines that rents closet-sized storage space, according to Steve Morgan with the Booneville-based company.

“The beauty of this type of business is that if you’re transporting something to storage, it only has to be loaded once,” Morgan said.

Morgan said the company chose the 8-foot-by-7-foot-by-5-foot size for the units to give customers more flexibility.

“It was designed to maneuver with a forklift, and is equivalent to the size we use as a standard for military units,” he said. “You can pack a room to a room-and-a-half per unit.”

Where other products like PODS –

currently unavailable in Northeast Mississippi – are larger and made of metal, the Outdoor Closet is designed to be compact “breathable” because of its wood construction.

“It takes up only half a parking space and is street approved and meets all codes, so you can put it in your driveway, or it could be put in a parking space on the street,” Morgan said. “Also, there’s no problem with condensation as there is with metal, steel or fiberglass, and our cover makes the product water-resistant.”

Can’t miss it

Along with being water-resistant, the cover is bright pink – a color Morgan said is “catchy, very noticeable.” The company will soon add a black cover option.

In the market research, the company found women would be less resistant to having the product parked at the home for an extended period if it had an attractive color. The new color option, Morgan said, is designed for more conservative tastes.

From its location in Booneville, the company delivers the Outdoor Closet throughout Northeast Mississippi – to Pickwick and Counce, Tenn., to the north, Starkville to the south and Oxford to the west. The company also



THOMAS WELLS

Bill Morgan, owner of Booneville-based Morgan Van Lines, and his son, Steve Morgan, partnered to launch the Outdoor Closet, a company that rents closet-sized storage units. They are targeting female customers with the bright pink covers on the units.

serves the Nashville market.

Customers use their own locks, so no one else can access their belongings, Morgan said. If the unit is stored with the company, it can be accessed with about two hours’ notice.

Pricing is weekly or monthly: \$35 per week or \$49 per month.

“There is free delivery right now, and a pickup fee of \$25,” Morgan said. “All the charges are collected up front, including a \$100 deposit.”

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HOT JOBS

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■ **Demand, pay is high
for those with the right skills.**

By Eric Adler

MCCLATCHY-TRIBUNE

KANSAS CITY, Mo. – It's often said someone makes money even in a bad economy.

Cody Bass just didn't know how much.

"A hundred thousand dollars," the 22-year-old college senior said.

That's the annual salary that Bass – who is still a semester away from receiving his bachelor's degree from the Missouri University of Science and Technology in Rolla – is to be paid for his first job out of college.

That, he said, doesn't even include the \$7,500 he'll be given in moving expenses. Or the \$20,000 he's getting up-front as an early signing bonus. Or the \$25,000 "impact bonuses" he said he was told to expect for each of the first two years he is on the job.

Total package for his first year in his first real job: \$145,000-plus.

"I was shocked," Bass said. "We grew up very modest. When I was growing up, my dad probably didn't make much more than \$30,000 a year teaching in Oklahoma. I feel bad for everyone having such a hard time."

But such are the rewards of picking the right college major even in these shaky economic times.

For Bass, that is petroleum engineering, a job for which starting salaries in the expanding business now average \$85,000 to \$95,000, with offers often coming a year or more before the end of college.

"It's phenomenal," said Rolla petroleum engineering professor Shari Dunn-Norman. "These are kids."

Yet Bass is hardly alone.

Whereas workers in some industries are being laid off by the thousands, in others – such as engineering, accounting, nursing, pharmacy and, as the cost of shipping by

Looking to hire

■ In engineering, accounting, nursing, pharmacy and, as the cost of shipping by truck has risen, railroads, the watchword is "hired," not "fired," as new employees are being promised high-paying jobs sometimes more than a year before graduation.

truck has risen, railroads – the watchword is "hired," not "fired," as new employees are being promised high-paying jobs sometimes more than a year before graduation.

Of course, many of the jobs have their perceived downsides, which range from long hours to boredom to weeks and, in some cases, months spent traveling. But the financial incentives can be great.

■ **RAILROADS:** Conductors, brakemen, electricians, signalmen, locomotive engineers, track workers: all are in high demand in the railroad industry, which in recent years has started booming again as gas prices have risen and the industry itself has experienced a number of retirements.

"This industry has come back in a big way," said Bill Vantuono, editor of RailwayAge magazine. Anyone with doubts just needs to look at the size and scale of freight trains now crossing the U.S., many of which are carrying double-stacked loads to keep up with demand.

Higher fuel costs, and decreased consumer spending, have cut into the growth of the business within the last year. But in the last four years, BNSF Railway alone brought on more than 15,000 new employees, and it plans to bring on 2,000 more this year.

Over the entire industry, the call is to hire some 40,000 new railroad employees over the next six years, according to the Association of American Railroads.

"I would say that to get a job in the railroad industry, you're not just making a bet on the short-term, but on the long-term over the next 20 to 30 years," Vantuono said.

Getting a railroad job is not simple. It's dangerous work. As such, employers place a premium on steady, safety-conscious employees. Many apply. For the few chosen, the pay is good.

"We offer some of the best-paying jobs in the country," said BNSF spokesman Steve Forsberg. "The average railroad worker makes \$65,000 a year. That includes clerks to the locomotive engineer."

That's average.

"Conducting usually starts at about \$60,000 a year," said Scott Schafer, general director of the National Academy of Railroad Sciences, a school that trains railroad workers in six-week programs at Johnson County Community College. "A locomotive engineer could make over \$100,000 a year

U-SAVE

Rental car industry offers options

■ Companies like U-Save rent
– and sell – vehicles of all types.

By Dennis Seid
BUSINESS JOURNAL

TUPELO – If your notion of a rental car company is a counter set up at an airport, you're only partially correct.

These days, off-site auto rental companies are grabbing big shares of the \$20 billion market. The clear leader is Enterprise Rent-A-Car, which has used the off-site business model to grow to nearly \$7 billion in sales, making it the nation's largest auto rental company.

After a drop in 2002 in the wake of the Sept. 11 terrorist attacks, revenue has grown five straight years, from \$16.43 billion to \$21.54 billion.

Growth might be more challenging this year, however, with the U.S. economy teetering on recession. Still, auto rental companies say there still is a viable market to do business.

In Tupelo, where U-Save Auto Rental has one of its nearly 400 locations, manager Chris Lindley said customers are continuing to rent vehicles, albeit at a slower pace.

"And the market's changed a lot, too," he said. "People want to drive fuel-efficient cars now, where in the

past, SUVs used to be very popular. Vans are still popular, especially with big groups who need to move a lot of people around. Trucks aren't renting very well."

Like other auto rental companies, U-Save offers an assortment of all types – cars, trucks, minivans and SUVs.

"About all we don't have are cargo vans and convertibles," Lindley said.

Rental customers

So who rents cars? Business executives and tourists, to be sure.

Customers also include people who don't want to tack on too many miles on their own vehicles and/or don't trust the reliability of their own vehicles.

Automobile dealers and insurance companies also are potential clients, who might have to put their customers in a temporary ride.

"Our customers are anybody and everybody – we have no preference at all," Lindley said with a laugh.

U-Save, which has locations in 42 states and nearly 12,000 vehicles, is headquartered in Jackson. It's also one of the top 10 largest auto rental companies in the U.S., logging more than \$100 million in sales last year,

according to Auto Rental News.

The Tupelo franchise is celebrating its 10th year in business.

Lindley, who's been with the local office from the beginning, said the Tupelo location started with six cars in its inventory.

"Back then, the biggest need was providing a clean car for customers," he said. "Our four owners wanted to make sure we had the cleanest cars in town, to know we cared about the customers. It's been that way ever since."

Lindley runs the office with his brother, Justin, and their priority is keeping the customer happy.

"We're going to go out of our way to make sure they'll come back and tell other people about us," he said. "It all boils down to service."

And like other auto rental companies, U-Save also sells its vehicles. For cars, that's usually around the 30,000-mile mark, or roughly a year. Trucks and vans go a little longer. So, that kind of turnover means the majority of vehicles being rented are current-year models.

"There's nothing fancy we do here," Lindley said. "It's just the two of running the place and we do a little bit of everything. We've got clean cars and great service, and we've been doing it for 10 years."

Largest rental car companies

Company	Vehicles	Locations	Revenue
Enterprise Rent-A-Car	643,289	6,131	\$7.1 billion
Hertz	327,2003	2,850	\$3.94 billion
National Car Rental/ Alamo Rent A Car	232,892	662	\$2.9 billion
Avis Rent A Car	204,200	1,200	\$3.1 billion
Dollar Thrifty	167,000	606	\$1.58 billion
Automotive Group			
Budget Rent A Car	143,603	850	\$1.6 billion
Advantage Rent-A-Car	20,000	108	\$220 million
U-Save Auto	11,800	390	\$102 million
Rental of America Inc.			
Payless Car Rental System Inc.	10,000	41	\$100 million
ACE Rent A Car	9,000	85	\$92 million
Fox Rent A Car	8,700	29	\$78.72 million
Rent-A-Wreck of America	7,280	280	\$52 million
Triangle Rent-A-Car	6,000	30	\$47.5 million
Affordable/Sensible	5,000	225	\$36 million
Independents (3,000)	65,500	3,275	\$59 million

Source: Auto Rental News

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Chamber Connection

A publication of Journal Publishing and the CDF Chamber Division – November 7, 2008

Jim Ingram Community Leadership Institute Initiates Class of 2010



Seated (left to right) Mike Robinson, Brad Prewitt, Juanita Floyd, Sherry Smith, Diana Ezell, Denise Gillespie, Debbie Brangenberg, Brian Aldridge, Mike Mitchell, Charles Russell Standing (left to right) Jimmy Anderson, Mike Workman, Darrell Rankin, Gunner Goad, Orlando Pannell, Joe Washington, Hoot Wilder, Chris Rogers, Scott Cochran, Greg Ray, Brian Bryant

The Jim Ingram Community Leadership Institute initiated the Class of 2010 on September 30 at the Bancorp-South Conference Center, with a charge led by Blake Wilson, President, Mississippi Economic Council. The twenty-one member class became the eighth class to take part in the leadership program that puts an emphasis on enhancing leadership skills.

Created by the Community

Development Foundation and CREATE Foundation, the Jim Ingram Community Leadership Institute is a seven-month, two-year program designed to enhance community leadership development, as well as personal and professional growth. The program consists of one-year of training and one-year of community re-investment.

The Jim Ingram Community Leadership Institute program is made up of three compo-

nents. The first is Community Orientation, where the participants are introduced to such topics as economic and community development, education, healthcare and local government. The second component taught is Enhancing Leadership Skills. Such skill building exercises include personal development assessment, visioning and strategic planning, speaker and presentation training and effective communication techniques.

Finally the program requires one-year of community re-investment for the participants to give back what they have garnered through the program. The one-year Community Leadership re-investment is made to a non-profit organization or to a defined community need.

For more information on the Jim Ingram Community Leadership Institute, please contact Barbara Smith at 662.842.4521.

CLASS OF 2010

- Representative Brian Aldridge
Executive Director/Legislator
Touched By An Angel Ministries
- Mayor Jimmy Anderson
Mayor
Town of Guntown
- Ms. Debbie Brangenberg
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Downtown Tupelo Main Street
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Tupelo Public School District
- Ms. Juanita Floyd
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CREATE Foundation
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Workforce Develop/Training Team Leader
Itawamba Community College
- Mr. Gunner Goad
Area Manager External Affairs
AT&T
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Human Resource Manager
Toyota Boshoku America
- Mr. Orlando Pannell
Director of Community Development
Community Development Foundation
- Mr. Brad Prewitt
VP, Government Relations & MS Operations
Circadence Corporation
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- Mr. Greg Ray
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Trustmark
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Mississippi State Extension-Lee Co.
- Mr. Joe Washington
Internet/Fleet Sales Manager
Carlock Toyota of Tupelo
- Mr. Hoot Wilder
NE MS President/Tupelo City President
Regions Bank
- Mr. Mike Workman
Director of Operations
NEW Corporation

Chamber focus

Dear Friends:

Congratulations to the new class participating in the Jim Ingram Community Leadership Institute pictured on the front page. A special thanks to Mr. Blake Wilson, President of the Mississippi Economic Council, for his leadership charge to the class at the opening dinner last month. The 21 class members recently completed the two-day opening session conducted by Mr. J. Mac Holladay of MarketStreet Services in Atlanta and Mr. Phil Hardwick of the John C. Stennis Institute of Government at Mississippi State University. The November session is focused on healthcare and will be the first in a series on community orientations.

CDF is planning the third annual Business to Business Connection trade show for January 27-28, 2009. The trade show will offer an opportunity for businesses and industries to showcase and demonstrate their products and provide first-hand information about their goods and services. Application forms to reserve booths have been mailed to CDF members. The Taste of Tupelo will be held on the evening of January 27 and will offi-



SMITH

cially open the Business to Business Connection. More details will be given later on other events planned for the trade show.

Another 2009 date to mark on your calendar is Thursday, January 22. The Northeast Mississippi Economic Forecast Conference will be held at BancorpSouth Conference Center from 8:30 a.m.-11:30 a.m. The conference committee, chaired by Terry Baker with Community Bank, is planning another great conference. More details on the speakers will be announced later.

A special thanks to our members for their continued support of CDF.

Best Wishes for a safe Thanksgiving Holiday.

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.

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HEALTH CARE

FIRST FRIDAY



The October First Friday networking meeting featured three guest speakers on the 2008 Presidential Debate held in Oxford, MS. Max Hipp, Ron Hipp, and Dr. Andy Mullins each spoke about their experiences with the debate. The October First Friday meeting was sponsored by the Northeast Mississippi Board of Realtors.

TUPELO MEDICAL GROUP



To celebrate Tupelo Medical Group's new location, a ribbon cutting was held. Pictured on the front row are: Emily Addison, CDF; Dr. Mary Pace, Tupelo Medical Group; Dr. Ricky Parker, Tupelo Medical Group; Mayor Ed Neely; Dr. Paul White, Tupelo Medical Group; Dr. J.D. Loden, Tupelo Medical Group; Dr. Pam Taylor, Tupelo Medical Group; and Waurene Heflin, Crye-Leike Realtors; Pictured on the back row are: Connie Snell, My Elegant Clutter; Jane Myers, Wiggles & Wags Pet Sitting; Sue Golmon, Coldwell Banker Tommy Morgan Realty; Bea Luckett, J. Guyton Group Realty; Ellen Kennedy, CDF; Toby Hedges, Shelter Insurance; Carolyn Moss, Comfort Inn; Mike Maynard, Weatherall's, Inc.; and Benjamin Hill, Renasant Bank. Tupelo Medical Group is located at 1265 Cliff Gookin Blvd. in Tupelo, and can be reached at 662.840.2131.

DUTCH PASTRY SHOPPE



To celebrate the grand opening of Dutch Pastry Shoppe, a ribbon cutting was held. Pictured on the front row are: Cindy Unruh, Dutch Pastry Shoppe; Amber Unruh, Dutch Pastry Shoppe; Shana Buller, Dutch Pastry Shoppe; Councilman Mike Bryan; Darin Buller, Dutch Pastry Shoppe; Blakely Buller, Dutch Pastry Shoppe; Misty Buller, Dutch Pastry Shoppe; Emily Addison, CDF; and Paul Mize, BancorpSouth. Pictured on the back row are: Waurene Heflin, Crye-Leike Realtors; Jean Mooneyhan, Mississippi Radio Group; Ann Brazil-Coffey, Snelling Staffing; Beverly Bedford, City of Sattillo; Les Perry, North Mississippi Medical Center; Bea Luckett, J. Guyton Group Realty; Mike Maynard, Weatherall's, Inc.; Jane Myers, Wiggles & Wags Pet Sitting; Toby Hedges, Shelter Insurance; Amanda Phillips, Key Staff Source; Michelle Crowe, Regions Bank; and Michael Addison, Go Box of Tupelo. Dutch Pastry Shoppe is located at 361-A South Gloster Street in Tupelo and can be reached at 662.620.6323.

EntrepreneurshipWeek USA to be Held November 18-21

In its continued effort to help support entrepreneurs throughout the region, the Renasant Center for IDEAs, the Tupelo/Lee County Regional Business Incubator, is hosting free workshops during EntrepreneurshipWeek USA, which is being held worldwide this year from November 18-21. "EntrepreneurshipWeek USA in our community this year will offer the owners of new small businesses tools they can use to help them grow through the start-up and growth stages of their businesses," said Wayne Averett, Vice President of Entrepreneurship and Small Business Development for CDF.

The events will begin on Tuesday, November 19, with a "Listening to Your Business" workshop presented Dr. Frank Wiebe, Business Counselor with the Small Business Development Center, and Wayne Averett. This workshop will offer local small business owners a chance to plan for the future with the tools necessary to maximize the growth and profitability of their business. The workshop will be held from 9:45 a.m. to 3:00 p.m. in the CDF boardroom at 300 West Main Street in Tupelo and is free to CDF members.

A PeerSpectives Information Lunch will be held on Thursday, November 20, at the Renasant Center for IDEAs from 11:30 a.m. to 1:00 p.m. The Edward Lowe Foundation's PeerSpectives program helps second-stage entrepreneurs

and business executives improve their leadership skills through peer learning. This experience-driven session will give business owners a chance to reflect on how to improve relationships with employees, learn better time management skills, and make better business decisions. The lunch meeting will be hosted by Bubba Weir of the Mississippi Technology Alliance.

EntrepreneurshipWeek USA will conclude with a luncheon presented by the Manufacturing Extension Partnership and the Mississippi Corridor Consortium's Manufacturing Solutions Center entitled, "Eureka! Winning Ways 2008" and will be held on Friday, November 21, from 11:30 a.m. to 1:30 p.m. The "Eureka! Winning Ways" system is based on 20 years of research by business guru Doug Hall into real-world success factors and work with hundreds of companies. The owners and top executives of locally owned manufacturing companies who are interested in learning how this system can help their companies profitably accelerate revenue growth should attend this lunch for more information.

For more information on any of the aforementioned events of EntrepreneurshipWeek USA, please contact the Renasant Center for IDEAs, Tupelo/Lee County's Regional Business Incubator, at 662.823.4332. The deadline to register is Tuesday, November 11.

STATE STAR FOR MISSISSIPPI



The Association of Small Business Development Centers recognized this year's State Stars at their annual conference in Chicago earlier this month. Dr. Frank Wiebe, business counselor for the Small Business Development Center, was awarded the State Star for Mississippi for demonstrating outstanding performance throughout 2008. Dr. Wiebe is part of the support staff at the Renasant Center for IDEAs, Tupelo/Lee County's regional business incubator.

Lyons HR Named One of America's 5000 Fastest-Growing Private Companies



A ribbon cutting was held to celebrate the opening of Lyons HR in Tupelo. Pictured on the front row are: Emily Addison, CDF; Waurene Heflin, Crye-Leike Realtors; Pam Free, Lyons HR; Darin Wright, Lyons HR; Councilman Mike Bryan; Bill Lyons, Lyons HR; Renee Kelton, Lyons HR; Becky Houbregs, Lyons HR; and Gary Kitchens, Lyons HR. Pictured on the back row are: Les Perry, North Mississippi Medical Center; Ben Hill, Renasant Bank; Barbara Smith, Tupelo Airport Authority; Michelle Crowe, Regions Bank; Julianne Goodwin, Express Employment Professionals; Jane Myers, Wiggles & Wags Pet Sitting; Amanda Phillips, Key Staff Source; Mike Maynard, Weatherall's, Inc.; Michael Addison, Go Box of Tupelo; Toby Hedges, Shelter Insurance; and Paul Mize, BancorpSouth. Lyons HR is located at 218 S Thomas Street, Suite 101 in Tupelo and can be reached at 662.821.1950.

Inc. ranked Lyons HR No. 2984 on its annual ranking of the 5000 fastest-growing private companies in the country. The list is the most comprehensive look at an integral segment of the economy – America's independent-minded entrepreneurs. Taken as a whole, these companies represent the backbone of the U.S. economy.

"Our second annual *Inc. 5000* continues the most ambitious project in business journalism," said *Inc. 5000* Project Manager Jim Melloan. "The *Inc. 5000* gives an unrivalled portrait of young, underreported companies across all industries doing fascinating things with cutting-edge business models, as well as older companies that are still showing impressive growth."

Lyons HR is a "Full Service" human resource company providing professional employment services to companies in a variety of industries. Their staff of professionals can

help your business achieve bottom line results through effective screening, recruiting, and management of your workforce requirements. Whether your need is short-term or long-term, temporary or permanent, full-time or part-time, Lyons HR can provide even the most hard to find employees. Their goal is to develop long-term partnerships by offering simple solutions to the complex job of human resources.

The 5000 companies that made the list reported aggregate revenue of \$185 billion and median three-year growth of 147 percent. Most important, the 2008 *Inc. 5000* companies were engines of job growth, having created more than 826,033 jobs since those companies were founded. Complete results of the *Inc. 5000*, including company profiles and a list of the fastest-growing companies that can be sorted by industry and region can be found at www.inc5000.com.

THE DANCE STUDIO



A ribbon cutting was held at The Dance Studio in downtown Tupelo. Pictured at the event are: Waurene Heflin, Crye-Leike Realtors; Bert Sparks, WTVA/WLOV/WKDH; Jane Myers, Wiggles & Wags Pet Sitting; Emily Addison, CDF; Carolyn Moss, Comfort Inn; Albert White, BancorpSouth; Toby Hedges, Shelter Insurance; Evan Kingsley, The Dance Studio; Stephanie Betts, The Dance Studio; Ruby Del Harden, The Dance Studio; Councilman Mike Bryan; Connie Snell, My Elegant Clutter; Mike Maynard, Weatherall's, Inc.; Robbie Greenwood, The Dance Studio; Barbara Smith, Tupelo Airport Authority; Carlton Wall, BancorpSouth; Michelle Crowe, Regions Bank; Beverly Bedford, City of Saitillo; Bea Luckett, J. Guyton Group Realty. The Dance Studio is located at 108 North Spring Street in Tupelo and can be reached at 662.842.2242.

ELDERSCRIPT SERVICES



A ribbon cutting was held at ElderScript Services in Tupelo. Pictured at the event are: Beverly Bedford, City of Saitillo; Mark Hinton, Community Bank; Mayor Ed Neely; Toby Hedges, Shelter Insurance; Jamie Gunnells, ElderScript Services; Emily Addison, CDF; Ben Hill, Renasant Bank; Jane Myers, Wiggles & Wags Pet Sitting; Debralee Carroll, ElderScript Services; Michael Addison, Go Box of Tupelo; Richard Carleton, Mall at Barnes Crossing; Jennifer McHenry, ElderScript Services; Tracy Hubbard, ElderScript Services; Mark Richey, ElderScript Services; and Keisha Edwards, ElderScript Services. ElderScript Services is located at 144 South Thomas Street, Suite 101-1 in Tupelo and can be reached at 662.842.6204.

TUPELO AUTO SALES CENTRAL PARK AT THE MALL AT BARNES CROSSING



A ribbon cutting was held to celebrate the grand opening of Tupelo Auto Sales Central Park inside the Mall at Barnes Crossing. Pictured on the front row are: Emily Addison, CDF; Carey Snyder, WTVA/WLOV/WKDH; Donna Jarzen, Mall at Barnes Crossing; Buddy Long, Tupelo Coca-Cola Bottling Works; Jeff Snyder, Mall at Barnes Crossing; Lisa Wallace, Tupelo Auto Sales; Hoyt Sheffield, Tupelo Auto Sales; Cindy Childs, Mall at Barnes Crossing; Tim Bullock, Mall at Barnes Crossing; Richard Carleton, Mall at Barnes Crossing; Jane Myers, Wiggles & Wags Pet Sitting; and Paul Mize, BancorpSouth. Pictured on the back row are: Carolyn Moss, Comfort Inn; Jean Mooneyhan, Mississippi Radio Group; Sue Golmon, Coldwell Banker Tommy Morgan Realtors; Toby Hedges, Shelter Insurance; Connie Snell, My Elegant Clutter; Tina Powell, BancorpSouth; and Bert Sparks, WTVA/WLOV/WKDH.

CB&S BANK



A ribbon cutting ceremony was held for CB&S Bank in Tupelo. In attendance at the event were: Jane Myers, Wiggles & Wags Pet Sitting; Beverly Bedford, City of Siltillo; Councilman Dick Hill; Waurene Heffin, Crye-Leike Realtors; Les Perry, North Mississippi Medical Center; Joe Sutton, CB&S Bank; Sean Thompson, Lee County Administrator; Jamie Vafeas, CB&S Bank; Michael Addison, Go Box of Tupelo; Heather Green, CB&S Bank; Brandon Holloway, M&F Bank; Don Pittman, CB&S Bank; Lauren Barber, Northeast Mississippi Daily Journal; Connie Snell, My Elegant Clutter; Mayor Ed Neely; Ann Brazil-Coffey, Snelling Staffing; Supervisor Tommie Lee Ivy; Toby Hedges, Shelter Insurance; Amanda Phillips, Key Staff Source; Nelson Cole, CB&S Bank; Michelle Crowe, Regions Bank; Dennis Upchurch, CB&S Bank; Carolyn Moss, Comfort Inn; Matt Cooper, CB&S Bank; Richard Carleton, Mall at Barnes Crossing; Robert Curtis, CB&S Bank; Bea Luckett, J. Guyton Group Realty; Mike Maynard, Weatherall's, Inc.; and Emily Addison, CDF. CB&S Bank is located at 86 South Thomas Street in Tupelo and can be reached at 662.620.1120.

Community Development Foundation Receives "Critical Partner Award"

The Community Development Foundation was recognized at the Synchronist Users' Forum in Chicago, IL on October 6, for their positive impact on existing businesses and industry in Lee County. The "Critical Business Partner" award, given by Blane, Canada Ltd., is in recognition of the critical role economic development organizations play between businesses and the community in which they operate.

"Relationships don't just happen. It takes effort and commitment. The CDF has demonstrated that commitment and produced exceptional results for Tupelo/Lee County," noted Mr. Canada. "In these difficult economic times, these relationships are even more critical."

The CDF received this top honor in an annual award competition among economic development organizations throughout the United States and Canada.

"It is an honor for CDF to receive this award," said Todd Beadles, director of workforce development and synchronist team leader. "It has given us an opportunity to take our existing business and industry program to an entirely different level."

Blane, Canada Ltd., Wheaton, IL is the industry leader for existing business portfolio management tools. The Synchronist Business Information System® software is the industry standard, used by hundreds of develop-

ment organizations throughout the United States and Canada.

"Global business pressures have never been greater. The proactive work done by CDF insures that companies in Lee County have access to all possible resources thereby insuring the health of the economic portfolio," stated Canada.

The Synchronist Users' Forum is North America's largest cooperative of development professionals. Forum participants share ideas and best practices to improve strategies, tools, and practices for existing business portfolio management.

e-Synchronist is a software tool and interview method that enables CDF to gather information about existing industries in Tupelo/Lee County and generates a basis for action. e-Synchronist assesses companies in such key areas as company growth potential, legislation affecting companies, forecasting economic opportunities, and company value to the community.

Access Family Health Services Opens in Tupelo

Access Family Health Services executive director Marilyn Sumerford officially opened the clinic doors in Tupelo on October 29, adding to its presence already established in Smithville, Houlka, and Tremont. The Access staff was joined by supporters, friends, Congressman Childers, officials representing Senators Cochran and Wicker, state and local political leaders, and representatives from the Memphis VA Medical Center.

Access is a federally qualified health center, open to everyone, and is located at the southwest corner of the Gloster Creek Village, just south of Heavenly Ham. As a community-based outpatient clinic for the Memphis VA, Access will provide primary care services to enrolled veterans.

The Tupelo clinic is directed by Dr. Eric Moeller, M.D., who has practiced in Tupelo for eight of the 20 years that he has been in practice. He is supported by a nurse practitioner, nurses, and other support personnel. A team consisting of a psychiatrist, psychiatric nurse practitioner, and a licensed master social worker provide mental health services to enrolled veterans.

"We have long wanted to serve veterans, their families, and other patients in Tupelo," said Sumerford. "We currently provide care to almost 1,000 veterans from Lee County and can now serve nearby veterans



A ribbon cutting was held to celebrate the grand opening of Access Family Health Services in Tupelo. Pictured holding the ribbon are: Ruby Hollin, Access Family Health Services; Bill Canty, Office of Senator Thad Cochran; Congressman Travis Childers; Dr. Derek Moeller, Access Family Health Services; Mayor Ed Neely; Virginia Smith, Access Family Health Services; Cynthia Wilemon, Access Family Health Services; Pamela Lancaster, Access Family Health Services; and Sharon Sargent, Access Family Health Services. Access Family Health Services is located at 499 Gloster Creek Village, Suite D1 and can be reached at 662.690.8007. that are eligible, but not currently enrolled. The convenience of the new Tupelo location will eliminate travel for veterans across the region, as we can service their needs."

Access Family Health Services clinics are open to all, with or without insurance. Low income individuals may qualify for services under a sliding fee scale. The clinic is open Monday through Saturday at 499 Gloster Creek Village, Suite D-1. Suggested appointments can be made at 662-690-8007; however, walk-ins are welcome.

"After many years of working in Northeast Mississippi, it's ob-

vious there's a strong need for this clinic. It's certainly a valuable addition to our community, and I am proud to be a part of this team," said Moeller. "We look forward to providing personal care to not only veterans but others in the Tupelo area."

Access Family Health Services was chartered in 1978 and received its first federal grant in 1983. Its mission is to provide affordable, comprehensive healthcare and education to its communities with superior service. In 2008, the three existing clinics will serve over 8,600 individuals with over 30,000 visits each year.

HEALTH CARE FOUNDATION



A ribbon cutting was held at the new location of the Health Care Foundation in Tupelo. Pictured on the front row at their ribbon cutting ceremony are: Emily Addison, CDF; Steven Blaylock, Health Care Foundation; Lisa Lindsey, Health Care Foundation; Betty Trulove, Health Care Foundation; Linda Stokes, Health Care Foundation; Mayor Ed Neely; Bobby Martin; Margaret Wicker McPhillips, Office of Senator Thad Cochran; Barbara Smith, CDF; and Dean Hancock, Health Care Foundation. Pictured on the back row are: Michelle Crowe, Regions Bank; Waurene Heffin, Crye-Leike Realtors; Ben Hill, Renasant Bank; Tina Powell, BancorpSouth; Richard Carleton, Mall at Barnes Crossing; Carolyn Moss, Comfort Inn; Barbara Smith, Tupelo Airport Authority; Toby Hedges, Shelter Insurance; Amanda Phillips, Key Staff Source; Myra Simmons, Health Care Foundation; Bea Luckett, J. Guyton Group Realty; Jim Leeper, Southern Diversified Industries; Tracy Williams, Health Care Foundation; Jan Pannell, Sprint Print; Donna Loden, Health Care Foundation; Cheryl Stephens, Health Care Foundation; Jane Myers, Wiggles & Wags Pet Sitting. Health Care Foundation is located at 1016 North Gloster Street in Tupelo and can be reached at 662.377.3613.

THANK YOU!

To the many businesses that helped make the 2nd Annual CDF Membership Golf Tournament a success!

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- Barnes & Noble
- Bella Vita
- Bumpers Drive-In
- Café 212
- Cellular South
- Chick-fil-A
- Community Bank
- The Dance Studio
- Dollar Market
- ElderScript Services
- Express Employment Professionals
- Gloster Creek Salon & Spa
- Go Box of Tupelo
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Northeast Mississippi Economic Forecast Conference

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RV

Continued from Page 4

this year, Smart said he is seeing his potential customer base have a lack of cash as their mutual funds shrink in value.

His biggest dropoff in sales have been in camping trailers, frequently called pop-ups. Pop-ups on average cost \$6,000 to \$8,000, he said. According to the Recreation Vehicle Industry Association, almost 80 percent of the RV market consists of towable RVs, including lightweight units that can be towed by car, van or pickup.

Typically, pop-up buyers, Smart said, are young families and first-time buyers. Along with tightening credit, he said, they have been hit hard by the tough economic times.

"Gas went up and they were barely existing with their nose above water," creating a situation that priced them out of the RV market, Smart said.

On the flip side, Castor said he isn't seeing increased gas

prices affect motor home sales.

"A guy that's spending \$300,000 on a motor home, I don't think he cares what he spends on diesel," Castor said. "A guy that's spending \$10 to \$12 grand on a towable - yeah, it affects him."

Motor homes, Smart said, can start around \$70,000 for an unleaded-gas powered model and climb past \$1 million. Castor said the average price of a motor home purchase at his dealership in Sherman is about \$200,000.

RVIA was proactive this summer in putting out the word that despite the increased fuel prices, "typical RV trips remain the least expensive type of vacation."

A study commissioned by RVIA and done by PKF Consulting found that the "typical RV family vacations are on average 27 to 61 percent less expensive than other types of vacations studied."

Even factoring in RV ownership and fuel costs, the study said RV family vacations tend to be "significantly less expensive" than other types of vacations.

PKF analyzed costs associated with a family of four taking eight different types of vacations for three, seven, 10 or 14 days to destinations such as the Grand Canyon, Cape Cod and Napa, Calif.

RVIA President Richard Coon said RVs were more affordable in the study because they cut out air, hotel and restaurant costs.

Fuel prices, the study found, would have to more than double for typical motor home vacations to become more expensive than other forms of travel. The study also found that fuel costs would have to more than triple for trips with lightweight travel trailers or folding camping trailers to be more expensive than the least expensive non-RV vacation.

Combine increased gas prices with an economic crunch, though, and local dealers say they are feeling the pinch, but it's not life-threatening.

"We're still selling," Castor said. "Profits are probably down, but we're still selling."

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Dealerships

Continued from Page 2

faced "at least some deterioration."

■ A Reuters report, citing a study by Grant Thornton LLP, said as many as 3,800 dealerships are at risk of closure next year.

When Bill Heard Enterprises of Alabama filed for Chapter 11 protection in late September, the company's 14 automobile dealerships were put up for sale. Slumping demand, lack of available credit and losses between \$2 million and \$4 million a month this year sunk the company, according to published reports.

And just like that, "Mr. Big Volume," which was the nation's largest Chevy dealer, was out of business.

"Bill Heard has given all of us a bad name," said Rudy Dossett Jr. of Dossett Big 4 in Tupelo. "It's not what the industry needed. It's not what the public needed to hear at this time."

Dossett, like other automobile dealers in Northeast Mississippi, isn't looking through rose-tinted glasses. They know the reality of the situation, but they say it's not as bleak as it's made out to be.

Al Stephens, general sales manager for Larry Clark Chevrolet GMC in Amory, admits that the new car market "is down pretty good."

"I think everyone is down in floor traffic, but the ones we're seeing are serious buyers," he said.

With tightened lending, potential customers must have their finances in good shape in order to get a new set of keys.

"Good credit is the key to an auto loan," Stephens said. "Right now you have to have pretty good credit or a substantial down payment ... the days of zero down are over."

The financing arms of automobile companies have pulled back their lending, as have banks and other financial insti-

DID YOU KNOW...

■ The National Automobile Dealers Association expects 500-600 of the group's 20,770 dealerships to close this year, up from previous estimates of 300-400.

■ About 430 dealerships closed last year and 295 closed in 2006, according to the NADA.

■ Car dealers get vehicles for their lots through a practice called floorplan financing, where the funds needed to pay for inventory are supplied by a lender. The longer the vehicle goes unsold and the higher the interest charged, the more it costs the dealer.

Source: The Associated Press

tutions.

A recent study from CNW Marketing Research reported that the number of approved auto loan applications has fallen to 63 percent this year, compared to more than 80 percent last year.

Some have closed

Tightening credit has turned up the heat on auto dealers, who already are battling lower margins.

Bill Heard's implosion grabbed the most headlines, but there have been and will be more shakeout among auto dealers, who are facing high overhead, declining sales and increased cost of holding onto inventory.

At least two dealerships have closed in Northeast Mississippi in recent weeks – Northside Ford in Baldwin and Varsity Suzuki in Tupelo.

In Starkville, Templeton Motors closed in late September after more than 50 years in business, but its owners said the decision wasn't related to financial difficulties. Co-owner Chip Templeton told the Starkville Daily News that he and co-owner Charles Langston "felt like the timing was right."

Langston told the paper, "This is a family business. We both have other things we're interested in. The car business has been one of the loves of our lives. It's time to move on to other things."

Bill Lehman, president of the Mississippi Automobile Dealers Association, said he's had to reassure many people he's talked to that the more than 200 new-auto dealers in the state are in relatively good shape.

"It's true that credit has tightened and it's true that some dealers aren't having as much fun anymore," he said. "We'll probably have dealers shut down."

"But gas prices are going down, there is money available for lending, and the automakers have a lot of incentives available for buyers. If you're in good financial condition, it's a good time to buy a vehicle ... it's a buyer's market."

Credit is key

Again, getting a good deal depends on having good credit.

Hoyt Sheffield agrees. The owner of Tupelo Auto Sales, which sells Chrysler, Jeep and Dodge, said that while tire-kickers have been fewer in number, attractive financing packages and other incentives

have brought in eager buyers.

"The key is that you have good credit – that's the starting point," he said. "We can still make loans and we are making loans, because there are a number of companies we can turn to. We're just going back to the way it was, when you might have put down at least 20 percent. In the long run, that's better for the customer, because it means paying less in the long run."

Rudy Dossett III of Dossett Big 4 – which sells Buick, Pontiac, Cadillac, GMC and Honda – said the economy has had an impact on all auto dealers in some way. And while having good credit and getting loan approval are important, he said other things influence the customer's decision to buy.

"Everybody has vehicles to sell," he said. "What it boils down to a lot of times is how

you're treated. It doesn't always come down to the best price – a lot depends on how you were treated. The key is getting repeat business, and that's through customer service. And we're going to exhaust everything we can to get them in a car or truck."

But even if customers aren't buying new cars, there may be a surge in pre-owned, or used, vehicles.

Larry Clark's Stephens said the dealership has seen an uptick in the used-car business.

"That market is going pretty strong right now," he said. "It's been stronger, but it's holding up. Moving metal is always good, whether it's new or used."

And, the service department also has seen increased business, Stephens said.

"We're seeing a few more people willing to spend more on a big-ticket service than we have in the past," he said. "I think they're wanting to keep driving what they have, keeping it in good shape, because it's cheaper than buying a new car."

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Jobs

Continued from Page 8

depending on his location or seniority."

• **ACCOUNTING:** Nationwide, college accounting programs are booming, filled to capacity, growing and taking on more faculty.

"As it turns out, accounting is rather resilient in good and bad times," said Steve Limberg, director of the master's of accounting program at the University of Texas, Austin, one of the premier programs in the nation. "In good times, people want to know how to manage their prosperity. In bad, they want to know how to manage their cost saving."

In 2002, financial scandals at companies that included Enron, Tyco, Adelphia and WorldCom were so bad that Congress passed the Sarbanes-Oxley Act to improve corporate and executive accountability. The call for new financial accountability created an equally large call for more accountants.

Some students, such as Kansas State fifth-year senior Jessalyn Dean, 23, are receiving full-time job offers as much as 18 months before graduation. First-year salaries frequently are \$45,000 and up.

Dean received a full-time offer two summers ago while on an internship at Grant Thornton, an international accounting firm with an office in Kansas City that has grown by more than 50 percent in the last four years. She doesn't begin until January.

• **NURSING:** "You're going to get a job, a good job with almost guaranteed lifelong job security," said

Karen Miller, senior vice chancellor and dean of the University of Kansas School of Nursing.

Starting salaries with a four-year nursing degree: About \$50,000. The reason is the aging population. The job situation is similar for the other allied health professions, including occupational or physical therapy. At the University of Kansas, for example, enrollment at the school of nursing has risen by 50 percent in the last four years – from 474 nursing students in 2004 to 711 in September of this year.

"Our graduates have no problems getting work," Miller said. The case is similar nationwide.

• **PHARMACY:** Robert Piepho, dean of the University of Missouri-Kansas City School of Pharmacy, tells this story: He is at commencement two years ago. The parent of a graduate approaches him and says his daughter, before graduation, had received an offer of \$107,000 to become a local pharmacist.

Then the company called back.

"They said they were going to increase her salary by \$5,000 more before she even set foot on site," Piepho said.

Becoming a pharmacist requires an advanced degree. But, again, the aging population has resulted in a nationwide shortage in pharmacists. That has caused first-time salaries to bulge well into the six figures.

"If you look at how the population is aging, the older-than-65 population," Piepho said, "the latest projections say that the United States will be 157,000 pharmacists short the year 2020."

Beyond offering high salaries, some companies, he said, are wooing young pharmacists with offers to pay off their student loans.

Trucking

Continued from Page 5

On the tire front, John Hill, store manager of Southern Tire Mart in Tupelo, said he has "a little shortfall right now" with his commercial tires. He estimated business is down 2 percent to 3 percent from this time last year.

"What's fallen off is because people are closing their doors," he said. "A lot of customers have downsized and the smaller businesses have gone out of business."

But "business is going OK." "All in all, we're pretty lucky considering the way the economy is," he said.

Hill said he has seen an enormous increase in the number of his customers who use retreaded tires, tires that are recycled from other tires and cost about one-third the price of new tires. This time last year, he said many smaller businesses frowned on the thought of using retreaded tires.

Now, he said, "more companies are running retreaded tires than ever before."

On the flip side, his sales of new tires have taken a hit.

"We're just hoping on a leveling off of the stock market and layoffs in the area," he said. "If it keeps going that way, we will start feeling the woes. I hope it doesn't get that far, but right now, I can't complain."

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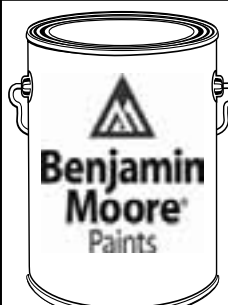
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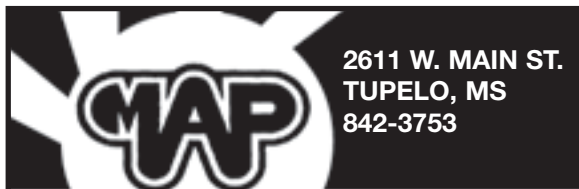
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
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