

Searching for funds

Debunking the free money myth for startups, existing businesses.

Page 3



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Money remains critical issue for startups

■ A workshop series kicks off this month, geared at teaching people how to have a successful business.

BY CARLIE KOLLATH

Business Journal

People have plenty of good ideas for new businesses. The trick is finding the money to finance those ideas, says a local business counselor.

"Financing is always an issue but now more than ever," said Frank Wiebe of the Mississippi Small Business Development Center. "Not only for startups, but for people (with existing businesses) trying to make it through tough times."

Wiebe helps people plan for successful businesses. He teaches classes in Tupelo about business plans, marketing and managing, among other things.

The No. 1 question he gets asked: Where are the grants?

"There are no small business grants," he said.

Most funds for startup businesses, according to the MSBDC, come from personal resources including savings, equity or loans from family, friends or other investors, home equity loans, cash value of life insurance or other personal resources.

Sometimes banks will loan money to start a business, but Wiebe said he's found recently that banks are less willing to take the risk on the venture.

Besides, Wiebe said it is important that startup businesses and existing businesses avoid borrowing money. They should focus on cutting costs instead. But marketing is one cost they shouldn't cut, he said.

Wiebe this month will kick off a free workshop series that will cover potential money sources for small businesses. The series, called "Small

Learn more

■ To sign up for free small business classes or free consultations, contact the Mississippi Small Business Development Center at (800) 725-7232.

Frank Wiebe is a business counselor based at the Renasant Center for IDEAs in Tupelo. Contact him at (662) 680-6988.

See more events scheduled around the state on the organization's website: Mssbdc.org

Business Boot Camp," starts Jan. 27 at the Renasant Center for IDEAs.

The boot camp series was started four years ago at the request of the Minority PUL Alliance, which is a partnership of leaders in Pontotoc, Union and Lee counties. The information sessions started about the same time that Toyota announced it would build a manufacturing plant near Blue Springs.

The free series has nine workshops – each lasting two hours – geared at people who want to start a business and people who already have a small business.

The meetings and topics are:

- Jan. 27: Keys to small business success
- Feb. 3: First steps – starting your business
- Feb. 10: How to write a business plan
- Feb. 17: Marketing/secrets of advertising
- Feb. 24: Management – planning, organizing, leading and controlling your business
- March 3: Next steps – growing your business
- March 10: Attracting, selecting and training people

Turn to **STARTUPS** on Page 19

THE MOST FAQs FROM THE MISSISSIPPI SMALL BUSINESS DEVELOPMENT CENTER:

Q: Do I need a sales tax number and how do I register for one?

A: If you sell tangible personal property, or provide certain fabrication, rental or other particular services, you must obtain a sales tax identification number, also known as a seller's certificate, from the Mississippi Department of Revenue.

If wholesalers and retailers are reselling your product, you would not charge sales tax but would provide them your sales tax number for a resale certificate.

You would not charge sales tax to consumers who purchase your product outside of Mississippi.

After you register, your sales, regardless if sales tax is charged or not, must be reported regularly to the sales tax division.

Q: Do I need a business license?

A: Mississippi does not license all businesses. However, your business may need state and/or local licenses or permits.

Your local SBDC counselor can help you decide what licenses, if any, you may require.

Some professionals that require licenses are automobile dealers, commercial vehicle operators, health facility (including child care and nursing homes) operators, building contractors and restaurant owners and caterers.

Q: How do I register my small business?

A: If you decide to incorporate or become a limited partnership or a limited liability company, you will need to register with the business services group at the Mississippi Secretary of State.

If you organize your business as a sole proprietorship or a general partnership, you do not need to register your business entity with the state.

However, there may be certain state, city or town permits or licenses that are required to

operate your business.

Q: How do I finance the startup of a small business?

A: You should prepare a business plan with financial projections, including a balance sheet, income statement and cash flow statement.

Most small business startups are funded through personal resources including savings, equity or loans from family, friends or other investors, home equity loans, cash value of life insurance or other personal resources.

Banks will lend to some business startups. If your request is denied, ask your bank if they would consider the loan with a guarantee from the Small Business Administration.

In addition, there are number of local and regional economic development agencies that have revolving loan funds that you may apply for.

Q: What legal form of business should I choose?

A: A sole proprietorship is owned by an individual (or a married couple) and it may have one or more employees. Operating a sole proprietorship means that the owner is personally responsible for all liabilities of the business. Also, the owner is taxed on a personal level for all profits generated by the business.

■ A partnership occurs when two or more people agree to share ownership of a business. This form of business allows the partners to share complementary skills and resources. The owners share, and pay personal taxes on, the profits of the business. Additionally, each partner is individually responsible for the liabilities of the business.

■ A limited liability company is a combination of the corporate form (providing limited liability) and the partnership form (allowing you to

Turn to **FAQ** on Page 19

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Welcome to a new year, a new economic landscape

Abelated “Happy New Year” to you. We’re a week into the new year and already we’re off to a rocking start.

Three days into the 112th Congress and everyone’s agreed to disagree.

And OPEC, seeing that the global economy is in such fine shape, thinks \$100 oil is perfectly acceptable.

Of course when oil was at \$50, it was fine. And OPEC was happy when oil managed to reach \$60, \$70 and \$80, too. At least we’re not back at \$150, where prices were briefly 2½ years ago. Not that the Organization of Petroleum Exporting Countries would put up much of a fight. With its black gold-tinted glasses, OPEC has hinted that more production for this year is unneeded since supplies are adequate.

So that economic light at the end of the tunnel we saw at the end of 2010 may have gotten partially eclipsed. One



**Dennis
SEID**

of having high oil prices is that economic growth spurs energy growth, which means more oil is needed. Thus, we have higher oil and gas prices. But that’s assuming the old supply-and-demand model applies to oil, which it doesn’t.

Simply put, higher energy prices will be a drag on the economy.

And the recovering automotive industry – which in 2009 sold the fewest cars in 27 years but managed to pick up in

hundred dollar barrels of oil and \$3-plus gas do not make for a confident consumer – or an economic recovery.

The flip side to the argument

2010 – certainly doesn’t need high oil and gas prices for too long.

What’s the word?

While we’re griping about gas prices, we’ll also try to figure out what the new “word of the year” will be. According to dictionary company Merriam-Webster, “austerity” was the No 1 word in 2010. Two years ago, M-W said “bailout” was the top word.

One word – make that name – to consider is China and its impact on the global economy. Not that anyone should be too surprised. We’ve been talking about China for several years.

China already makes 80 percent of the world’s toys and 60 percent of the clothes.

And have you checked out where your favorite electronics devices are made?

Besides the U.S., China is the only other country in the

world with such big economic clout, and it’s flexing its muscle while America goes to find its Wheaties.

But it wasn’t like that a mere decade ago.

For nearly 42 years, Japan was the up-and-comer. It was a manufacturing juggernaut that was the original “factory of the world.” Its technical and financial prowess also were hard to ignore as it rose to become the world’s second-largest economy behind the U.S.

My, how times have changed.

In August, China displaced its long-time Asian rival in the No. 2 spot, a remarkable – and some would say frightening – climb up the economic ladder.

Just 10 years ago, China was the sixth-largest economy. Five years ago it leapfrogged the United Kingdom and France. Three years ago it jumped ahead of Germany.

Last year, China became the

world’s largest exporter, ahead of Germany once again. And it also became the world’s largest automobile market, ahead of the U.S.

In a decade China has doubled the size of its economy. Some experts think it will double again within the next 10 years. And many of those same experts think that within 20 years, China will displace the U.S. at the top.

China’s gross domestic product in 2000 was estimated at about 10 percent of the U.S.’ GDP.

This year, China’s GDP is expected to reach nearly \$5.4 trillion, a distant second behind the U.S.’s \$14.8 billion. But you can see the gap is narrowing.

So maybe the word we need to learn should be in Chinese. The year 2030 isn’t that far away.

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



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Little's wants to be 'Galleria for Bridal'

■ **Little's Jewelers is setting the pace with a new interactive jewelry store model.**

BY LENA MITCHELL

Business Journal

CORINTH – Little's Jewelers said a formal retirement farewell to founder Carroll "C.K." Little Sr. this year as he concluded 64 years in the business.

The company is set to continue his legacy, however, with innovations that will take them far into the future, said current owner Carroll Little Jr.

Little Jr. recently received the "Innovative Store" award at a jewelry industry symposium, an award that symbolizes his confidence in the business' future.

"We're among a few jewelers around the country looking to be innovative and interactive with our customers," he said. "Our Jackson, Tenn., store is our model going forward, being more interactive and with more specialty and de-

Little's Jewelers

■ Founded 1947 by Carroll K. "C.K." Little Sr. in Corinth



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sign work."

Little and his wife, Jan, bought his father out of the business in 1985.

"He was 62 and ready to retire and sell the business," Little said, "but the business was worth more to me – with my name on it and the great foundation of honesty and integrity



Carrol Little Jr.,

current owner, said they are "among a few jewelers around the country looking to be innovative and interactive with our customers."

business, though his dad continued to be a regular in the store until the past couple of years.

"This year we've been officially celebrating his retirement after he physically wasn't able to come into the store any more," Little said.

that he had laid – than anything."

Little, a graduate of Mississippi State University in marketing, had built a career with Phelps Dodge Corp. in California when the buyout opportunity came along. He and Jan – also a Mississippi State graduate – brought their family back to Corinth and took over the

Through the years the store has expanded from its original Cruise Street in Corinth location to include two stores in Jackson, Tenn., a store in The Mall at Barnes Crossing in Tupelo and a store in Florence, Ala.

The stores have long-standing relationships with customers based on customer service and reliability in caring for families' jewelry treasures, Little said.

Little enhanced his knowledge of the business with training in gemology and jewelry technology at the Paris, Texas jewelry college. He also has a graduate gemologist at each store location.

In addition, the stores are authorized Rolex dealers in each of their markets.

Little sees the business evolving as "the Galleria for Bridal" in the marketplace.

"It's something unique to Little's Jewelers to bring more interactive service to the store," he said. "We took all the experiences people want and put

them together."

The new store concept incorporates a design center where customers can see and handle the merchandise, have self try-on without the pressure of a salesperson and be able to customize and price their selections for themselves.

"We recognize that jewelry is not just a product in the case," Little said. "Jewelry is emotional and special."

Contact **Lena Mitchell** at 287-9822 or lena.mitchell@journalinc.com.



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Change is hard, but necessary for growth

In a rapidly changing world, with economic pressures increasing and businesses restructuring, many employees are finding themselves facing changes like never before. Many are forced to learn technology, conquer the computer, continue their education and find themselves yearning for the comfort of a routine.

Resistance to change is a natural inclination. So how do we move forward in this new environment of change? Being aware of the stages that humans go through when faced with change will be helpful. Keep your perspective, as difficult as it is. And remember – people have been changing as long as humanity has existed.

■ **The first stage is denial.** The idea is “they can’t really mean this and if I just proceed with a business-as-usual attitude, nothing will really change.” At this stage, productivity begins to decline.

■ **The second stage is re-**



Deborah
TIERCE

crease and productivity declines further due to absenteeism and job changes.

■ **The third stage is exploration.** The employee accepts the change and even explores way to make it work. The climate begins to change and more creativity and determination emerge, hence productivity increases.

■ **The fourth and final stage is commitment.** The employees begin to turn the curve and see the benefits of making the change happen.

sistance. Self-doubt, anxiety and fear begin to creep in. It has become evident that change is on the horizon. Stress levels in-

“While change will be difficult and stressful, employees who trust leadership and are communicated with regularly and thoroughly need only a little support to help them get through the change process and onto becoming productive again.”

They become committed to the new way of work and would not go back to business as usual if they could.

Trust is key

The amount of time it takes to reach commitment and productivity hinges on several factors. The key factor is trust. The trust that leadership will act in the best interest of those in the organization is directly

proportional to how much time employees spend in the denial and resistance stages. The greater the trust, the faster employees move through the stages.

Another success factor is communication. The fear of the unknown is what holds a lot of people hostage when dealing with change. Open communication will ease their minds, therefore de-

creasing resistance.

And one final and very important factor in facilitating change in the workplace is employee support. While change will be difficult and stressful, employees who trust leadership and are communicated with regularly and thoroughly need only a little support to help them get through the change process and onto becoming productive again.

Change can produce a lot of unrest and resentment in the early stages. Stress levels will increase and trust will wane. Some will abandon ship. But with lots of trust, communication and support from leadership, most will work through the process with relative ease and move the company forward in new and improved ways.

Deborah Tierce is owner of Tierce Motivational Training in Tupelo. Contact her at (662) 790-5331 or deborah@deborah-tierce.com.

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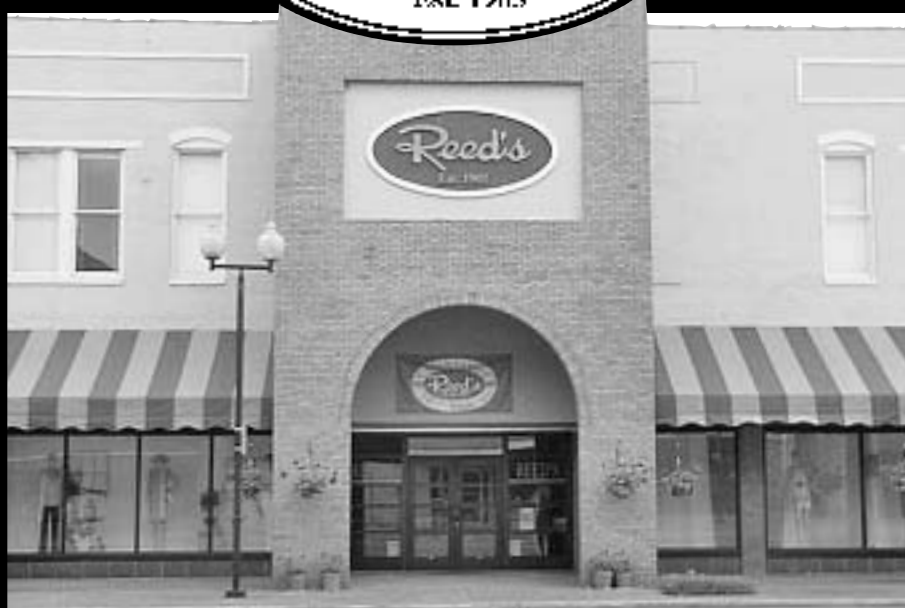
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Use SEO to drive traffic to your website

“What do people in Mississippi eat?” my southern California friend asked me while I was in her town on business.

If I were a smart aleck, I would have replied, “Oh, the same things people from other states eat – ‘possums, ‘coons, rabbits, squirrels, poke salad.” But instead I politely replied that we ate the same foods Californians ate, with the exception of fish tacos.



Ted
HOLT

TECHTALK

People who've never visited Mississippi have a lot of misconceptions about Mississippians and the way we live. I have experienced that people quickly get over those misconceptions when they get to know us.

And the best way for them to get to know us is to do business with us.

Fortunately, doing business with Mississippians has never been easier. Put up a Web site, sit back and let the orders flood in. Or so it would seem.

Unfortunately, it's not that easy. It's not unusual for a business to pay hundreds of dollars for the development and hosting of a Web site that never gets visited.

Bob Wadley is president of SEO Spider Master, a Tupelo-based business that specializes in driving traffic to Web sites. At a recent meeting of BINaRE, held at the Tupelo Country Club, Wadley shared some interesting facts regarding the use of search engines.

■ There are 80 million sites on the World Wide Web, and the number grows daily.

■ More than five million searches take place each day.

■ There is a 35 percent chance that a searcher will click on the first organic (non-paid) website link on the first

page of search results, a 17 percent chance he will click on the second organic link, a 38 percent chance he will click on one of the remaining listings on the first results page and a 10 percent chance that he will follow a link on a subsequent page.

■ According to hitwise.com, in September 2010, Google commanded 65 percent of all search traffic, followed by Yahoo at 12 percent and BING at 10 percent.

All other search engines accounted for the remaining 13 percent of web searches.

Forget the messages that tell you how many millions of websites Google found in a tenth of a second. If you're not on the first page of Google, you don't exist.

Fortunately, it is possible to attract visitors to a website. Search engine optimization, or SEO, refers to a collection of techniques that people use to increase their rankings in search engine web pages. There are three things website owners should know about SEO.

First, anybody can learn to use SEO techniques, but for business people it's usually not worth the effort.

Just as most businesses find it advantageous to pay someone else to shred paper, handle their billing or clean their offices, so most will find it advantageous to hire someone to drive traffic to their websites.

Second, SEO is beneficial for more than attracting out-of-area customers. According to Bob Wadley, business owners should aim SEO toward local markets.

Third, SEO is an ongoing activity. It is good for a business to periodically (at least once a year) have an SEO expert review its site and make adjustments.

Who knows? Some fish-taco-eating Californian may be searching the Web for the good or service you offer.

Ted Holt is president of BINaRE, a Tupelo-based organization of professionals interested in the application of technology to the workplace. BINaRE welcomes new members. For more information, visit www.binare.org.

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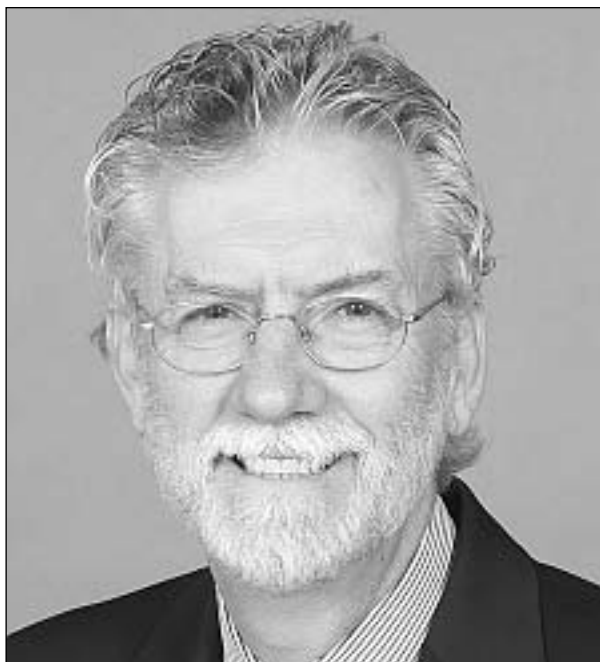
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Chamber Connection

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Billy Crews



John Glascock



Mike Randle

Jan. 27 conference predicts economic forecast for 2011

Dr. John Glascock, Mr. Mike Randle, and Mr. Billy Crews will be the featured speakers at this year's Northeast Mississippi Economic Forecast Conference.

Dr. John Glascock is West Shell Professor of Real Estate Finance and Director of the Real Estate Center at the University of Cincinnati. He is very active in work with professional real estate groups, academic and professional research, and with PhD students. He has worked with the National Association of Realtors and has served as a Research Scholar with ULI and the Homer Hoyt Institute. John currently serves as an Academic Scholar with NAIOP and will be a speaker at this year's annual meeting in Orlando.

Dr. Glascock has published work on China real estate in the *China Urban Studies Journal*. His current research efforts are about how the liquidity of REITs is affected by

macroeconomic variables and what cities were growth-oriented since the 1960s.

Mr. Michael Randle is Editor and Publisher of *Southern Business & Development* (SB&D). He founded his first business publication, the *Birmingham Business Journal*, in 1983 at the age of 27. He sold the *Birmingham Business Journal* and started *Southern Business & Development* in 1991 at age 35. SB&D remains the South's most prominent business and economic development publication 20 years later. While publishing SB&D, Randle has visited over 1,200 cities and towns in the American South.

Mr. Randle launched SB-D.com, SouthernAutoCorridor.com, and SmallTownSouth.com in the last decade. All sites are currently live on the World Wide Web and thriving. Randle's publications and three Web sites have been quoted and/or fea-

NEMS Economic Forecast Conference

- Thursday, January 27, 2011
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tured on CNN, ABC, Fox, CNBC, MSNBC, PBS, Al Jazeera, and in dozens of other electronic media and in publications such as *The Weekly Standard*, *USA Today*, and *The New York Times*. Randle has also been featured or quoted in dozens of daily newspapers and was described by Fred Barnes of *The Weekly Standard*

as "an expert on the Southern economy." Joe Hollingsworth, author of the book "The Southern Advantage," wrote in the forward of that book that "Mike has to be recognized for his amazing knowledge of the South and his enthusiastic support for the Southern economic success story."

Mr. Billy Crews, CDF chairman, will speak on the state of economic affairs on a local level.

Mr. Thomas Mize, M & F Bank, will serve as chairman of this year's conference. Sponsors of the event include BNA Bank, BancorpSouth, CB&S Bank, Community Bank, Community Development Foundation, Journal Inc., M&F Bank, Regions Bank, Renasant Bank, and Trustmark National Bank.

For more information or to request complimentary tickets for the conference, please contact CDF at (662) 842.4521.

Chamber focus

Dear Friends:

A good way to start the new year is to attend the Economic Forecast Conference on Thursday, January 27, to hear what the experts are predicting for 2011. The speakers and details of the conference are included in the article on the front cover.

The "Business to Business Connection" trade show is scheduled for February 17-18 at the BancorpSouth Arena. Booth registration forms have been mailed to our members, and it's not too late to reserve a booth. Exhibitors will be demonstrating and promoting their goods and services, and you will have an opportunity to register for some great prizes. Exhibitors should be exceptionally pleased, as we will have an additional 1200 people in attendance.

We hope you are taking advantage of the many programs and activities offered by CDF to our members. Communication happens at many levels, in many different ways. Being a member of CDF and taking advantage of all the networking opportunities, allows us to market your business on a one-to-one level. Networking in a social or learning atmosphere is less threatening and more informational than "knocking on doors." You and your business also are exposed to key individuals who may not be in need of your services at the moment



SMITH

but, when a need occurs, they are aware of your company. Networking is a valuable tool, and CDF membership is key to making those connections. Starting next month, this letter will be written by Tommy Green. Tommy will be taking over the duties involved with the Chamber of Commerce, while I will be focused more on overseeing the new membership tier structure recently adopted by the Board of Directors. The new membership structure will enable our members to choose their level of participation and engagement. I am looking forward to this new venture, as it will give me the opportunity to visit with many of our members and review their interest in the many benefits of CDF. Tommy will do a super job with his duties in the Chamber Division, and we are happy to have him on our team.



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CDF is governed by a 60-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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| David Brevard | Jerry Maxcy | Cathy Robertson |
| Gary Carnathan | Robin McGraw | Tom Robinson |
| Mike Clayborne | Paul "Buzzy" Mize | Mike Scott |
| V.M. Cleveland | Alan Nunnelee | Randy Shaver |
| Scott Cochran | Mary Pace | Barry Smith |
| David Cole | Jim Pate | Jeff Snyder |
| Norma Cother | Mimi Pettit | David Steele |
| Tom Foy | Greg Pirkle | Mary Werner |

2010-2011 Ambassador's Club

| | |
|----------------------------------|-------------------------------------|
| Ms. Richelle Anderson..... | Lighthouse Web Dezines |
| Ms. Veleka Ball | CB&S Bank |
| Ms. Beverly Bedford | Honda of Tupelo |
| Ms. Cindy Black | Prudential 1st Real Estate |
| Mr. Richard Carleton..... | Mall at Barnes Crossing |
| Ms. Shavonne Collier | Renasant Bank |
| Ms. Molly Crews | Express Employment Professionals |
| Ms. Sheila Davis..... | PPI, Inc. |
| Mr. Chris deLambert..... | Century 21 Sue Gardner Realty |
| Ms. Danielle Del Grande..... | Comfort Suites |
| Ms. Shanelle Gardner | BancorpSouth |
| Mr. Randy Harris..... | M&F Bank |
| Mr. Toby Hedges | Shelter Insurance |
| Ms. Waurene Heflin..... | Crye-Leike Realtors |
| Mr. Karen Hester..... | Community Bank |
| Ms. Wanda Johnson | Sleep Inn & Suites |
| Ms. Suzanne Kirby | Advanced Screening Solutions |
| Ms. Dianne Loden..... | Trustmark Bank |
| Mr. Tim Long | Cellular South |
| Ms. Bea Luckett | TRI, Inc. Realtors |
| Mr. Ben Martin | RE/Max Associates Realtors |
| Ms. Megan McCarty | Gibens Creative Group |
| Mr. Marcus McCoy | Prudential 1st Real Estate |
| Mr. Brad McCully | Sportsman Lawn & Landscape |
| Ms. Haley McLemore | Alliance Collection Service |
| Mr. Bill McNutt | WLM Insurance, LLC |
| Mr. Scott Medlock | The McCarty Company |
| Mr. Paul Mize | BancorpSouth |
| Ms. Carolyn Moss | Comfort Inn |
| Mr. Joe Nobles | Tupelo Radio Broadcasting |
| Ms. Chandra Pannell | Get It There Auto Transportation |
| Ms. Kara Penny..... | Tupelo Convention & Visitors Bureau |
| Mr. Les Perry..... | North Mississippi Medical Center |
| Ms. Katie Pickens McMillan | Key Staff Source |
| Ms. Amy Richey..... | Amedisys Hospice |
| Mr. Chris Richburg | Lamar Advertising |
| Mr. Greg Thames | Trustmark Bank |
| Ms. Dana Thompson..... | Gentiva Hospice |
| Ms. Susan Webb..... | Room to Room |

Birdshot Lodge: A hunting experience to remember

If you are a hunter, then you must know about the best-kept secret in northeast Mississippi: Birdshot Lodge Hunting Preserve located in Shannon. Owners Jim Homan and his dad, Herman Homan, have transformed 600 acres of farmland into a sportsman's escape and a stimulating hunting experience for hunters and businessmen.

The rich, fertile bottomland soil provides the perfect habitat for whitetail deer, quail, duck, and turkey. Birdshot Lodge offers genuine southern hospitality, a 10-acre lake for fishing, a two-bedroom guesthouse, and a main lodge over looking an eight stand skeet course.

With over 250 acres of native warm grasses planted specifically for quail, you can expect a hunting experience like those from years gone by. Afterwards, recap and relax after a successful day's hunt at the lodge complete with plasma TV, fireplace, and lounging area. Or gather around the fire pit on the patio and watch the sun set.



Birdshot Lodge provides quality quail hunting at an affordable price. Anyone who has hunted quail at Birdshot Lodge with a fine shotgun

and classic bird dogs is very likely to return. Over 18 acres of permanent green fields are easily hunted from their spacious elevated deer

stands. For the duck hunter, there are duck blinds located in flooded cypress swamps and open waters. Several hunting packages are avail-



able as well as meals and overnight lodging.

Homan is passionate about the outdoors and has benefited from helping others enjoy their hunting experience since opening Birdshot Lodge in 2009. "Our goal is to share the great outdoors with others and help them make fond memories with friends and family." For more information and pricing, call (662) 871-8649 or go to the website www.birdshotlodge.com.

Birdshot Lodge is located at 230A Bynum Avenue in Shannon. Head on down to Birdshot Lodge and go "bird huntin'."

PRECISION COMMUNICATIONS INC.



A ribbon cutting was held at Precision Communications Inc. Pictured on the front row are: Brad Moore, Precision Communications Inc.; Jim McCreary, Precision Communications Inc.; Brenda McCreary, Precision Communications Inc.; Councilman Fred Pitts; Tim Gideon, Precision Communications Inc.; J. D. Walters, Precision Communications Inc.; Ray Luker, Precision Communications Inc.; Amanda Jernigan, Precision Communications Inc.; Wendy Harbor, Precision Communications Inc.; and Zandra Hereford, CDF. Pictured on the back row are: Brad Gates, Itawamba Community College; Doug Musser, Zetron; Larry Coggin, Renasant Bank; and members of the CDF Ambassador's Club. Precision Communications Inc. is located at 587 E President St. in Tupelo and can be reached at (662) 844-3118.

The Community Development Foundation presents



2011 Business to Business Connection

Friday, Feb. 18, 2011
9 a.m. - 4 p.m.
BancorpSouth Arena

Limited space still available for booth registration. Booth exhibitors will have the option of selling their products and/or services during the event for a great money making opportunity.

For more information, please contact the CDF office at 662.842.4521.

Toyota Opportunity Exchange has local representation

Area minority business owners traveled to Cincinnati, Ohio, to attend the 21st Annual Toyota Opportunity Exchange November 9 and 10, 2010. Five Minority PUL Alliance (MPUL) members were among the 2800 that attended the event.

The Opportunity Exchange is a free tradeshow and conference intended to build lasting business relationships between Toyota's Tier 1 or direct suppliers and certified National Minority Supplier Development Council (NMSDC) Minority Business Enterprises (MBEs).

Three hundred of Toyota's Tier 1 suppliers participated as exhibitors. According to Toyota, the Opportunity Exchange has generated more than \$160 million worth of contracts between MBEs and Toyota's Tier 1 suppliers.


Attending from north Mississippi were Eddie Longstreet, Ray McClellan, Betty Yates, Ira Butler, and Orlando Pannell. Ms. Yates, owner of BDC Staffing in Holly Springs said, "The Exchange was very bene-

ficial. I was able to meet with Rosa Santana who owns Integrated Staffing in Texas and is a Tier 1 supplier. We are going to be working together, and this will be helpful to my staffing company. The exchange is all about the smaller businesses working with the larger ones. They encourage networking and forming partnerships." She went on to say, "Our goal is to train and get people ready for the Toyota assessment so they can be employed by Toyota."

Denotee Martin, a strong advocate for the MPUL Alliance, stated, "The Toyota Exchange creates an opportunity to improve the awareness of minority businesses and bridges the gap in relationships between corporations and minority businesses. It also extends opportunities for their networking abilities to a level that will accelerate their business growth." Toyota's ongoing commitment to supplier diversity results in profound benefits for corporations, MBEs, their employees, and minority communities.



(Left - Right) Eddie Longstreet, Ira Butler, Orlando Pannell, Betty Yates, and Ray McClellan pose for a quick photo after listening to the keynote speaker, Wil James, President of Toyota Motor Manufacturing, Kentucky, Inc. at the closing breakfast of the Toyota Opportunity Exchange.



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DENTURE CARE

To celebrate the grand opening of Denture Care, a ribbon cutting was held. Pictured on the front row are: Emily Addison, CDF; Terry Tritsch, The Denture Lab; Leslie Tritsch, The Denture Lab; Lee Bryson, Denture Care; Dr. John Bryson, Denture Care; Councilman Markel Whittington; Kathleen Agnew, Denture Care; Felicia Garrett, Denture Care; Carey Snyder, Snyder & Company; and Blakley Moore, Snyder & Company. Also pictured are members of the CDF Ambassadors Club. Denture Care is located at 1203 S Gloster St., Ste. M in Tupelo and can be reached at (662) 823-7900.



Small Business Boot Camp
"How to Start & Grow Your Small Business"

January 27 through March 24, 2011
 Thursdays from 6 - 8 p.m.

To register, call 1(800) 725-7232. The deadline to register is Tuesday, January 25.
 Registration is limited to the first 40 people.

The following workshops will be offered:

- Jan. 27 Keys to Small Business Success
- Feb. 3 First Steps - Starting Your Business
- Feb. 10 How to Write A Business Plan
- Feb. 17 Marketing/Secrets of Advertising
- Feb. 24 Management - Planning, Organizing, Leading, and Controlling Your Business
- Mar. 3 Next Steps - Growing Your Business
- Mar. 10 Attracting, Selecting, & Training People
- Mar. 17 Understanding Financial Statements
- Mar. 24 Programs for Minorities & Women

**4th Annual
 Small
 Business
 Boot Camp**

All sessions will be held at the
 Renasant Center for IDEAs
 398 East Main Street
 Tupelo

RENASANT CENTER for IDEAs
 Tupelo/Lee County Regional Business Incubator



MSBDC is a member of the Mississippi Small Business Development Centers (MSBDC) network. MSBDC has assisted Mississippi businesses since 1981. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. To pre-register for an event, please contact: Jo Ann Harris, 788 Hathorn Road, University, MS; visit our website at <http://www.msbdc.org>; e-mail msbdc@olemiss.edu; or call (In MS only) 1(800) 725-7232 or (662) 915-1291

Funded in part through a Cooperative Agreement with the U.S. Small Business Administration.



DECEMBER TYP



TYPs Charlie Duiett, Allen Pegues, Toby Hedges, Rodney Long, and Seen Cox enjoyed the December networking event at Reed's.



Mark Your Calendar
First Friday, Feb. 4

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

Continental breakfast will be served

Sponsor: U.S. Lawns

For more information, call: 662.842.4521

VOE'S BOUTIQUE



To celebrate the grand opening of Voe's Boutique, a ribbon cutting was held. Pictured at the event with the CDF Ambassadors are: Miss Outstanding Teen Tupelo Meghan Rohman; Hugh Tate; Diane Tate; Tommy Morgan; Jean Mattox; J B Mattox; Daphene Hendricks, Downtown Tupelo Main Street Association; Brenda Koon; Emma Koon, Voe's Boutique; Darrell Smith, City of Tupelo; Virginia Metts, Voe's Boutique; Caleb Metts; Pam Metts; Derick Metts; Allie West, Downtown Tupelo Main Street Association; Craig Helmuth, Downtown Tupelo Main Street Association; and Barbara Smith, CDF. Voe's Boutique is located at 339A E Main St. in Tupelo and can be reached at (662) 269-2551.

DECEMBER FIRST FRIDAY



Congressman-Elect Alan Nunnelee spoke at the December First Friday networking breakfast. The event was sponsored by Cellular South.

NORTHWESTERN MUTUAL FINANCIAL NETWORK - WESLEY JONES



A ribbon cutting was held to celebrate the new location of Northwestern Mutual Financial Network - Wesley Jones. Pictured on the front row are: Craig Helmuth, Downtown Tupelo Main Street Association; Stacy McFerrin, Mac's Construction; Wendi McFerrin; Dana Tubb, Northwestern Mutual Financial Network - Wesley Jones; Mayor Jack Reed; Wesley Jones, Northwestern Mutual Financial Network - Wesley Jones; Paula Jones; Lincoln Jones; Ryder Jones; Mary Dale Tubb; Chanda Cossitt, Coldwell Banker Tommy Morgan Realty; Allie West, Downtown Tupelo Main Street Association; Ellen Kennedy, CDF; and Emily Addison, CDF. Pictured on the back row with CDF Ambassadors are: Larry McTune; Betty McTune; and Jim High, Lee County Courier. Northwestern Mutual Financial Network - Wesley Jones is located at 400 S Broadway St. in Tupelo and can be reached at (662) 844-8422.

HEAD TO SOUL



A ribbon cutting was held to celebrate the grand opening of Head to Soul. Pictured on the front row are: Martha Swindle, CDF; Emily Floyd, Emi Lou's; Mayor Jack Reed; Phyllis Robinson, Devilish Mary's; and Ginger Renick, Head to Soul. Also pictured are Craig Helmuth, Downtown Tupelo Main Street Association; Allie West, Downtown Tupelo Main Street Association; Debbie Brangenberg, Downtown Tupelo Main Street Association; Edith Miles; Billy Miles; Emily Addison, CDF; Beth Stauffer; Shipman Sloan, JBHM Architects; Barbara Fleishhacker, The Main Attraction & Coffee Bar; Daphene Hendricks, Downtown Tupelo Main Street Association; Sally Williams, City of Tupelo; Brandon Bishop, JBHM Architects; Susan McGukin; Bryon Schexnayder; and CDF Ambassadors. Head to Soul is located at 95 S Green St. in Tupelo and can be reached at 662.841.5758.

BARNES & NOBLE NOOK COLOR LAUNCH



A ribbon cutting was held at Barnes & Noble in Tupelo to celebrate the launch of the Nook Color. Pictured at the event with the CDF Ambassadors are: David Rumbarger, CDF; Leigh Ann Hill, Hilton Garden Inn/BancorpSouth Conference Center; Miss Tupelo Lauryn Lee; Councilman Jonny Davis; Lisa Wigginton, Barnes & Noble; Jessi Bailey, Barnes & Noble; Amanda Anglin, Barnes & Noble; Janet Turney, Barnes & Noble; and Terry Fields, Barnes & Noble. Barnes & Noble is located at 1001 Barnes Crossing Rd., inside the Mall at Barnes Crossing and can be reached at (662) 791-7828.

Please join us for the next meeting of the
Tupelo Young Professionals

Thursday, Jan. 20

5 - 7 p.m.

Olive Garden

3242 N Gloster St.

Tupelo, MS 38804

This is a come and go business-after-hours event. Refreshments will be served and door prizes will be awarded. Come network with your peers in the business community and bring a friend.

Please RSVP to typ@cdfms.org.

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HOUSE OF FRAGRANCE



To celebrate the grand opening of House of Fragrance, a ribbon cutting was held. Pictured at the event with the CDF Ambassadors are: Orlando Pannell, CDF; Frederick Adams, House of Fragrance; Aaron Washington, House of Fragrance; Councilman Jim Newell; Mayor Jack Reed; Nathan Brown, House of Fragrance; Devon Brown, House of Fragrance; and Emily Addison, CDF. House of Fragrance is located at 514 S Gloster St. in Tupelo and can be reached at (662) 255-0415.

DEVILISH MARY'S AND EMI LOU'S



To celebrate the grand opening of Devilish Mary's and Emi Lou's, a ribbon cutting was held. Pictured on the front row are: Martha Swindle, CDF; Emily Floyd, Emi Lou's; Mayor Jack Reed; Phyllis Robinson, Devilish Mary's; and Ginger Renick, Head to Soul. Also pictured are Craig Helmuth, Downtown Tupelo Main Street Association; Allie West, Downtown Tupelo Main Street Association; Debbie Brangenberg, Downtown Tupelo Main Street Association; Edith Miles; Billy Miles; Emily Addison, CDF; Beth Stauffer; Shipman Sloan, JBHM Architects; Barbara Fleishhacker, The Main Attraction & Coffee Bar; Daphene Hendricks, Downtown Tupelo Main Street Association; Sally Williams, City of Tupelo; Brandon Bishop, JBHM Architects; Susan McGukin; Bryon Schexnayder; and CDF Ambassadors. Devilish Mary's and Emi Lou's is located at 95 S Green St. in Tupelo and can be reached at 662.844.2330.



Green named Chamber of Commerce VP

The Community Development Foundation is pleased to announce that Tommy Green has been named Vice President of the Chamber of Commerce for the organization.

As Chamber VP, Green will be responsible for coordinating and implementing the chamber division's programs and events. He will assist in development of new programs and services of membership, leadership development, business networking, and others. In this role, he will organize and implement chamber events and programs including annual meeting, B2B Connection, Taste of Tupelo, 1st Friday, CLI, Economic Forecast Conference and others. Green will also assist in the retention and recruitment of

CDF members.

Green stated, "I am excited to be a part of the CDF team. Barbara has done a wonderful job in leading the Chamber, and I am honored to be chosen as her successor. I look forward to working with the staff and serving the members of the Chamber of Commerce."

He has been heavily involved in the community by serving on various boards and volunteering for numerous events. A graduate of Mississippi State University, Green will continue to use his Marketing degree to promote all the functions of the Chamber division.

Prior to joining the CDF staff, Green worked as Marketing Director for Methodist Senior Services.



Happy New Year
from your CDF staff!

We are thankful to each and every
member for your continued support.

We look forward to working with
and serving you in 2011.

Front row: Jon Milstead, Jennie Bradford Curlee, Jamie Kennedy, David Rumbarger, Birdie Burluson, Orlando Pannell and Rebekah Hebert. **Second row:** Barbara Smith, Helen Wade, Ellen Kennedy, Angela Glissen, Shane Homan, Emily Addison, Zandra Hereford and Todd Beadles. **Back row:** Matt McCarty, Wayne Averett, Martha Swindle, Harold Fikes, Greg Giachelli, Gina Black, Daron Pitts and Hunter Aycock.

NEWSMAKERS

■ **Kim Hall Tutor** has been promoted to director of North Mississippi Medical Center Home Health and Hospice.



TUTOR

Before her promotion, Tutor was assistant director since 2005. She joined NMMC's staff in 1982 as a ward secretary in oncology. She transferred to Home Health in 1992 and served in various roles before she became assistant director.

She received a bachelor's degree in nursing from Mississippi University for Women in Columbus in 1986. In 2008, she received a master's degree in health administration from the University of Alabama-Birmingham.

NMMC Home Health and Hospice serves 18 counties in Northeast Mississippi.

■ **Williams Transfer and Storage Co.** in Tupelo has been honored by United Van Lines for exceptional professional achievement.

Williams received United's President's Club Award, \$1 million level, which recognizes agents who have generated at least \$1 million in sales for the United system during the past year.

With headquarters in suburban St. Louis, United Van Lines has a network of 400 affiliated agencies across the U.S.

■ **North Mississippi Medical Center Wellness Center** has been recognized as the first certified medical fitness facility in Mississippi by the Medical Fitness Association, the nation's leading organization dedicated solely to medically integrated fitness facilities.

A 50,000-square-foot facility, the NMMC Wellness Center was founded in 1989. All fitness instructors are specially trained, degreed and certified by the American College of Sports Medicine.

MFA's medical fitness center facility certification program was launched in 2009, the first certification offered specifically to facilities in the medical fitness industry. The certification process involves an in-depth review of a facility's adherence to the prescribed standards and guidelines.

■ **Justin Wilson** has been named the employee of the month for December at Franklin Collection Service.



WILSON

He is a member of the information system team and has been employed by Franklin for almost a year.

■ **Bill Rayburn**, co-founder and CEO of mortgage technology company FNC Inc., recently was inducted into the Mississippi Technology Alliance's Innovators Hall of Fame.

A former University of Mississippi business professor, Rayburn and fellow faculty members Dennis Tosh, Bob Dorsey, and John Johnson, invented software now used by seven of the top 10 U.S. mortgage lenders to streamline workflow

and help ensure regulatory compliance.

Also inducted were Dr. John D. Bower, whose work at the University of Mississippi School of Medicine significantly advanced the care available to kidney patients; and Will Primos, founder and director of Primos Hunting Calls. UM Chancellor Emeritus Robert C. Khayat received the MTA's Legends award.

With a Ph.D. in business finance from the University of Memphis, Rayburn also has earned a Chartered Financial Analyst designation as well as Appraisal Institute MAI and SRA designations.

Before founding FNC, Rayburn served as a tenured business professor at the University of Mississippi and also led a consulting firm specializing in seminars for bank regulatory agencies, financial institutions and appraisal firms across the nation.

■ **James Boyle**, programmer analyst and team leader with North Mississippi Medical Center's management information systems, was named NMMC's employee of the month for November.

Boyle joined NMMC in 1994. He is a graduate of Vardaman High School and earned a bachelor's degree in computer science from the University of Mississippi.

■ **Lacy Hurd** has been named employee of the quarter at North Mississippi State Hospital.



HURD

Hurd has been a nurse with the hospital for two years. Before joining NMSH, she worked at First Care Family Clinic.

She received her nursing degree from Itawamba Community College.

■ **Cooper Tire & Rubber Co.** recognized December service anniversary awards at its Tupelo manufacturing facility.

• **25 years:** George Jones, Carl Griffin, Cecil Crane, Rickey Boyd, Ann Foster, Deborah Ridling, Tom Carey, Mike Roberts and Mike King.

• **20 years:** Tim Holt and Thomas Cranford.

• **One year:** Chad Lawson, Jeffrey Pace, Billy Pickens, Steven Pulliam and Heath Plunkett.

Cooper Tire marks milestone service anniversaries with awards and public recognition for long-term employees.

■ **Peggy Swan**, manager of North Mississippi Medical Center's billing department, recently retired after more than 32 years on the job.

Swan graduated from Itawamba Agricultural High School and attended Itawamba Community College. She worked at several garment factories before joining the hospital staff in May 1978 to work nights in admissions.

In August 1978, she transferred to work in admissions at the former Belle Vista facility. She later became a statistician in the hospital's billing department. In 1986, she was promoted to department manager, a position she held for 24 years.

Her husband, Kenneth, worked in NMMC's management information services for 37 years before retiring in 2006.

OPEN FOR BUSINESS

LEE COUNTY

Joe Joe's Espresso moves to McCullough

■ TUPELO - Joe Joe's Espresso has moved to 1960 McCullough Blvd.

The business is in the Select Connect building, which is across the street from Flowerdale Marketplace.

The new location, said owner Joe Moffatt, is closer to the people who buy his specialty coffee beans.

In addition, the new space has more room to expand the store's roasting business, which Moffatt said is the business segment with the most growth potential.

Joe Joe's is open Monday through Friday from 7 a.m. to 6 p.m. It is closed Saturdays and Sundays.

PONTOTOC COUNTY

The Candy Bar open in downtown Pontotoc

■ PONTOTOC - The Chocolate Bar has been reborn in Pontotoc as The Candy Bar.

Originally started in Oxford, the Candy Bar sells chocolates, candy, brownies and cookies, as well as a lunch menu with shakes, floats, coffee and hot chocolate.

It is located at 1 S. Main St. in downtown Pontotoc.

The store is open Monday through Friday from 10:30 a.m. to 5:30 p.m. and Saturday from 10:30 a.m. to 3 p.m.

The phone number is (662) 488-0064.

MONROE COUNTY

New businesses open in downtown Amory

■ AMORY - Monogram 4 Me and The Precious Possum have opened in the city's Main Street business district.

• Monogram 4 Me is owned by sisters Natasha Hussey and Haley Knight. It's located at 218 Main St. North. The store sells a range of gifts, including personalized monogram items such as backpacks, children's clothing, purses, bags, pottery, ornaments, jewelry and household items.

Monogram 4 Me is open Monday through Friday from 10 a.m. to 5 p.m. and Saturday from 10 a.m. to 2 p.m. The store is closed on Wednesday. For more information, visit www.monogram4me.com.

• The Precious Possum is in the former Roberts Jewelry building at 206 Main St. North.

It is owned by Louis Rowles. The Precious Possum is a store with antiques, gifts and other items. The Precious Possum is open Thursday through Saturday from 10 a.m. to 5 p.m. and by appointment.

Daily Journal reports



Background Checks

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BusinessRewind

ALCORN COUNTY

Kmart begins hiring for March reopening

■ CORINTH – Kmart has begun taking applications to fill 65 to 76 positions at its Fulton Crossing Shopping Center location.

New counters, shelving and other fixtures are being placed in the store, which closed in May after major storms and floods put more than 18 inches of water in the store.

Kimberly Freely, a Kmart spokeswoman, said the company hopes to reopen the store in March.

She said applications would be taken at the store as well as at kmart.com. Go to "About Kmart" on the website and click on "Careers."

Kmart opened its Corinth store in November 1992. It has more than 1,300 stores in 49 states, Guam, Puerto Rico and the U.S. Virgin Islands.

CLAY COUNTY

Navistar Defense lands additional MRAP orders

■ WEST POINT – Navistar Defense in early December landed a \$123 million order for its mine-resistant, ambush-protected, or MRAP, armored vehicles. The company said it would assemble another 175 of its International MaxxPro Dash

armored vehicles for the U.S. Marines.

The order came two weeks after it had received \$253 million order for 250 International MaxxPro Recovery MRAPs.

Work for both contracts will be done at the company's West Point plant.

With the previous order, Navistar announced it would hire 120 additional contract workers. However, the latest deal won't add to the work force.

Since 2007, the company has been contracted to produce more than 8,000 MaxxPro MRAP units.

LEE COUNTY

General Atomics test OK, announces expansion

■ TUPELO – After successfully testing the next-generation aircraft-launching system for the U.S. Navy, General Atomics says it is expanding the facility where that technology is being built.

Last month, an F/A-18E Super Hornet fighter was launched for the first time using the Electromagnetic Aircraft Launch System, or EMALS, developed by General Atomics.

Key components of the system were built in the company's advanced manufacturing plant in the Tupelo Lee Industrial Park South.

General Atomics Electromagnetic Systems Division Vice President R. Scott Forney III said the company officially will announce the expansion to its Tupelo facility this month.

"We have had five expansions there and we're going to have another one," he said. "That will give us 122,000 square feet. We started at 26,000 square feet."

General Atomics employs 60 to 65 people at any given time, although many of them are engineers who rotate in and out of the facility.

Reeds to expand location at Mall at Barnes Crossing

■ TUPELO – Reed's is expanding its store inside The Mall at Barnes Crossing.

Work has started to add about 1,500 square feet to the apparel store near Belk.

Camille Sloan, executive vice president of Reed's, said the plan is to knock down the wall to the empty neighboring space and incorporate it into Reed's.

The store will be about 11,000 square feet when the project is done.

"We're not buying new merchandise for that store," Sloan said. "We're just going to expand and spread out a little bit."

Sloan said she wasn't sure of the expected completion date.

"We feel the opportunity at the mall is very strong and we can grow it even more," she said.

Reed's has had a store inside the mall since it opened 20 years ago. The original store is on Main Street in downtown Tupelo.

Hancock Fabrics Q3 sales rise, but net income falls

■ BALDWYN – Hancock Fabrics said its third-quarter sales rose, but its net income dropped by more than half.

Hancock reported net earnings of \$1.4 million for the quarter that ended Oct. 30. The craft and fabric retailer posted \$3 million in net income for the same quarter in 2009.

Net sales for the period were \$73.5 million, compared to \$72.7 million for the year-ago period.

Same-store sales – sales at stores that have been open for more than a year – were up 0.3 percent, compared to a 4 percent increase in the third quarter of fiscal 2009.

For the year, Hancock's net sales are \$197 million, up from \$196.4 million in the same period of 2009.

Same-store sales for the year are down 0.3 percent, compared with a 0.9 percent increase

in 2009.

The company has a year-to-date net loss of \$700,000, compared to a net loss of \$127,000 in the same period last year.

Hancock had 266 stores as of Oct. 30. It didn't open, close or remodel any locations during the quarter.

OHIO

Cooper Tire ups stake in Mexican operations

■ FINDLAY – Cooper Tire & Rubber Co. on Dec. 20 announced it would increase its ownership in its affiliated Mexico operations.

Cooper raised its ownership level in Corporacion de Occidente SA de CV. to 58 percent from 38 percent, effective Jan. 1, 2011.

Cooper also raised its ownership of Cooper Tire & Rubber Co. de Mexico SA de CV., which conducts sales and marketing in Mexico, to almost 100 percent from 50 percent.

Cooper Tire's Tupelo plant employs about 1,200 workers.

OKTIBBEHA COUNTY

MSU CAVS Extension wins national award

■ STARKVILLE – Mississippi State University's Center for Advanced Vehicular Systems Extension Office took home a top honor from the University Economic Development Association's annual meeting in Reno, Nev.

Based in Canton, CAVS Extension was the winner of the 2010 Award of Excellence in Business Assistance and Entrepreneurship for its work with the Navistar plant in West Point.

The winning project, officially titled "The Role of MSU's CAVS Extension in Supporting Rapid Commercialization at Navistar Defense's Plant in West Point, MS," is an example of Mississippi State's commitment to service, said Clay Walden, director of CAVS Extension and a research professor at the land-grant institution.

In West Point, CAVS Extension engineers led by Glenn Dennis designed and implemented the manufacturing system, including the use of advanced modeling and simulation techniques, to help Navistar enhance production of the company's mine-resistant armored protection vehicles, commonly called MRAPs, for the U.S. Department of Defense.

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FAQ

Continued from Page 3

be taxed as in a partnership). The corporate entity is created when your business registers with the Mississippi Secretary of State. This enables the owners to take advantage of the limited liability aspect of the corporate ownership and to raise equity by selling shares of the company.

■ For-profit entities have the option to choose either a C-corporation or Subchapter S-corporation status. If you become a C-corporation, the corporate profits are taxed, and then the owners will be taxed on their share of the profits and compensation (i.e. dividends and wages) received from the corporation. A Subchapter S-corporation does not pay a corporate tax.

Q: Do I have to register my business name? How do I determine if the name I choose is OK to use?

A: State statute requires that every business enterprise operating under an assumed name must register that name in the city or town in which it is located.

If you incorporate, become a limited partnership or limited liability company, the name of the business would be registered with the Bureau of Corporations.

To determine whether a name you're considering is in use by another corporation or is protected by a trademark or service mark, contact the Secretary of State.

Unfortunately, proprietorship names are not tracked by any one central agency.

If you have a name for your service or product, you may need a trademark search. The MSBDC state office can do a federally registered search.

Q: How do I register to become an employer?

A: You need to obtain a federal Employer Identification Number by filing IRS Form SS-4.

You will also need to register for state income tax withholding and for an unemployment contributions.

Employers must also keep on file a Employee's Withholding Certificate (Form W-4) and Employment Eligibility Verification (Form I-9).

Workers compensation insurance is necessary for all employees, whether part-time or full-time.

Startups

Continued from Page 3

■ March 17: Understanding financial statements

■ March 24: Programs for minorities and women

Wiebe, a retired professor from the University of Mississippi, teaches the classes and has guest speakers throughout the boot camp.

"I get people who have successful businesses to talk about how they have applied the information," he said. "They are real-life success stories."

Q: If I am self-employed, how do I report my taxes?

A: Self-employed business owners are required to pay state and federal income taxes, Social Security and Medicare based on the profits generated by the business.

Profits in a proprietorship are determined before you draw compensation from the business (i.e. your draw or wages are not considered an expense of the business). Once your liability for federal income tax and self-employment FICA exceeds \$500, you will need to deposit the tax payments to the IRS (whether this happens in any one quarter or combination of quarters).

You can estimate and report your federal taxes by using the 1040-ES form, and your state taxes by using the appropriate Mississippi form. You can also derive an estimate of your tax liability from your most recently completed Schedule C (profit and loss statement for a proprietorship) or by completing a monthly profit and loss statement.

Be aware that if you don't deposit the appropriate taxes for any individual quarter, or for the year, the IRS can and will impose stringent penalties and interest.

Q: What type of insurance should I obtain for my small business?

A: Most businesses will require some type of general liability insurance and many businesses obtain an "umbrella policy" that covers a variety of risks including personal property, liability, fire, theft and medical payments.

If you have employees, you will need workers compensation insurance.

If your business owns or uses vehicles for business purposes, automobile coverage is necessary.

Beyond this, the type of insurance depends on what risks are involved in operating your business. Other types of insurance include: key person insurance, flood insurance, boiler and machinery insurance, business interruption insurance, overhead expense, disability insurance and life insurance.

Q: How do I get a small business grant?

A: The U.S Small Business Administration does not offer grants to start or expand small businesses, although it does offer loan programs.

The SBA does offer some grants to support non-profit organizations, intermediary lending institutions and state and local governments.

SOURCE: <http://www.mssbdc.org/>

The classes will teach participants how to make a business plan and a 60-second pitch of their business, Wiebe said. Wiebe also has a tool that helps people figure out how much money they will need to start their business.

The previous classes have averaged about 25 to 30 participants. Wiebe said he's planning for about the same turnout this year.

Wiebe also does free individual consultations with business owners. To make an appointment with Wiebe, call (662) 680-6988.

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

BRIEFING

LEE COUNTY

Economic conference scheduled for Jan. 27

■ TUPELO - The 2011 Northeast Mississippi Economic Forecast Conference will be held Jan. 27 at the BancorpSouth Conference Center.

Featured speakers for the conference are John Glascock, West Shell professor of real estate finance and director of the Real Estate Center at the University of Cincinnati; Mike Randle, editor and publisher of Southern Business & Development; and Billy Crews, chairman of the Community Development Foundation.

For more information, call the CDF at (662) 842-4521.

OKTIBBEHA COUNTY

Dairy management meeting to be held in Tylertown

■ STARKVILLE - Dairy producers in Mississippi and Louisiana are invited to participate in a management conference designed to help them learn how to increase their profits.

The Mississippi-Louisiana Dairy Management Conference will be held Jan. 13 at the Southwest Events Center in Tylertown. The event is from 9 a.m. to 1 p.m. It is open to all

dairy producers, dairy managers and dairy farm employees.

Topics include farm management practices to ensure production of high-quality milk and maintenance of sound udder health and an update about short- and long-term dairy policy and milk price issues.

A panel of Mississippi and Louisiana dairy producers will discuss management practices on their own farms.

Commercial exhibitors will have product and service displays at the event.

For more information, call (662) 325-2852. *Daily Journal reports*

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Sources: MORI Research, Scarborough Research, Nielsen Online

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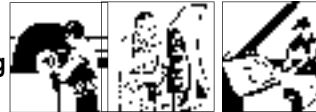
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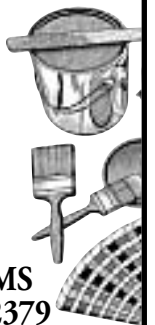
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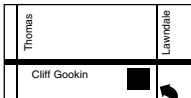
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