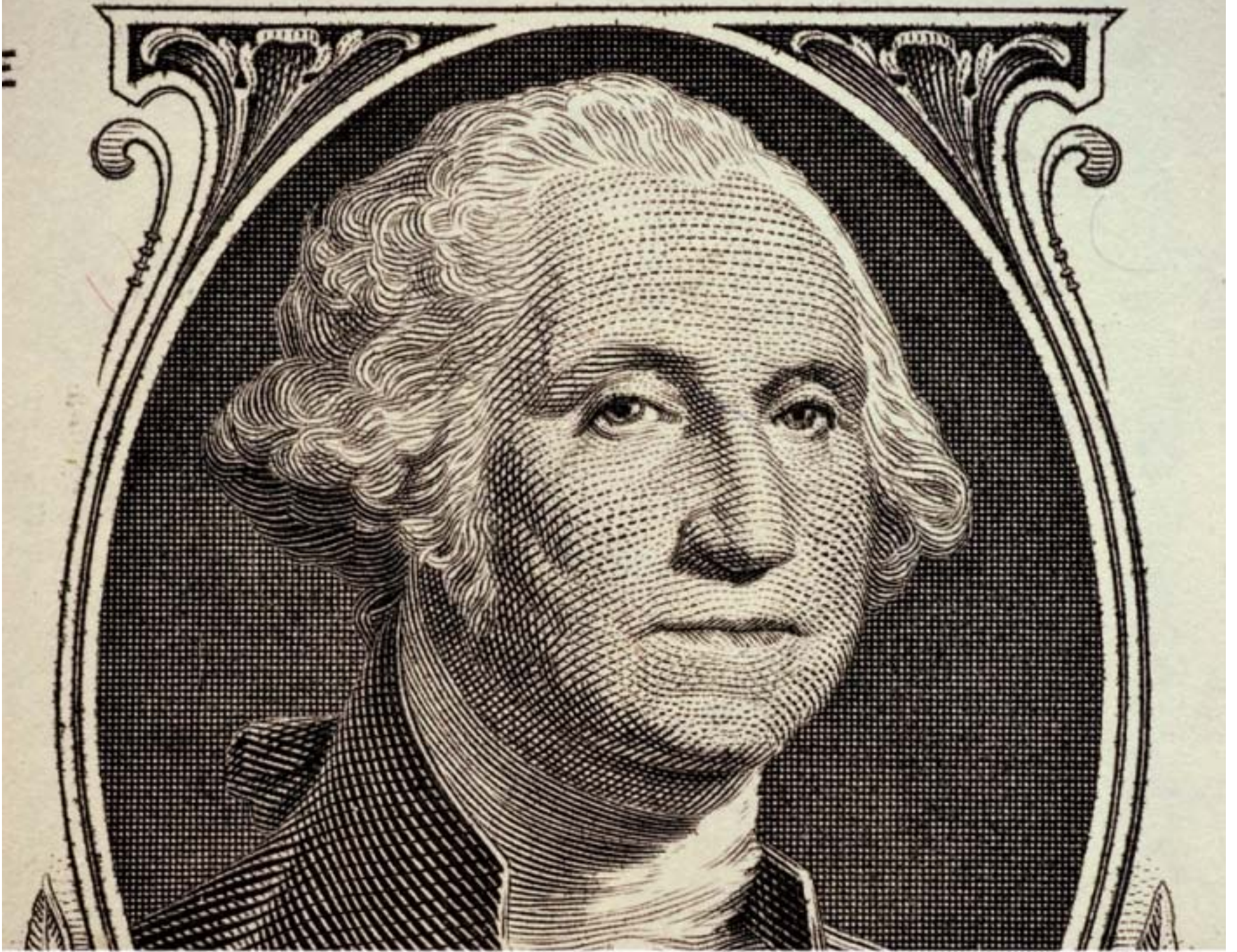


THE NORTHEAST MISSISSIPPI

# Business Journal

A MONTHLY PUBLICATION OF JOURNAL PUBLISHING AND THE COMMUNITY DEVELOPMENT FOUNDATION

DECEMBER 2010



## Your money

- What to do with extra cash
- Chasing the gold rush
- Tips for investing

**Also:** Jim Ingram Community Leadership Institute graduates, Page 20

# Debt payoff or emergency savings?

■ **Financial experts give their advice about what people should do with extra money.**

BY CARLIE KOLLATH

Business Journal

'T is the season for gifts of money. The money may come in the form of a bonus from work or a Christmas gift from a generous relative.

No matter where the money comes from, financial experts advise that the recipients use it wisely in today's economy.

Some experts, such as author Suze Orman, advise that all extra cash should be socked away in savings. Others, such as Mary Linda Moore with the Mississippi State University Extension Service, advise their clients to use the money to pay off debt.

But both sides say it's tricky because both causes are worthwhile.

"Your transmission goes out on your car and you have to come up with \$1,000. The average Joe is going to have a hard time coming up with that because they are going from paycheck to paycheck. ... Times are definitely tough right now. I'm seeing a lot of people with credit card debt and medical bills."

Mary Linda Moore

agent with the Mississippi State University Extension Service

"You need to do both," said Moore, a Corinth-based area extension agent in family resource management with MSU's Extension Service. "There should be some money that you can put your hands on pretty quick, but if you have a credit card with 24 percent interest, you want to knock that out pretty quick."

Orman, in a story in Consumer Reports' Money Adviser, said she normally recom-

mends that people pay off debt first. However, because of the country's financial crisis, she said she has changed her advice because she's seen more credit card companies close accounts, leaving people without emergency savings or a credit card.

Moore said she hasn't seen credit card companies close accounts for her clients. She said it's always good to have emergency savings, but if peo-

ple are building savings while they have debt, they are paying interest on the debt, so the debt is costing them.

Moore had one client who was paying \$100 every month in interest.

She recommends that people use any extra money to make payments on the credit card that is costing them the most. Sometimes it's the credit card with the highest interest rate and other times it's the

one with the highest balance. She recommends that people look at their statements and see what the monthly interest charge is and then make a decision about which card to pay.

Or, if people have creditors calling them and saying they are going to garnish wages or go to court, that's the first place any extra money should go, Moore said.

"Get a lump of it out of the way," she said.

And, if an emergency does come up, Moore said, and people don't have emergency savings, then they can use their credit card for the expense.

"Your transmission goes out on your car and you have to come up with \$1,000," she said. "The average Joe is going to have a hard time coming up with that because they are going from paycheck to paycheck. ... Times are definitely tough right now. I'm seeing a lot of people with credit card debt and medical bills."

Susan Hayden of Susan Hayden Financial Coaching recommends another approach. She advises her clients to put any extra money into emergency savings until they have \$500 if they are single and \$1,000 if they are married.

After that, she advises that people attack their unsecured debt, such as a credit card balance. Moore agreed, saying that people should pay off unsecured debt before secured debt, such as a car.

"Once the unsecured debt is paid off, then build your emergency fund up to three to six months of living expenses," Hayden said. "If I already had three to six months in the emergency fund, then apply it to the principal."

Moore also encourages people to build up at least three months of living expenses in their emergency fund.

"If you were to get laid off or get sick, you can pay your bills for at least three months and hopefully find employment somewhere else or get back on your feet," she said.

Contact **Carlie Kollath** at (662) 678-1598 or [carlie.kollath@djournal.com](mailto:carlie.kollath@djournal.com).

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# Investment advice important at any age

If you had bought shares of Walmart, IBM, Apple, Microsoft or Google when they were first offered, imagine the nice pile of money you'd be sitting on right now if you'd invested heavily in each one.

Hindsight's always 20/20, right?

From the Great Depression to the Great Recession, trillions of dollars have been traded, made and lost in the markets.

Financial advisers wisely tell us that investment is for the long term, and that fluctuations in the markets are to be expected.

And as tempted as some people are to pull their money out and put it all in a shoe box under the mattress, that just doesn't work. Even a meager 1 percent return or, sadly, even less outperforms 0 percent any day.

Our investment strategy should change as we get older. In my early 40s, what I do now



**Dennis  
SEID**

same question, "With the recession and continued economic uncertainty, what should investors be most diligent about?"

■ Scott Reed, CEO of Hardy-Reed Capital Advisors in Tupelo: "The securities markets and the economies of the world live in the same universe but they don't always do the same things. Both my daughters live in our family in the same house, but one can have a good day while the other has a bad one. You have to be able to

is different than what my dad, nearing 80, does.

But I'm no financial expert, so I leave the advice to them. I asked three financial experts the

accept what is going on in the economy without letting it affect your view of what is going on in the markets. That's tough.

"If we are suffering then the markets should be suffering, but we are not tremendously better off than we were in the spring of 2009. Yet, the equity markets have rallied from top to bottom over 80 percent. Be diligent about putting a plan in place that makes sense and sticking with your plan. Letting your emotions get the best of you and changing your well thought-out plan can be bad. Changing often can be devastating."

■ Then there's Dave Ramsey, author and radio talk show host.

"I put my money into growth stock mutual funds that receive modest returns but survive a volatile market," he said. "Diversification is the best way to invest your money so I would never go all in on a particular stock or bond."

And you know Ramsey can't

stand debt, so his next reply was no surprise.

"Once you are out of debt and have three to six months of expenses for emergencies, you should invest 15 percent of your gross income for retirement," he said. "I recommend taking advantage of your company's 401(k) plan if there is a match, up to the match. Then I suggest taking the rest of your money and putting it into a Roth IRA or Traditional IRA. If you are diversified you should be fine at any age. But if you are close to retiring or don't have the stomach for the market, invest in conservative funds that don't fluctuate a lot."

■ Then there's Stacy Spearman, Renasant Financial Service's senior vice president and director.

"Whether you are 30 or 60 and play a round of golf, you need a full set of clubs," he said. "No matter where the ball lies on the course, you have club that fits the shot."

"The problem I see is that

many investors are not as diversified as they should be. In the downturn, many went to cash or bonds and messed up their allocation. Clients need to stay diversified."

Spearman suggested three areas of concentration in today's economy:

"Keep bonds in the portfolio," he said. "I would rather have them and need them, instead of need them and not have them. Focus on short-term and investment-grade."

"In a domestic economy that is expected to show slow and little growth, buy dividend-paying stocks. Lastly, in a global economy you will have to look outside the U.S. to find 'growth.'"

"In short, all investors will carry the same set of clubs to the course. Your age will determine how you play them."

You may or may not like any of their advice. But it's probably a good idea to at least listen, if you plan to have any semblance of retirement.

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## Don't rush into gold rush

BY DENNIS SEID

Business Journal

Gold has an allure that can't be denied.

And with the precious metal trading near \$1,400 an ounce, combined with the fluctuating value of the dollar and Europe's sovereign debt crisis, it's no wonder that many investors have flocked to what they see as a safe haven.

"As long as (investors) feel like there is no other recourse except buying precious metals, gold is going to keep going up," Miguel Perez-Santalla, vice president of sales at Heraeus Precious Metals Management, told Reuters.

Frank Lesh, a trader at FuturePath Trading in Chicago, told Bloomberg, "If your currency is declining in value, there's a move to get into something that will hold its value, and gold is that instrument at the moment."

But financial experts warn that rushing into the gold-buying frenzy isn't necessarily a smart move, even if gold prices have risen about 24 percent this year. On Nov. 9, it reached a record \$1,424.30 an ounce.

"I don't put my money into anything that doesn't have a good track record," said financial author and radio host Dave Ramsey. "Gold has been doing well the past couple of years, but historically it has a terrible track record as an investment. I like to think of it as the Snuggie of investments — soon it will be replaced by something else on late night cable."

"There is no get rich quick way to invest. You have to put your money into an investment with the idea that it will have long-term gains. Why would you buy at its all-time high?"

In inflation-adjusted dollars, the record for gold actually was hit in the early 1980s, when it reached more than \$800 an ounce.

Elizabeth Hamm, senior vice president and senior investment adviser representative with BancorpSouth, said gold would have to reach more than \$2,300 today to match that figure.

Hamm recommends that if investors want to invest in

gold, the best way is through some exchange-traded fund, rather than in bullion or coins.

Some analysts are pointing to the Federal Reserve's recent announcement that it will buy \$600 billion in long-term treasuries as an explanation for a declining U.S. dollar value that gave rise to the price of gold and other commodities like oil, coffee and sugar.

Writing for the Financial Times, World Bank President Robert Zoellick recently suggested that leading economies "consider readopting a modified global gold standard to guide currency movements," according to Reuters. However, many analysts view that course of action as unrealistic.

"Gold could potentially play a small role in the overall framework, but I don't think we are in a position to go back to a gold standard," Natixis commodities strategist Nic Brown said.

Scott Reed, CEO of Hardy-Reedy Capital Advisors in Tupelo, says gold investment can be viewed through different lenses.

"I don't think that it is a coincidence that this meteoric rise in the price of gold parallels two of the worst bear markets in our history," he said.

"That would lead me to think that much of the rise in price is based on the use of gold as currency. You have to be very careful about that. We haven't used gold as the base for our currency in quite a while so there is no guarantee that having gold in your possession during a financial apocalypse is going to save you."

"However, gold as a commodity has some justification. If we in the United States find ourselves in an inflationary environment, we would expect to see the price of commodities go up. The problem is that the price of gold has gone up drastically without inflation. The question you have to ask yourself is, 'Is it overpriced to a point that it doesn't make sense as a commodity play?' I could defend that position."

McClatchy News contributed to this report.



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# Will Americans' frugality outlast recession?

BY GREGORY KARP

McClatchy Newspapers

Americans have a renewed interest in all things frugal during this recession. They're spending less money, using credit cards less, and the terms "frugalista" and "bargainista" have entered the daily lexicon.

Keeping up with the Joneses now means one-upping a neighbor with bargains you got at the consignment shop and bragging "my coupon is better than yours."

But will it stick? Will our frugal ways remain after the Great Recession fades? Or will a pent-up wave of consumer spending eventually break through the dam of restraint and flood shopping malls like a Black Friday crowd on steroids? More important, if we're worried about financial backsliding when good economic times return, what can we do now to make sure we stay on track?

Recent reports suggest we have good intentions to main-

"Only time will tell, but my hunch is we're entering a new era of frugality ... This recession will be like the Great Depression was to our grandparents."

Jonathan Clements

director of financial education with Citi Personal Wealth Management

tain our fiscally responsible ways.

About half of Americans report they either avoid shopping altogether or shop only for those things that are absolutely needed, according to a survey sponsored by Citi. And 72 percent of Americans say they have cut back on everyday expenses.

"Only time will tell, but my hunch is we're entering a new era of frugality," said Jonathan Clements, director of financial education with Citi Personal Wealth Management. "We are 15 months into the economic recovery ... and yet consumers are telling us that they are continuing to cut back on their spending.

"This recession will be like the Great Depression was to our grandparents."

In addition, 80 percent of people claim to have at least a general plan for income and expenses, up from 47 percent in 2006, according to a survey by Synovate commissioned by personal finance author Matt Bell.

"Budgets have always been the Rodney Dangerfield of personal finance tools," said Bell, who writes the MattAbout-Money.com blog. "But just as we've seen the recession bring about other changes in people's financial behavior, such as more frugality, the lowly budget finally seems to be getting some respect."

But Bell said he knows from working with financially distressed people that a "general" budget plan can mean simply balancing a checkbook or having a rough notion of what a consumer is spending on things. "My fear is that if and when the economy improves, those general plans will become even more general," he said.

Since consumer debt peaked in 2008, Americans have chopped \$922 million from their debt, or 7.4 percent, according to the Federal Reserve. Americans are reducing debt at a pace unseen in at least a decade, according to a recent Fed report, "Have Consumers Become More Frugal?" Unclear, say researchers, is whether that new frugality stems from borrowers being forced to pay down debt as credit standards tighten, or whether it's a voluntary – and permanent – shift in behavior.

Farnoosh Torabi, author of the new book "Psych Yourself Rich," said she thinks the most recent recession, though technically over, affected people more than the tech bubble of 2001 and other minor economic recessions because its effects have persisted for so long. Young people, especially, are likely to benefit.

"They got to see early on in their lives how overspending can derail you and divert you from your goals," she said. And they saw it from a variety of directions, whether parents getting laid off or graduating school to enter a lousy job market, she said. "They had a 360-degree wake-up call about how money is the foundation of your livelihood. That's a valuable lesson for this stage of life."

The trick is moving from the descriptive to the prescriptive: "How do we make these frugal behaviors last?"

**Change your words and attitude:** Instead of viewing your newfound financial responsibility as a temporary exercise in deprivation, view it as a lifestyle and make peace with it. Author Jeff Yeager, dubbed the Ultimate Cheap-skate, calls it slaying your Enoughasaurus, knowing when you have enough and being content with it.

"I would ditch the word 'frugal,'" Bell said. "It sounds like someone who obsesses over saving a nickel on every can of tuna they buy. In my workshops, I never talk about being frugal. I talk about spending smart."

**Have goals:** The easiest way to say no to the tempting purchase in front of you is to have a specific reason to reject it.

"You need a reason for doing whatever it takes to spend smart, a goal that motivates you," Bell said. "Getting out of debt. Taking a great vacation. Whatever you're trying to achieve financially." In your head, the monologue sounds like, "I'll pass on buying this sweater because I really want to go to the Bahamas in February."

**Track progress:** "Monitor your decreasing debt or your increasing vacation fund," Bell said. "When you see that spending smart is getting you closer to the accomplishment of your goal, that'll motivate you to keep going."

**Make savings automatic:** The easiest way to save is to do nothing. Put your savings on autopilot with automatic paycheck contributions to a retirement plan or direct debits from checking to savings.

"If people are saving diligently now and want to keep it up, harness the power of inertia and make it automatic," said Clements, a former financial columnist and author of four personal finance books.

**Make a windfall rule:** Most people periodically receive sudden inflows of cash, whether a tax refund, a year-end bonus, an insurance reimbursement or a gift. Make a rule that all windfalls are used for paying off high-interest debt or for savings, Clements said. That way, you improve your finances without affecting your daily lifestyle. A less-rigorous rule would be to blow 10 percent of the money on something fun so you don't feel deprived.

"People have been shocked into better financial behavior," Clements said. "The trick is to make sure they stick with it."

Gregory Karp, the author of "Living Rich by Spending Smart," writes for the Chicago Tribune. Readers may send him e-mail at gkarp@tribune.com.

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# Microloans provide opportunities to invest in people

In 1994 I lived for a brief period in Starkville, where I was employed as a computer programmer.

The Starkville Daily News ran a contest for several weeks during football season. Early in the week, the paper published a list of a dozen or so games – high school, college and pro – that would be played during the following weekend. Readers were to guess not only the winners of each game, but also the combined scores of the teams in each game. The contestant who predicted the greatest number of winners won the contest. In case of a tie, the contestant who most accurately predicted the combined scores won.

I entered the contest the first week and won.

I was one of several readers who correctly predicted the winner of each game. Since I won, I know that my com-



**Ted  
HOLT**

## TECHTALK

binated-score predictions were the most accurate. By now you've probably figured out that I wrote a computer program, into which I fed lots of statistics about the teams and the players. The computer did billions and billions of calculations before spitting out the results, which I submitted to the newspaper.

And if you figured that out, then you probably know that I wrote a similar computer program that gives me wonderfully accurate information about the stock market and

tells me where to invest my money.

However, the truth is that I have no such computer programs.

How did I win the football contest? I guessed.

Believe it or not, I know next to nothing about football. In that contest, I knew nothing about the teams – which ones were winning, which were losing, which ones had new head coaches or had hotshot quarterbacks. I had heard nothing from the pundits on ESPN. I blindly guessed, and few if any pundits could have predicted the game results better than I did.

So if you're looking for technology that will help you get rich quick, you're traversing the wrong binary tree.

But that's not to say that technology can't help you invest your money. Let me give you an example.

I believe that the best way to

invest money is to invest it in people. Sometimes people let you down and the investment doesn't pay off. But that's not the usual case, and there's no more rewarding payoff than when someone comes through for you.

Thanks to computers and the Internet, the opportunities for investing in people have never been greater. One popular opportunity is found at kiva.org. Kiva is one of many organizations that fund small loans in developing nations. Such loans go primarily to "mom-and-pop" businesses, such as Maria del Carmen Ramos' food stall in El Salvador.

Providing microloans is not a panacea for the poverty of the third world. Some experts point out that what developing nations need is more small- and medium-sized businesses, and I agree with that. At the same time, Kiva

and other similar organizations are thriving and success stories are numerous

There's nothing wrong with the typical types of investing, such as the stock market, mutual funds, and so forth. I have money invested in those things too. But with Thanksgiving barely behind us and Christmas almost upon us, maybe investing through an organization such as Kiva is just what many of us need in order to round out our portfolios. The experts might not agree, but their opinions are sometimes no better than those of the layman. I proved that when I entered a football contest.

**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](http://www.binare.org).

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■ Eleven North Mississippi Medical Center employees were named to the organization's All Star Team for 2010:

- **Jennifer Brooks** of Shannon, respiratory therapist at NMMC-West Point. Brooks has been with NMMC since 2009.
- **Terrie Cantrell** of Hackleburg, Ala., director of materials management at NMMC-Hamilton. Cantrell has been with NMMC since 1984.
- **Andrea Carpenter** of Mantachie, with Home Health and Hospice. She joined the NMMC staff in 2007.
- **Cindy Cockell** of Houston, with Home Health and Hospice in Pontotoc. She joined the NMMC staff in 1997.
- **Tina Bell Floyd** of Plantersville, certified nursing assistant with Home Health and Hospice. She has been with NMMC since 2004.
- **Amy Jenkins** of Houston, admissions/discharge specialist with Chickasaw Medical Clinic. She joined the NMMC staff in 1997.
- **Terry Kendrick** of Tupelo, certified occupational therapist assistant in the skilled nursing facility. Kendrick has been with NMMC since 1991.
- **Brandon Leathers** of Tremont, security officer at NMMC-Tupelo. He joined the NMMC staff in 2008.
- **Loralei McGee** of Tupelo, resource coordinator for the education department. McGee joined the NMMC

staff in 1997.

- **Telena Westmoreland** of Fulton, with Home Health and Hospice. She has been with NMMC since 2000.
- **Wade Westmoreland** of Fulton, with Home Health and Hospice. He joined the NMMC staff in 2004.

■ **Charlotte Murphy** recently retired from North Mississippi Medical Center after 33 years of service, most recently as coordinator of nursing orientation.



MURPHY

Murphy started her career at NMMC in March 1977 as an LPN in the intensive care nursery. She became an RN in 1980 and transferred to Home Health's Okolona branch in 1982. In

1988, she transferred to the hospital's quality assurance department.

In 1991, Murphy began training nursing assistants for NMMC.

She earned her bachelor's degree in nursing from Mississippi University for Women in 1999.

In October, she joined the Itawamba Community College faculty.

■ **Kimberly Hankins Neal**, a former

Continued on page 9



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**From page 8**

Tupelo resident, has been recognized among Baltimore's "Legal Elite" by SmartCEO magazine.



HANKINS NEAL

Neal, an associate at Wagonheim Law in Baltimore, is featured in the November issue as a "Legal Elite" recipient. Neal is a 1998 graduate of Tupelo High School and 2002 summa cum laude graduate of Mississippi State University.

She joined Wagonheim Law in 2006 as a law clerk while pursuing her Juris Doctorate at the University of Baltimore School of Law. After her bar admission in 2008, she began work at the firm.

■ **T.J. Adams** has been named director of North Mississippi Medical Center's central sterile processing and case cart assembly. Adams joined NMMC more than six years ago as the nurse manager for cardiothoracic surgery. Adams attended Itawamba Community College and received his bachelor's degree in nursing from Mississippi University for Women in Columbus.



ADAMS

■ Pontotoc native **William B. Howard Jr.** was included in Memphis Magazine's list of the 2010 Five Star Wealth Managers in the Memphis area.

Howard is president of William Howard & Co. Financial Advisors in Memphis.

■ **Ashley Johnson** was chosen as Franklin Collection Service's employee of the month for November.



JOHNSON

She has been employed with Franklin for two years and is a collection department assistant. ■ **Leslia Carter** has been promoted to administrator of post-acute and rehabilitation services at North Mississippi Medical Center. Before her promotion to the newly created position, Carter was director of the NMMC Home Health and Hospice since 2005. Carter joined NMMC's staff in 1988 as a staff nurse with the



CARTER

women's hospital neonatal intensive care unit. She later transferred to Home Health, where she became regional manager. She received an associate's degree in nursing from Itawamba Community College, a bachelor's degree in nursing from the University of North Alabama and a master's degree in health administration from the University of Alabama at Birmingham.

■ **Mary Beth Smallwood** recently was awarded a specialist certification in orthopedics by the American Board of Physical Therapy Specialists of the American Physical Therapy Association. Smallwood is one of only 20 orthopedic specialists practicing in Mississippi. She works at Outpatient Rehab of Fulton.



SMALLWOOD

■ November service anniversary awards were given recently for employees at Cooper Tire & Rubber Co.'s Tupelo manufac-

turing facility:

• **25 years:** Larry Dodson, Violet Boles, David Grooms, John Williams, Debbie Huey, David Clark, Robert Strickland, Orlando Snow and Earl Jaggars.

• **1 year:** Tara Robbins, Rocky Roper, Jason Johnson, Gary Adams, Loren Olson, Steven McBrayer, Eddie Morris, Jesse Hall, Samuel Bradberry, Edward Black, Kerry Swindle, Thomas Barnett, Kassie Ausbon, Jordan Cridle and Kevin Clark.

■ **Cindy Edwards**, an oncology social worker at the North Mississippi Medical Center Cancer Center, was recently named social work leader of the year by the Mississippi Society for Social Work Leaders in Health Care.

Edwards started guided imagery classes at the Cancer Center and found a way to fund free massages for patients two times per week. In addition, she reorganized "Barbershop Talk," a program geared toward African-American males. She and another Cancer Center employees have expanded the program to seven counties by educating local barbers about prostate and colon cancer warning signs, screenings and treatment.

■ **David Pippin** is retiring from Nail McKinney Professional Association, where he has been an accountant since 1979.

He is a native of Booneville and a graduate of Mississippi State University with a Bachelor of Science degree in accountancy.



PIPPIN

Pippin was a member on the Mississippi State Board of Public Accountancy from 1995-2004. ■ **Lacy Hurd, RN**, has been named employee of the quarter at North Mississippi State Hospital.

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.

■ **Dr. Eric Randle** of Oxford and Holly Springs has been named Mississippi's "Young Optometrist of the Year," an award given annually by the Mississippi Optometric Association.

Randle received the Helen St. Clair Young OD of the Year Award in ceremonies held recently in Jackson.

He graduated from the University of Houston College of Optometry in 2002. He initially worked for Holly Springs Eyecare PLLC two days a week and has helped it grow into a five-day-per-week practice, which he bought into in 2006. In 2008, he started a new optometry practice in Charleston with two partners.

Randle will be Mississippi's nominee for the SECO International Young OD of the South and also for the American Optometric Association's "Young Optometrist of the Year" award.

■ **Brad Best, Jonathan Masters and Russ McNeese** of the Holcomb Dunbar law firm have been named MidSouth Super Lawyer magazine's "Rising Stars." This marks the third consecutive year for Best and Masters to make the list. The "Rising Stars" list is comprised the top 2 percent of attorneys 40 years old or younger and practicing in the three-state region of Mississippi, Arkansas, and Tennessee.



BEST



MASTERS



MCNEES

■ **Peggy Mathis** of New Albany has been honored for her service to area older workers by Experience Works, the nation's largest nonprofit training and employment organization for older workers.

Mathis received the group's "Changing Lives" award, which recognizes her efforts to help low-income, older workers get the training they need to find jobs in their communities.



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# Chamber Connection

A publication of Journal Publishing and the CDF Chamber Division – December 2010

## Business to Business Connection to be held Feb. 17-18

The fifth annual Business to Business Connection (“B2B”) trade show and Taste of Tupelo event will be held Thursday, February 17, and Friday, February 18, 2011, at the Bancorp-South Arena in Tupelo. Produced by the Community Development Foundation, booth spaces for the 2011 event can be reserved now. A new addition to this year’s event, over 1,200 area educators will participate in the 2011 “B2B” as part of Industry-Education Day, an annual in-service day for area teachers and administrators.

“The Business to Business Connection is the perfect opportunity for business of all sizes to connect with other businesses in the area,” said Barbara Smith, vice president of chamber program services for the Community Development Foundation. “We encourage buyers and purchasing agents to attend this event so that you may see the array of products and services that are available right here in Tupelo/Lee County.”

The “B2B” is a regional business-to-business and business-to-consumer trade show. It will offer businesses and industries an opportunity to provide product demonstrations, complimentary samples, and first-hand information about their goods

and services. This networking event for businesses of all sizes is a must-attend experience for everyone in the business community.

The Taste of Tupelo, an invitation-only business-after-hours event for CDF members and invited guests, officially opens the “B2B.” The event features Southern cuisine from CDF member restaurants and caterers. Guests enjoy sampling delicacies while visiting the booths of businesses participating in the “B2B.” The Taste of Tupelo historically draws a crowd of several thousand and is the premier business networking event for the area.

Booth space for the “B2B” can be reserved by contacting the Community Development Foundation at (662) 842-4521 or online at [www.tupelochamber.com](http://www.tupelochamber.com). Booth prices for CDF members start out at \$500. Non-members may purchase a booth for \$650. Booths are reserved on a first come, first served basis and must be paid in full by Friday, January 15, 2011 to ensure that your business is included in any event marketing and advertising.

For more information on the 2011 Business to Business Connection and Taste of Tupelo, please contact the CDF office at (662) 842-4521.



**Business to Business  
CONNECTION**

**What:** Business to Business Connection trade show and Taste of Tupelo

**When:** Thurs., Feb. 17, and Fri., Feb. 18

**Where:** BancorpSouth Arena  
**For more information:** Contact the CDF office at (662) 842-4521



# Chamber focus

Dear Friends:

The Business to Business Connection trade show and Taste of Tupelo are just around the corner. You do not want to miss this opportunity to market your business to other area businesses, the crowd of over 2,000 who will participate in the Taste of Tupelo, and over 1,200 area educators who will attend the trade show as part of Industry-Education Day. Call the CDF office today at (662) 842-4521 or visit [www.tupelochamber.com](http://www.tupelochamber.com) to register for your booth space. There is no better place in 2011 to showcase the products and services that your company offers than the 2011 "B2B."

Mark your calendar for the 2011 Northeast Mississippi Economic Forecast Conference that will be held Thursday, January 27, at the BancorpSouth Conference Center. This year's event will feature Dr. 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, CDF chairman. This year's program committee is chaired by Thomas Mize, M&F Bank, and promises to be an informative event for our community. Invitations will be mailed later this month.



SMITH

Congratulations to Beverly Bedford, Ambassador of the second quarter. Beverly and our other Ambassadors do an outstanding job of attending ribbon cuttings and other events in support of CDF. Their invaluable support helps us meet the needs of all of our CDF members.

As the holidays are upon us, we pause to reflect on the many blessings that CDF has received throughout the year. We are thankful to each and every member for your support that enables us to continue to bring more and better jobs to Tupelo/Lee County. We look forward to serving your business in 2011.

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



Vice President of Chamber Program Services

## New CDF MEMBERS

- |  |   |   |
|--|---|---|
| <p><b>B2B CFO</b><br/>Mr. Gary Aldridge<br/>204 Woodgreen Ct.<br/>Ridgeland, MS 39157<br/>(601) 345-5040<br/><i>Consulting</i></p>   | <p><b>Limoss US, LLC</b><br/>Mr. Preben Petersen<br/>964 Hwy 45N<br/>Baldwyn, MS 38824<br/>(662) 365-2200<br/><i>Manufacturers/<br/>Distributors</i></p>                | <p><b>Nautical Whimsey<br/>Italian Bistro<br/>&amp; Wine Bar</b><br/>Ms. Amanda Knuckles<br/>210 W Main St.,<br/>Ste. 103<br/>Tupelo, MS 38804<br/>(662) 322-0889<br/><i>Restaurants &amp; Catering</i></p> |
| <p><b>Barnes and Noble</b><br/>Ms. Lisa Wigginton<br/>1001 Barnes Crossing<br/>Rd., Ste. 104<br/>Tupelo, MS 38804<br/>(662) 791-7828<br/><i>Retail &amp; Specialty Shops</i></p> | <p><b>The Lost Pizza Co.</b><br/>Mr. John Mark Elliott<br/>1203 N Gloster St., Ste. J<br/>Tupelo, MS 38804<br/>(662) 841-7887<br/><i>Restaurants &amp; Catering</i></p> | <p><b>Precision<br/>Communications</b><br/>Mr. Brad Moore<br/>P.O. Box 1685<br/>Tupelo, MS 38802<br/>(662) 844-3118<br/><i>Security Services</i></p>  |
| <p><b>Greatest Hits<br/>Music &amp; Books</b><br/>Mr. Joe Haynes<br/>807 W Jackson St.<br/>Tupelo, MS 38804<br/>(662) 205-4464<br/><i>Retail &amp; Specialty Shops</i></p>       | <p><b>March of Dimes<br/>Foundation</b><br/>Ms. Jon Jon Suggs<br/>P.O. Box 762<br/>Fulton, MS 38843<br/>(662) 210-1001<br/><i>Organizations</i></p>                     | <p><b>Wackenhut Security<br/>Corporation</b><br/>Mr. Lawrence Kelly<br/>2510 Lakeland Ter.,<br/>Ste. 300<br/>Jackson, MS 39216<br/>(601) 362-1626<br/><i>Security Services</i></p>                          |

## Community Development Foundation's

### Board of Directors for 2010-2011

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.

### 2010-2011 Executive Committee

- |  |                  |                  |
|--|------------------|------------------|
| Billy Crews, Chairman                  | Sue Gardner      | Guy Mitchell     |
| David Irwin, First Vice Chairman       | Shane Hooper     | Aubrey Patterson |
| David Copenhaver, Second Vice Chairman | Octavius Ivy     | Jane Spain       |
| David Rumbarger, President/Secretary   | Pat Jodon        | Buddy Stubbs     |
| Chris Rogers, Past Chairman            | Glenn McCullough | Mitch Waycaster  |

### 2010-2011 Board of Directors

- |                 |                   |                 |
|-----------------|-------------------|-----------------|
| R.V. Adams      | L.E. "Bo" Gibens  | Fred Pitts      |
| Mike Armour     | Gunner Goad       | Darrell Rankin  |
| Richard Babb    | Chauncey Godwin   | Harry Rayburn   |
| Bernard Bean    | Lisa Hawkins      | Jack Reed       |
| Ronnie Bell     | David Henson      | Scott Reed      |
| Chris Berryman  | Reed Hillen       | Rob Rice        |
| Charles Bouldin | Frank Hodges      | Eddie Richey    |
| 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 Lockett .....            | 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                        |

## REED'S IN DOWNTOWN TUPELO



A ribbon cutting ceremony was held to celebrate the 105th anniversary of Reed's in Downtown Tupelo. Pictured on the front row of the event are: Jessica Black, Reed's; Olivia May, Reed's; Amanda Coleman, Reed's; Virginia Coleman, Reed's; David Rumbarger, CDF; Debbie Brangenberg, Downtown Tupelo Main Street Association; Craig Helmuth, Downtown Tupelo Main Street Association; Krista Blanchard, Reed's; Allie West, Downtown Tupelo Main Street Association; Councilman Fred Pitts; Jack Reed, Sr., Reed's; Mayor Jack Reed, Jr.; Ann Gillentine, Reed's; Belva Poland, Reed's; Dale Simmons, Reed's; Catherine Mize, Reed's; Scott Reed, Hardy Reed Capital Advisors; Lucia Randle, Reed's; and Clyde Biddle, Reed's. Also pictured are members of the CDF Ambassador's Club. Reed's is located at 129-131 W Main St. and can be reached at (662) 842-6453.

save the date

## 2011 Northeast Mississippi Economic Forecast Conference

Thurs., Jan. 27, 2011  
BancorpSouth  
Conference Center

**SPEAKERS:**

DR. JOHN GLASCOCK  
West Shell Professor  
of Real Estate Finance  
and Director of the Real  
Estate Center  
University of Cincinnati

MR. MIKE RANDLE  
Editor and Publisher  
*Southern Business  
& Development*

MR. BILLY CREWS  
CDF Chairman

## THE LOST PIZZA CO.



A ribbon cutting ceremony was held to celebrate the grand opening of The Lost Pizza Co. in Tupelo. Pictured at the event with the CDF Ambassadors are: Megan Rohman, Miss Outstanding Teen Tupelo; Katie Payne, The Lost Pizza Co.; Dan Burton, The Lost Pizza Co.; Emily Elliott, The Lost Pizza Co.; Councilman Markel Whittington; John Mark Elliott, The Lost Pizza Co.; Zandra Hereford, CDF; and Emily Addison, CDF. The Lost Pizza Co. is located at 1203 N Gloster St., Ste. J and can be reached at (662) 841-7887.

## CELLULAR SOUTH ON NORTH GLOSTER



A ribbon cutting was held to celebrate the renovation of Cellular South's store on North Gloster Street in Tupelo. Pictured on the front row of the event are: Emily Addison, CDF; Amy Nash, Cellular South; Orlando Ivy, Office of U.S. Congressman Travis Childers; Richard Babb, Office of U.S. Congressman Travis Childers; Mark Prince, Cellular South; Mayor Jack Reed, Jr.; Kelvin Young, Cellular South; Robert Hudson, Cellular South; Tim Long, Cellular South; and Steve Hunt, Cellular South. Also pictured are members of the CDF Ambassador's Club. Cellular South is located at 3930 N Gloster St. in Tupelo and can be reached at 877- CSOUTH1.



Emily Addison, CDF, is pictured with Ambassador of the Quarter, Beverly Bedford.

## Bedford named Ambassador of the Quarter

Beverly Bedford has been named CDF Ambassador of the Quarter for the second quarter of 2010-2011. The CDF Ambassadors serve as official representatives of the Community Development Foundation and assist the staff by attending ribbon cuttings and groundbreakings, recruiting new CDF members, and participating in a member retention program.

The mother of two and grandmother of six, Bedford has served as a CDF Ambassador since 2006. A record 26 ribbon cuttings were held this quarter, of which Bedford attended 23. She also gave her time during the 4th Annual CDF Membership Golf Tournament. Bedford enjoys serving as an Ambassador because she benefits from networking with both other Ambassadors and the business people that she meets representing CDF as an Ambassador.

"I love being a CDF Ambassador because I have contact with a lot of people that I would normally not meet. This is great for me because I love people and enjoy interacting with them," said Bedford. "I have met so many new friends since becoming an Ambassador, and the

CDF staff is wonderful to work with."

For over 30 years, Bedford and her husband Bill have run Honda of Tupelo, a business that they own together. A staple on Daybrite Drive, the dealership offers Honda motorcycles, ATVs, scooters, generators, lawn mowers, motorcycle trailers, and weed eaters. Honda of Tupelo also carries all types of Honda parts and accessories, as well as leather ware, helmets, rain suits, and boots.

2007-2008's CDF Ambassador of the Year, Bedford previously served as Vice Mayor of the City of Saltillo, where she was an Alderman for over 22 years. During her service to the City of Saltillo, Bedford earned Certified Municipal Official status, Advanced Municipal Certification, and Professional Municipal Certification through the Mississippi Municipal League. Bedford was also inducted into the Mississippi Municipal League Hall of Fame.

For more information on the CDF Ambassador's Club or to find out how your business can have an Ambassador, please contact Emily Addison at (662) 842-4521 or eaddison@cdfms.org.



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Despite the passion and good ideas of their founders, many new businesses fail within the first few years. Often that's because, despite their zeal, entrepreneurs lack the knowledge, tools, and financing required for successfully starting and running a business.

Early next year, entrepreneurs in North Mississippi will be able to participate in a program that will dramatically increase their chances for success: the Kauffman Foundation's FastTrac® NewVenture™ program. This program will begin in January 2011 at the Renasant Center for IDEAs, the Tupelo/Lee County Regional Business Incubator. The program has been carefully developed to help university-based researchers who want to commercialize their products, those working on ventures that need outside investment capital, and those who have started businesses that need help reaching profitability.

Sessions will be led by

trained facilitators and business coaches who make entrepreneurship come alive by sharing real-world expertise, practical tips, and success stories. Participants will use what they learn to develop their own business ventures throughout the program, which consists of 11 weekly sessions.

"Last year seven companies participated, and four of those successfully competed in the Mississippi New Venture Challenge, the business plan competition hosted by the Mississippi Technology Alliance, and brought home several thousand dollars in prize money," said Renasant Center for IDEAs director Wayne Averett.

FastTrac® is a program of the Ewing Marion Kauffman Foundation, the largest organization in the nation solely focused on entrepreneurship. For more information on participating in the program, please call Wayne Averett at 662.823.4335 or e-mail waverett@cdfms.org.




**To celebrate the grand opening of EZ Wireless** in Tupelo, a ribbon cutting was held. Pictured with the CDF Ambassadors are: Emily Addison, CDF; Molly Bryan, EZ Wireless; Councilman Fred Pitts; Terri Beauvais, EZ Wireless; Dylan Beauvais, EZ Wireless; and Rick Beauvais, EZ Wireless. EZ Wireless is located at 2306 W Main St., Ste. F and can be reached at (662) 205-4080.

## NAUTICAL WHIMSEY ITALIAN BISTRO & WINE BAR



**To celebrate the grand opening of Nautical Whimsey Italian Bistro & Wine Bar** in Downtown Tupelo, a ribbon cutting ceremony was held. Pictured on the front row are: Andy Nash, La Vino Wine & Spirits; Kim Dill, Journal, Inc.; Bobbie Ready, Nautical Whimsey; Regina Smith, Nautical Whimsey; Tammy Tackitt, Nautical Whimsey; Greg Hall; Amanda Knuckles, Nautical Whimsey; Mayor Jack Reed, Jr.; Councilman Fred Pitts; Donny Garner; Allie West, Downtown Tupelo Main Street Association; and Emily Addison, CDF. Pictured on the back row with the CDF Ambassadors are: Craig Helmuth, Downtown Tupelo Main Street Association; and Daphene Hendricks, Downtown Tupelo Main Street Association. Nautical Whimsey Italian Bistro & Wine Bar is located at 210 W Main St., Ste. 103 and can be reached at (662) 322-0889.



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390 East Main St., Tupelo  
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To register or for more information, contact Wayne Averett at 662.823.4332 or waverett@cdfms.org

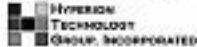
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January 25	Exploring Entrepreneurship
February 1	Identifying and Meeting Market Needs
February 8	Setting Financial Goals
February 22	Planning the Product/Service
March 1	Researching and Analyzing the Market
March 22	Reaching the Market
March 29	Building the Organization and Team
April 5	Planning for a Profitable Business
April 12	Monitoring Cash Flow and Seeking Funds
May 3	Presenting your Business Plan to Lenders/Investors/Customers
May 17	Implementing Next Steps/Graduation

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- Cost for the FastTrac® NewVenture™ sessions is \$149, and \$200 will be rebated back to each participant who completes the program for a final total cost of \$149

**Hypertec Technology Group, Inc.** is an engineering services company in Tupelo. Two of the founders, Geoff Carter and Darryl Winstac, used NewVenture™ to launch the company and then went on to successfully compete in the Mississippi New Venture Challenge. "The time and effort you put into this program will pay enormous dividends," said Carter. The company's clients include the Department of Defense, the Economic Channel, and Mississippi's Research Universities.



\*This project is partially funded by a grant from the U.S. Small Business Administration (SBA). SBA funding should not be considered an endorsement of any products, services, or services. All SBA-funded projects are restricted to the public on a non-discriminatory basis.



## Mark your calendar for First Friday

**January 7, 2011 Speaker: TBA**

Sponsors: NEMS Board of Realtors



**ROBINSON AND ASSOCIATES, INC.**  
Marketing, Advertising and Public Relations  
Marketing Planning and Business Solutions



**Snyder & Company**  
Dynamic Selling, Marketing, and Networking

The Mall at Barnes Crossing Food Court  
7 a.m. Continental breakfast will be served.

For more information, call: 662.842.4521

## NOVEMBER FIRST FRIDAY



The November First Friday program featured the 140th Anniversary of Tupelo in pictures. Dick Hill, a member of the Historical Committee, was the featured speaker. Pictured at the table next to Mr. Hill are Mem Leake, Boyd Yarbrough, and Bill Lyle, all members of the Historical Committee. Also pictured is November First Friday sponsor, James Williams of Williams Transfer & Storage. Not pictured are Historical Committee members David Baker and Julian Riley.

## DOWNTOWN EATERY



To celebrate the grand opening of Downtown Eatery in Tupelo, a ribbon cutting ceremony was held. Pictured with members of the CDF Ambassador's Club are: Emily Addison, CDF; Chris Stults, Downtown Eatery; Chad Barfield, Downtown Eatery; Hazel Peeples, Downtown Eatery; June Carter, Downtown Eatery; Councilman Fred Pitts; Terry Stults, Downtown Eatery; Cindy Stults, Downtown Eatery; Tim Stults, Downtown Eatery; Tabatha Milner, Downtown Eatery; Craig Hel-muth, Downtown Tupelo Main Street Association; and Debbie Brangenberg, Downtown Tupelo Main Street Association. Downtown Eatery is located at 316 N Spring St. and can be reached at (662) 840-4444.

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

Thurs., Dec. 16, 2010  
5 - 7 p.m.

**Reed's**  
129 W. Main St. Tupelo

Help the TYPs become a "Hero for the American Red Cross." Bring a monetary donation to help us reach our goal of \$1,000.

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](mailto:typ@cdfms.org)  
For more information, please visit [www.typs.biz](http://www.typs.biz) or visit our Tupelo Young Professionals Facebook page

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## HOME CHEF MARKET



To celebrate the grand opening of the Home Chef Market in Crye-Leike Plaza, a ribbon cutting was held. Pictured on the front row of the event are: Emily Addison, CDF; Don Turner, Home Chef Market; Emma Turner, Home Chef Market; Councilman Willie Jennings; Councilman Fred Pitts; Lizzette Van Osten, Home Chef Market; John Burleson, Home Chef Market; Justin Tyler, Home Chef Market; Allyn Bryson, Home Chef Market; and Lauryn Lee, Miss Tupelo. Also pictured are members of the CDF Ambassador's Club. The Home Chef Market is located at 1203 N Gloster St., Ste. F in Tupelo and can be reached at (662) 269-2533.



NOVEMBER TYP



Pictured networking at the November TYP event at MLM are Dontai Johnson, Mary Leigh Johnson, Ebony Hattix and Kit Stafford.

CELLULAR SOUTH ON WEST MAIN



Cellular South celebrated the Grand Opening of their new store on West Main Street with a ribbon cutting, complimentary refreshments, prizes, giveaways, special offers, live appearances with Sunny 93 and Z98.5 FM, and a live performance with Cellular South Emerge artist Ironwood Bluff. Pictured on the front row of the event are: Tim Long, Cellular South; Councilman Mike Bryan; Mark Prince, Cellular South; Mayor Jack Reed, Jr.; Jacob Thomas, Cellular South; U.S. Congressman-Elect Alan Nunnelee; Shawn Whittle, Cellular South; Councilman Fred Pitts; Robert Hudson, Cellular South; Sherry Stegall, Cellular South; and Amy Nash, Cellular South. Pictured on the back row with the CDF Ambassadors and Android are David Rumbarger, CDF; and John Oxford, Renasant Bank. Cellular South is located at 2250 W Main St. and can be reached at 877-CSOUTH1.



The staff of the Community Development Foundation thanks you for your investment in Tupelo/Lee County and wishes you a very Merry Christmas and Happy New Year.



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## OPEN FOR BUSINESS

■ Businesses open all the time, and it's sometimes difficult to keep up with all of them. Each month in the Northeast Mississippi Business Journal, we'll provide a compilation of the retail, restaurant and other business openings that we know about.

Submit your business opening news to [dennis.seid@djournal.com](mailto:dennis.seid@djournal.com) or call (662) 678-1578.

### LEE COUNTY

#### Denture Care opens in Crye-Leike Plaza

■ TUPELO - Dr. John Bryson in October opened a Denture Care office.

The office offers replacement dentures, life-like cosmetic dentures, partial dentures, extractions and mini-dental implants.

The office, located at 1203 N. Gloster St., Suite M in the Crye-Leike Plaza, is open Monday-Thursday from 8:30 a.m. to 5 p.m.

The phone number is (662) 823-7900.

#### Cellular South opens West Main location

■ TUPELO - Cellular South has

opened its second store in Tupelo. The 3,000-square-foot store is located on West Main Street in the former Hollywood Video store.

Cellular South, the nation's largest privately held wireless provider, also finished a remodel of its North Gloster location earlier. The company said it now employs more than 30 people in the Tupelo area and has plans for further expansion.

The company invested \$700,000 in its two Tupelo stores.

### UNION COUNTY

#### Jan-Pro opens first office in Mississippi

■ NEW ALBANY - Jan-Pro Cleaning Systems, a commercial cleaning business, has opened its first Mississippi store in New Albany. Owners are Chrystal and Ben Coleman.

Located at 224 Starlyn Ave., the store opened last month.

The Colemans plan to establish the business in north Mississippi during the next year. They welcome new franchise owners.

Call the Colemans at (662) 534-4448 or visit [www.jan-pro.com](http://www.jan-pro.com).

*Daily Journal reports*

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**Brian Weibel 2009  
John Ebert 2005**

*Good Job!*

# Looking for leaders

■ **The Community Development Foundation uses the Jim Ingram Community Leadership Institute to find tomorrow's trailblazers.**

## *Business Journal report*

Tupelo and Lee County have benefited from visionary leaders who have worked to improve the community. Leaders like Felix Black, Jim Ingram, Harry Martin, George McLean, Jack Reed Sr. and J.C. Whitehead helped lay the cornerstone for the area's success, but others will need to fill their roles one day.

The Community Development Foundation in Tupelo has developed a program to do just that.

The Jim Ingram Community Leadership Institute is a seven-month, two-year program designed to enhance community leadership development and to enhance personal and professional growth. The two-year pro-

gram consists of one year of training and one year of community reinvestment.

The program consists of four one-day sessions with three two-day sessions, which are held between October and April. The opening session is held in October and the closing session is held in April. The three two-day sessions are in October, January and April, and are held at the Whispering Woods Hotel and Convention Center in Olive Branch. The four one-day sessions are held in the Tupelo/Lee County area. A recognition banquet is held in April.

Three components make up the CLI:

■ **Community orientation.** Program sessions include topics such as economic and community development, education, health care and local government. Various sites in the community are toured.

■ **Enhancing leadership**

Turn to **INSTITUTE** on Page 23

## CONGRATULATIONS

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## CLASS OF 2004



**Members, in alphabetical order, included:** Margaret Baker, Jerilynn Billingsley, Gary Bullock, Jackie Clayton, Nettie Davis, Shelia Davis, Paul Freeman, Mark Halbert, Paul Harkins, Jim Homan, Charlie Langford, Lindsey S. Leake, William Lowes, Diane Ludt, Phillip Morgan, Jan Pannell, Robert Payne, Gary Sparkman, Kyle Steward, Michael Stroup, Patty Tucker, Rusty Waterer, Roger Weldon and Jimmy Williams.

## CLASS OF 2005



**Members, in alphabetical order, included:** Bernard Bean, William Catledge, Harold Chaffin, John Ebert, Greg Giachelli, David Henson, Daphne Holcombe, Tommie Lee Ivy, Robert Jamison, Ben Logan, Robert Otwell, Cheryl Penson, Rachel Pierce, Jack Reed Jr., Craig Shannon, James Threadgill, Randy Von Kanel and Mitch Waycaster.

CLASS OF 2006



Members, in alphabetical order, included: Mike Armour, Chip Ashford, Peggy Bishop, V.M. Cleveland, Dana Deaton, Marc Flanagan, Rhonda Herring, Anthony Hill, Louis Holmes, Bob Jones, Mary Kirk King, Shuff Mauldin, Donna Mc-Neece, Bob Smith, Jane Spain, Mike Tonos, Teresa Turner, Steve Walters, Mark Weathers, Bill Williams and Terri Williams.

CLASS OF 2007



Members, in alphabetical order, included: Bart Aguirre, Leroy Belk, Melbra Bell, Jan Bunch, Lawrence Deas, Cathy Fitzpatrick, Teresa Floyd, Clay Foster, Robert Gaines, Phil Gann, Eric Gibens, Octavius Ivy, Brian Leathers, John Nance, Bill Nesmith, Michael O'Dell, Mark Prince, Jimmy Stephens, Amy Tate, Shannon Turner, Jay Weir, Albert White and Rick Willis.

CLASS OF 2008



Members, in alphabetical order, included: Jewel Bailey, Fred Cook, Gloria Cox, Justin Davis, Wally Davis, Jennifer Dennington, Lisa Dyson, Cathy Freeman, Tommy Green, Skip Johnson, Wesley Jones, Valerie Long, Tony McCoy, Sharon Mitchell, John Oxford, Sandra Perkins, Vance Philips, Ellen Prentice, Ty Robinson, Terry Russell, David Sykes, Thomas Walker and Jeff Williams.



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## CLASS OF 2010



**Members, in alphabetical order, included:** Brian Aldridge, Jimmy Anderson, Debbie Brangenberg, Brian Bryant, Scott Cochran, Diana Ezell, Juanita Floyd, Denise Gillespie, Gunner Goad, Mike Mitchell, Orlando Pannell, Brad Prewitt, Darrell Rankin, Greg Ray, Mike Robinson, Chris Rogers, Charles Russell, Sherry Smith, Joe Washington, Hoot Wilder, Mike Workman and David Rumbarger.

# Congratulations Jim Ingram Leadership Class

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## CLASS OF 2012



**Members, in alphabetical order, included:** Lynn Bryan, John Bryson, Tony Carleton, Wendy Chilholm, Jim Goodwin, Dell Hatch, Chris Hill, Neal McCoy, Becky McDougald, Paul Mize, Alan Pritchard, Kory Rogers, Rob Rogers, Shipman Sloan, Randy Shaver, Stephen Spencer, Sean Thompson, Ro Traylor and Sally Williams.

## Institute

*Continued from Page 20*

**skills.** Leadership skills are discussed at all three two-day sessions. Skill-building exercises include personal development assessment, visioning and strategic planning, speaker and presentation training, effective communication techniques and consensus building.

■ **Community Leadership Reinvestment.** The program

requires one-year institute training and one year of Community Leadership Reinvestment, also called CLR. Participants will "reinvest" into the community what they have learned during the nine-month institute training. The one-year CLR will be made to a nonprofit organization or a defined community need.

For more information about the Jim Ingram Community Leadership Institute, call the CDF at (662) 842-4521 or visit [www.cdfms.org](http://www.cdfms.org).

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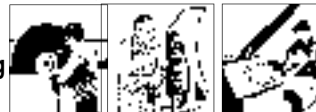
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