

THE NORTHEAST MISSISSIPPI

# BusinessJournal

A MONTHLY PUBLICATION OF JOURNAL PUBLISHING AND THE COMMUNITY DEVELOPMENT FOUNDATION

APRIL 2010

# THE HOUSING MARKET

A 3D rendering of a silver shopping cart with a red handle and a red seat. Inside the cart is a yellow two-story house with a blue roof and a chimney. The cart is on a white surface with a soft shadow underneath.

**REALTORS: IT'S A  
GOOD TIME FOR BUYERS**

# Furniture manufacturers, retailers hope housing improves

Last year, 1,151 homes were sold, or about three per day, in Northeast Mississippi. But two years earlier, 1,536 homes were sold, or about four per day.

Do the math, and the result is that 385 fewer homes were sold in the area that includes Chickasaw, Itawamba, Lee, Monroe, Pontotoc and Prentiss counties.

For real estate agents, bankers, appraisers, mortgage brokers and a host of other housing-related businesses, that drop-off wasn't good.

But in the middle of the deepest economic slump since the Great Depression, I don't think anyone will complain too much about selling more than 1,100 homes in a down market.

It was the decline of the housing market, brought on by subprime mortgages, that pushed the economy toward the ledge. And it's the housing market that will play a major role in its



**Dennis  
SEID**

biggest purchase of their lives – a home.

Interest rates are at or near historic lows, incentives to buy are still available and the availability of homes is large.

Home sales have picked up nicely thanks to the first-time homebuyers credit introduced last year and extended to the end of the month. Of the 52

recovery.

Employment, of course, is key. With the unemployment rate still hovering around double-digits, the economy remains at the mercy of the job market.

Fewer workers mean less money to spend. Frugal shoppers clipping coupons aren't about to take on the

million or so transactions last year, 49 percent were related to the credit.

But the great fear is that when the credit expires, that bump in buying activity will fall again. And there appears little desire for Congress – and even the National Association of Realtors – to extend the credit again.

For furniture manufacturers and retailers, the housing boost has helped them. Based on anecdotal information, it appears they've reaped some of the rewards.

Northeast Mississippi manufacturers have been adding jobs in recent months to meet increased demand. Some of the demand has to do with the tax season, which brings a seasonal uptick. And retailers have been ordering to build up inventory after holding back much of the past two years.

But whether that momentum can be sustained is unclear.

The furniture industry in Mississippi

still posted a net loss of 1,000 jobs last year, even with a few worker additions. And the industry employs some 10,000 fewer people than 10 years ago.

The glory days of the industry are over.

But sustaining what is left will depend a lot on the housing industry.

New homes equal furniture sales. Buying a new house also means finding furniture for the living room/great room, dining room, the bedrooms and maybe even the bathrooms.

Even buyers of homes already on the market will likely buy some new furniture. Same for remodeling projects.

The recession hasn't been declared officially over, but the signs in most areas of the economy point upward. The housing market is an unknown quantity.

So for both the furniture and housing industries, let's hope the worst is indeed over.

"Knock on wood" seems quite appropriate.

"Home sales have picked up nicely thanks to the first-time homebuyers credit introduced last year and extended to the end of the month. Of the 52 million or so transactions last year, 49 percent were related to the credit. But the great fear is that when the credit expires, that bump in buying activity will fall again. And there appears little desire for Congress – and even the National Association of Realtors – to extend the credit again."

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# 'Feast or famine' for home-building industry

■ Workers say the trend is for fixing what you have, not buying new houses.

By Carlie Kollath  
BUSINESS JOURNAL

Bigger and better homes still are popular, but they aren't necessarily new homes.

Five years ago, a growing family might have upgraded by buying a bigger house. Now the trend, according to Northeast Mississippi builders, is for homeowners to build an addition to their current home or to remodel their home to better suit their needs or changing tastes.

Or, depending on their financial situation, they are holding off on planned moves or additions and doing only necessary repairs.

Builders like Sammy Holder of Mantachie-based H&H Home Builders say clients are citing financial reasons and uncertainty with the economy for their decisions.

"It's a good time to borrow, but I can see buyers not wanting to step into that debt if they aren't going to be able to pay for it next year," Holder said.

Lynn Bryan of Tupelo-based Lynn Bryan Construction said the money spent on a remodel is viewed by some clients as a more manageable amount than a new home purchase.

"There's more to buying a new house than just the house," he said. "There's landscaping, curtains, furniture."

Because remodel clients already live in the house, a \$15,000 bathroom remodel typically doesn't have the add-on expenses that come with a new house, Bryan said. It's also seen by consumers as a cheaper way to get a new living space, he said.

The trend is helping the remodeling industry, but it isn't welcome news for homebuilders.

Holder builds new homes and remodels existing homes. He said that up until two years ago, 75 percent of his company's work was new construction.

"Now, it's probably flip-flopped, seems like," he said.

## Building fewer homes

Bryan is a remodeler and doesn't build homes, but he keeps tabs on builders in his role as president of the Homebuilders & Remodelers Association of Northeast Mississippi.

"What I'm hearing are the guys that used to build three houses a year now build two,"

Bryan said.

Spec home construction – houses built before they have a buyer – is not common any more, Bryan said.

"A lot of them are doing whatever it takes to survive," Bryan said.

As executive director of the association, Shelley Schipke said she's noticed that her 133 members in Itawamba, Lee, Pontotoc, Union and Chickasaw counties have become more aggressive in pursuing the jobs that are left.

"As in everywhere in the country, it's slow," she said. "Everyone's trying to stay busy. ... It has cut the men from the boys, that's for sure."

Fortunately, she said, the homebuilding market in Northeast Mississippi hasn't been as slow as in other parts of the country.

The association's membership dipped in 2009, but it's holding steady in 2010. Schipke said she thinks more builders and suppliers are joining so they can network and develop relationships that may get them more jobs.

In the past, the jobs might have come to the builders without the builders having to do much chasing. That has changed, she said.

Added Bryan, "You've got to get out of the cave every morning and club what you're going to eat. If you sit in the office and wait for them to come, you're going to go broke."

Northeast Mississippi builders don't see the homebuilding market in the region turning around immediately, and they each have different estimates for how long it will take. Some said 12 months and others said several years.

Factors include the current inventory of houses that has to be absorbed before more can be built and sold, Bryan said.

Buyers also have to feel secure with their jobs, Holder said. Plus, Bryan said, they have to get used to more stringent regulations when it comes to buying a house, including having a down payment.

"I think it's going to take time to sort that out," Bryan said.

And economic development projects also factor into the turnaround. Schipke said if Toyota resumes work on its plant near Blue Springs or if the region lands a new industry, it will help builders.

Holder said, "Folks are kind of waiting to see what the economy does and if it turns around before they build."

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

# Housing market looking for rebound

By Dennis Seid  
BUSINESS JOURNAL

TUPELO – It's still a buyer's market, say Northeast Mississippi real estate agents, who hope that the economy is turning around.

But the recession has clearly taken its toll, with the housing industry as a whole taking more than its fair share of lumps.

While recent indicators hint that the economy is on the rebound, no one is quite sure where the housing market is headed.

Case in point: The Standard & Poor's/Case-Shiller 20-city home price index rose from December to January, the eighth straight monthly increase.

But the index also was down 0.7 percent from the same month last year, the nearest the reading has come to positive territory in three years.

Analysts worry that government programs intended to boost sales – like the first-time homebuyers credit – will expire and dampen housing sales again.

A second-wave of foreclosures also is feared as teaser rates on adjustable rate mortgages expire in the next couple of years.

In Northeast Mississippi, home sales have dropped by 25 percent from 2007 to 2009, from 1,536 homes to 1,151.

That's not surprising, considering that the recession officially began in December 2007 and ended late last year.

The average selling price also fell during that two-year period, from \$122,428 to \$115,455. Some of that decrease can be attributed to foreclosure sales that dragged down prices.

Still, some area real estate agents say, the region is in relatively good shape. And they see a definite improvement from a year ago, during the depths of the recession.

"About this time last year, there was nothing much going on," said Tommy Morgan, of Coldwell Banker Tommy Morgan Realtors in Tupelo. "But that has changed, and we're seeing much more activity."

Norma Cother, of Crye-Leike Realty, said the first quarter of this year was "certainly shaping up to be better than last year at this time."

The first-time buyer's credit, along with a smaller credit for current homeowners, has provided some boost to the market here.

"They've been a help," said Ellen Short of TRI Realty. "But the cold winter hasn't been a help. It's usually not a great time to be showing and selling houses anyway, but we've had a particularly cold and wet winter, which has made it that much tougher."

The inventory of homes gives buyers

## Northeast Mississippi housing market snapshot

	2007	2008	2009
Sales	1,536	1,378	1,151
Avg. price	\$122,428	\$121,836	\$115,455
Median price	\$103,680	\$98,000	\$97,000

plenty of choices – as long as they're qualified to buy. But while having many choices is good for buyers, it makes it tougher for sellers.

"It's definitely a buyer's market," Short said.

## Credits expiring

The first-time buyers credit, which expires at the end of the month, has provided a much-needed boost to the housing market.

In November, when the credit was originally expected to expire, sales nationwide rose more than 40 percent compared to a year earlier. Congress later extended the credit to the end of April.

But that big increase in November may have taken away from sales in December and the first two months of 2010, some economists and housing analysts say.

Northeast Mississippi real estate agents say the credit helped their sales.

"We've seen a lot of activity," said Tracy Berry, broker for Prudential First Realty. "The existing homeowners credit, as well as grants of up to \$39,999 to get a foreclosure, also has helped some. "Overall, I think momentum here is picking up."

And, said Prudential First owner Mitchell Scruggs, "There's still a few more weeks before the credit expires. Mortgage rates are low, so it's a great time to buy."

And where the activity for higher-priced homes (\$250,000 and up) was moribund a year ago, real estate agents say they've seen more tire-kickers – and buyers, too.

"We recently closed on a \$500,000 home," Cother said. "Last year, the \$200,000, \$300,000 and \$400,000 homes people just were not buying at all."

Morgan also said that a different type of buyer has entered the market.

"Two years ago, 90 percent of the buyers were looking at new construction," he said. "Now it's less than 5 percent."

Morgan said a lack of demand for new homes, as well as fewer homes being built, has contributed to the switch.

"It's a definite momentum switch," he said.

## NEWSMAKERS

■ **Dr. David Reed** and **Paul Perry**, pulmonologists with North Mississippi Medical Center, have achieved board certification through the American Board of Internal Medicine.

Reed passed the new sub-specialty board certification examination in sleep medicine. Perry passed the board certification examination in pulmonary medicine.

Both physicians are affiliated with Pulmonary Consultants.

Reed completed his medical training at the University of Health Sciences College of Osteopathic Medicine in Kansas City, Mo. He finished an internal medicine residency at the University of Mississippi Medical Center, where he also completed a fellowship in pulmonary diseases, critical care and sleep medicine. Reed also is board-certified in internal medicine, critical care and pulmonary medicine.

Perry received his bachelor's degree from Mississippi College and completed his medical training and internal medicine residency at the University of Mississippi School of Medicine. He completed fellowships in infectious disease and pulmonology at the University of Alabama in Birmingham. He is a member of the Infectious Disease Society of America and is board-certified in internal medicine and infectious disease.

■ **Amy Patterson** was promoted to marketing/cover manager, and **Kelly Allen** was named manager of stationary upholstery/leather at Lane Home Furnishings.

Patterson will continue her assistant merchandising responsibilities. She has worked in accounting, cover procurement and cut-and-sew inventory management at Lane. She is a graduate of Mississippi State University and began her career with Lane in 1998.

Allen was the stationary upholstery/cover manager. With the latest promotion, she will assume full responsibility and focus exclusively on the categories. At Lane, she has been a merchandiser of recliners, dedicated distribution coordinator, cover/fashion merchandiser and associate merchandise manager.

Allen is a graduate of the University of Mississippi and began her career with Lane in 2004.

■ **Vince Hale** has been named vice president of finance for Lane Home Furnishings.

Hale has been Lane's interim finance lead since June 2009. He also has been director of financial planning and analysis and director of cost

accounting with Furniture Brands International in St. Louis.

Furniture Brands is the parent company of Lane.

Hale received his master's degree from Saint Louis University in 2004 and undergraduate degree from Greenville College in Greenville, Ill.

■ **Michelle Allred** was recently named employee of the quarter for the fourth quarter, while **Malcom L. Bell** was named employee of the year at North Mississippi State Hospital.

Allred has been a pharmacy technician at

NMSH for five years. A graduate of Mantachie High School, she was certified as a pharmacy technician in 2004. She was a pharmacy tech at both Mantachie Pharmacy and East Heights Pharmacy in Tupelo before joining NMSH.

Bell, of Eupora, is a social worker for the hospital. A master level social worker, he also is working toward the LCSW certification. He is a graduate of the University of Mississippi with degrees in social work and psychology. He received a Master of Social Worker degree from the University of Alabama.

A licensed mental health therapist with the Mississippi Department of Mental Health, he has previously worked for the Oxford Park Commission and the Department of Human Services in West Point.

■ **Baptist Memorial Hospital-Booneville CEO and Administrator Larkin Kennedy** recently was named president-elect for the Mississippi Healthcare Executives board.

In 2008, Kennedy received the Mississippi Hospital Association/ACHE young executive of the year award. His president-elect term began at the annual meeting in February. He will become the MHE president in June 2012.

■ **Melissa Dill** was named the March employee of the month at Franklin Collection Service in Tupelo.

She has worked at Franklin for 17 years and now works in the accounts receivable department.

■ **Buddy Stubbs** has been named chairman of the board of directors of the American Rental Association, an international trade association that serves the equipment rental industry.

Stubbs, owner of Busylad Rent-All in Tupelo, also is on ARA's executive, investment, audit and budget committees.

He was ARA's president from 2009-2010 and has held several leadership positions in the association, including service as ARA Region Three director from 2004-2007 and president of ARA of Mississippi.

■ **Jerry Cowley**, a public sector assistant manager in the Mississippi territory office of Colonial Life & Accident Insurance Co., has been named territory agent of the year for the third consecutive year.

Cowley, a resident of Saitillo who works at the company's Tupelo office, received the award for achieving the highest sales performance in the Mississippi territory. He has worked for Colonial Life for 27 years.

■ **Joyce Armstrong**, certified nursing assistant in the surgical intensive care unit, has been selected as North Mississippi Medical Center's February employee of the month.

Armstrong joined NMMC in 2002. The Hatley High School graduate earned her CNA certification in 2002 from Itawamba Community College in Fulton.

■ **Adam Mitchell** has been named president of Mitchell Distributing Co. His father, Manny Mitchell, remains CEO of the Meridian-based beverage distribution company, which also has warehouse locations in Columbus, Tupelo and Leland.

As president, Adam Mitchell is responsible for the day-to-day operations of the company's four locations. Before becoming president, Mitchell was vice president of operations. He also has been general manager of the Columbus and Tupelo operations.

■ **Cooper Tire** recently recognized service anniversaries for the following:

- **25 years** - Eddie Adams, Joe Ware, Mike Atkins, Rob Kendrick, Ray Harris, Wells Russell, Gary Barnett, Roxane Elder, Wayne Lesley, Larce Rogers, John Long and Sammy Barnett

- **15 years** - Virgil Jolley, Larry Warren, Carl Sizemore, James Derrick, Linda Downs, David Sloan and Jeff High

- **10 years** - Mitchell Oglesby, Steven Graham, Anthony McJunkins, Terry Wallace and Mary Thomas

- **Five years** - Frederick Cooperwood, Jeffrey White, Undra Cox, Darrell Dawkins, Vincent Evans and Tyrone Cousins

- **One year** - Jennifer Worthey and Bart Posey

■ **Gary Franks** has been elected to the board of directors of First American National Bank, a wholly owned subsidiary of First American Bancshares, a bank holding company.

Franks has been a partner in the CPA firm of



REED



PERRY



ALLRED



BELL



COWLEY



ARMSTRONG



MITCHELL



PATTERSON



ALLEN



KENNEDY



FRANKS



WEBB



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Franks, Franks & Jarrell in Tupelo, Amory and Fulton since 1985. Franks was hired as Itawamba County's first county administrator in 1989, a position he still holds.

A lifelong resident of Itawamba County, Franks graduated from Itawamba Agricultural High School, Itawamba Community College and the University of Mississippi.

■ **Michael A. "Mike" Webb**, CEO of First American National Bank of Iuka, has been appointed chairman of the Mississippi Bankers Association's Mississippi School of Banking at the University of Mississippi.

As chairman, Webb will lead the school's board of trustees. The Mississippi School of Banking was established by the MBA in 1970.

Webb is a former member of the MBA board of directors and joined the Mississippi School of Banking Board in 2009.

■ **Dustin Crawford**, a Northeast Mississippi native, has joined the law firm of Bracewell and Giuliani LLP Energy and Real Estate Finance Practice in New York.

Crawford graduated from the Columbia University School of Law in May 2009 and passed the New York bar exam in July 2009.

Crawford is a May 2005 magna cum laude graduate of the University of Nevada Las Vegas, earning a Bachelor of Science in biochemistry.

Have you been honored, promoted or received special recognition? Or has your company hired someone or received an award? If so, send the information to business editor Dennis Seid at (662) 678-1578 or e-mail [dennis.seid@djournal.com](mailto:dennis.seid@djournal.com)

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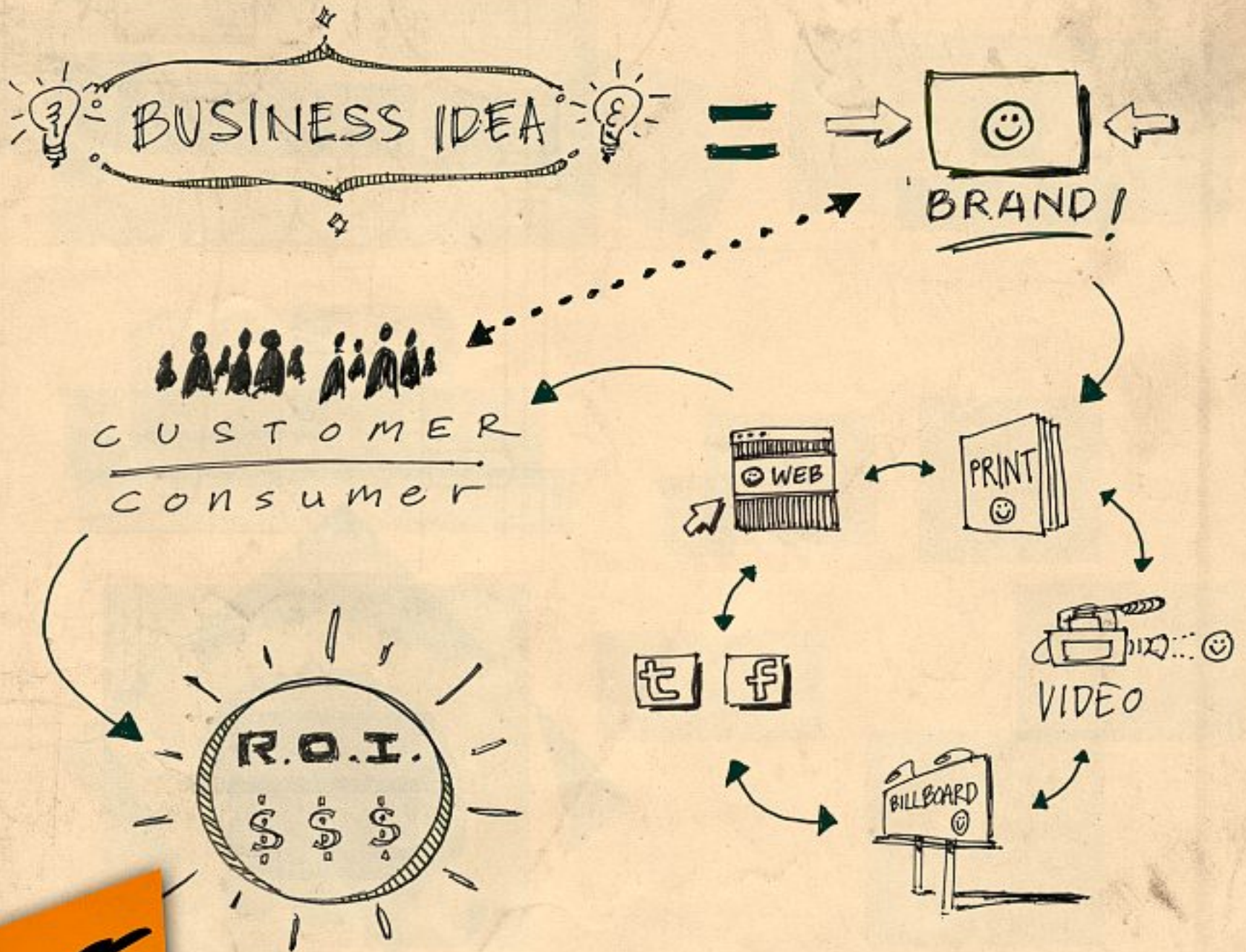
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# Region has 'sleeping hunger for solar energy'

■ **Local construction companies are beginning to offer the alternative energy source.**

By **Carlie Kollath**  
BUSINESS JOURNAL

As alternative energy sources continue to grow in popularity across the country, more Northeast Mississippi construction companies are adding eco-friendly options to their repertoire.

The newest alternative is solar energy.

Corinth-based Cross City Custom Roofing launched SolarGallery.com last year. Quail Hills Construction, based in Coffeeville and Tupelo, founded Solar Solutions earlier this year.

The companies' owners cited a growing interest from consumers in ways to reduce their energy bills. Plus, the federal government and the Tennessee Valley Authority are offering incentives to encourage more residents to switch to solar.

"It's the way of the future,"



COURTESY/MISSISSIPPI SOLAR

Mississippi Solar installers finish the massive electric solar panel array on the home of Lowry and Marla Lomax. The TVA and Oxford Electric Department were integral partners in the installation as well.

said Quail Hills Construction owner John Kirk. "Sooner or later, it's going to be everywhere."

The biggest factor affecting the growth of solar energy, according to Kirk and Cross City

Custom Roofing owner Keith Haynes II, is the pricing of the units.

"Of course, it really makes sense for the environment," Kirk said.

But the solar panels must be

financially feasible for the buyers, too.

Prices vary greatly depending on the type, size and brand of the system. A smaller unit for a 1,000-square-foot unit starts at about \$3,600, according to

Haynes, and can last for many years.

The units are sold based on the amount of kilowatts they can produce. Haynes said the rule of thumb is to allow one kilowatt for every 1,000 square feet of building. Solar panel options include small ones for homes and much larger ones for factories.

The ideal homeowner for solar energy, Haynes said, has at least a 3,000-square-foot home and an annual household income of at least \$100,000. The larger homes benefit from solar energy, he said, because they have high energy demands, which usually means higher bills.

However, he added, smaller homes of at least 1,500 square feet can benefit from solar, as well.

But even if a home or building owner wants to buy a solar system, the alternative energy source may not be appropriate for the facility.

"It's useless to purchase the system if it's not going to get sunlight for a certain amount of hours," Haynes said.

Kirk said he had a potential client who wanted to add solar panels to her house in Tupelo but couldn't because her house was in a shady area.

In addition, Haynes said he's found that the sunniest parts of a house often face the road and it may not be attractive to mount panels on the roof. So, his company emphasizes panels that are installed on racks on the ground and can be moved or fenced in, if needed.

Both companies are in the beginning stages of marketing the products to consumers in the region, so they aren't concerned that they haven't sold many units. They expect sales will pick up as Northeast Mississippians learn that local companies offer and install solar panels.

They also expect they'll get more interest in solar panels once the public becomes more educated about the alternative energy source.

"I think there's a sleeping hunger for solar energy in Northeast Mississippi," Haynes said.

*Trace  
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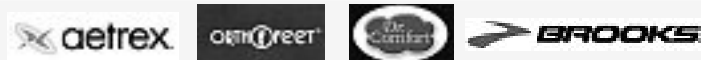
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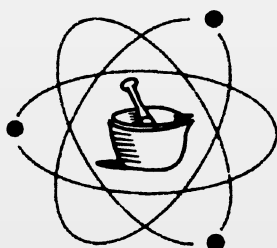
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# Eutaw Construction celebrates 30 years

■ **The Monroe County-based company is one of the state's fastest growing businesses.**

BY JEFF CLARK  
BUSINESS JOURNAL

ABERDEEN – One of Monroe County's best-known businesses recently celebrated its 30th anniversary.

Eutaw Construction Co. was started by Aberdeen resident Tom Elmore, who came to the area with Granite Construction Co. as the project manager for the Aberdeen Lock and Dam project.

After the project was completed, "I decided I wanted to stay in Mississippi," Elmore said. "My kids were young and we wanted to keep them in school. Granite wanted to take me to a project in Chicago, but I decided to make a go of it in Mississippi."

Eutaw's list of projects reads like a Mississippi Development Authority and Mississippi Department of Transportation wish list. From the



COURTESY PHOTO

Eutaw Construction recently celebrated its 30th Anniversary. The Aberdeen-based company has projects located all over the Southeast United States.

Toyota site at Blue Springs to the award-winning Bay St.

Louis bridge, Eutaw has had high-profile jobs across the state.

"We are very proud of the jobs we have done," Elmore said. "We take a lot of pride in getting our jobs done on time and safely. We completed part of the Nissan plant in Canton, part of the Toyota plant at Blue Springs – a lot of things. We have also completed a lot of highway work. We recently completed some work on Highway 72 as well as Highway 82."

With the economy is a nationwide slump, construction projects have been some of the hardest hit. However, Elmore said he is fortunate that he is still able to keep his employees working.

"We have a lot of projects going right now," Elmore said. "We have a lot of things that are backed up because of all of the rain we had last year. Construction jobs are tight right now – there's not a lot of projects starting. But because of our backlog work, we have plenty of things to work on in 2010."

## Eutaw Construction

- Employees: 225
- Corporate office: Aberdeen
- Regional offices: Madison and Petal
- Maintenance shop: Aberdeen

## Out of state job sites

- Raleigh, N.C. – Subcontractor for RDR, highway project
- Shreveport, La. – Louisiana Department of Transportation highway project
- Log Cabin, La. – Louisiana Department of Transportation highway project
- Miller Co., Ark. – Arkansas Department of Transportation highway project
- Dothan, Ala. – Utility project

## In-state job sites

- Columbus – Severstal site work
- Columbus – utility project
- Newton and Neshoba County – MDOT highway project
- Pearl River County – utility project
- Tupelo – utility project

## Upcoming work

- Corinth-Alcorn County – State-aid road project

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# Chamber Connection

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

## CDF Annual Meeting to be Held May 6



Pictured are members of the 2009-2010 CDF Board of Directors. Front Row: Mike Clayborne; Chris Berryman; David Rumbarger, President/CEO; David Irwin, Second Vice Chairman; Chris Rogers, Chairman; Billy Crews, First Vice Chairman; Mary Werner; Lisa Hawkins; Mary Pace; Randy Shaver. Second Row: Jerry Maxcy; Darrell Rankin; Aubrey Patterson; Jeff Snyder; Jane Spain; Shane Hooper; Eddie Richey; Rob Rice; Mike Armour. Third Row: Ken Wheeler; Ronnie Bell; Tom Robinson; Jim Pate; Sue Gardner; David Copenhaver; R.V. Adams; Chauncey Godwin; Lee Tucker. Back Row: David Henson; Chuck Imbler, Jr.; Scott Cochran; Glenn McCullough, Jr.; Robin McGraw; Byron Fellows; Cathy Robertson; Tillmon Calvert; David Brevard; Reed Hillen; and Mike Scott. Not pictured are: Mitch Waycaster; Ormella Cummings; Guy Mitchell, III; Richard Babb; Mark Bureson; Gary Camathan; V.M. Cleveland; David Cole; John Heer; John Lovom; Hughes Milam; Mabel Murphree; Alan Nunnelee; Fred Pitts; Jack Reed, Jr.; Scott Reed; Ron Roof; Terry Smith; Patty Tucker; and Thomas Wells.

**A**s the Community Development Foundation's 61st year comes to a close, CDF members will soon receive an invitation to the organization's Annual Meeting, scheduled for Thursday, May 6 at 6:30 p.m. at the Tupelo Furniture Market, Building 5. The dinner meeting will share the successes of not only the past year, but the triumphs of the past decade made available through the Future Focus campaigns. The meeting will also feature an overview of the 2020 Plan, CDF's roadmap for the next ten years.

"The Annual Meeting Program Committee is planning an exciting, meaningful event for the CDF membership," said Mitch Waycaster, Annual Meeting Program Committee chairman. "We hope each and every CDF member will plan to attend this special night for CDF."

Other highlights of the meeting will include the announcement of the newly elected CDF Board of Directors, the recognition of the Jim Ingram Community Leadership Institute's graduating class of 2010, and acknowledgement of the 2009-2010 CDF Ambassador of the Year.

All CDF members will be mailed an invitation to this special event and are encouraged to RSVP as soon as possible.

For more information or to request tickets for the 2010 Annual Meeting, please contact the CDF office at (662) 842-4521.

# Chamber focus

Dear Friends:

Last month, the Jim Ingram Community Leadership Institute Class of 2011 completed their one year of institute training. Now the class will complete their second year by investing their training into a local non-profit agency and put into practice what they have learned. The Class of 2010 has completed their second year and will receive recognition as a part of the May 6 Annual Meeting.

Special thanks to Mayor Jack Reed, Jr. and his leadership team for their presentation at the March First Friday event. It was nice to put faces to the names we have heard so often. First Fridays will recess for the summer and reconvene on Friday, September 11, which is actually the second Friday. Please go ahead and mark this date on your calendars.

We hope you are taking advantage of the Chamber's member-to member discount program that we initiated this year. We have a total of 105 members who offer discounts and incentives to other members. The list and discounts can be accessed on our website at



SMITH

[www.cdfms.org/chamber-advantage](http://www.cdfms.org/chamber-advantage). This is just one of the many advantages of being a member of CDF.

As we approach the CDF's year-end, we THANK all of our members and partners for their support. Our members are important to us. At CDF, we leverage the

force of our individual members and businesses into a coalition which works for you when times are good and works even harder when they are not. If you are not a member of CDF, please call the CDF office at 662-842-4521 and let us visit with you. Membership is an investment and by taking advantage of the many resources we offer, a return on investment is inevitable.

Vice President of Chamber Services

## Community Development Foundation's Board of Directors for 2009-2010

CDF is governed by a 59-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.

### 2009-2010 Executive Committee

Chris Rogers, Chairman  
Billy Crews, First Vice Chairman  
David Irwin, Second Vice Chairman  
David Rumbarger, President/Secretary  
Mitch Waycaster, Past Chairman

David Copenhaver  
Ormella Cummings  
Sue Gardner  
Chauncey Godwin  
Shane Hooper

Guy Mitchell, III  
Mary Pace  
Aubrey Patterson  
Tom Robinson  
Jeff Snyder

### 2009-2010 Board of Directors

R.V. Adams  
Mike Armour  
Richard Babb  
Ronnie Bell  
Chris Berryman  
David Brevard  
Mark Bureson  
Tillmon Calvert  
Gary Carnathan  
Mike Clayborne  
V.M. Cleveland  
Scott Cochran  
David Cole  
Byron Fellows  
Lisa Hawkins

John Heer  
David Henson  
Reed Hillen  
Chuck Imbler, Jr.  
John Lovorn  
Jerry Maxcy  
Glenn McCullough, Jr.  
Robin McGraw  
Hughes Milam  
Mabel Murphree  
Alan Nunnelee  
Jim Pate  
Fred Pitts  
Darrell Rankin  
Jack Reed, Jr.

Scott Reed  
Rob Rice  
Eddie Richey  
Cathy Robertson  
Ron Roof  
Mike Scott  
Randy Shaver  
Terry Smith  
Jane Spain  
Lee Tucker  
Patty Tucker  
Thomas Wells  
Mary Werner  
Ken Wheeler

## New CDF MEMBERS

### ADVANCED SCREENING SOLUTIONS, LLC

Mr. Eddie Pearson  
2005 W Main St., Ste. 206  
Tupelo, MS 38801  
(662) 205-4139  
Drug Testing

### ALLSTATE INSURANCE-DARNELL SCOTT

Mr. Darnell Scott  
960 Barnes Crossing Rd.  
Tupelo, MS 38804  
(662) 231-6610  
Insurance

### CANEY FORK RESTAURANT

Mr. Chris Mullins  
713 S Gloster St.  
Tupelo, MS 38801  
(662) 840-5400  
Restaurants and Catering

### CHALLENGE AUTOMATION

Mr. Eric Nanney  
2155 McCullough Blvd.  
Tupelo, MS 38801  
(662) 690-8383  
Engineering

### EDWARD JONES

Mr. Will Parrott  
P.O. Box 153  
Belden, MS 38826  
(662) 842-2625  
Financial

### ENDURANCE TRANSPORTATION

Ms. Mary Partlow  
2107 President Ave.  
Tupelo, MS 38801  
(662) 840-9224  
Transportation

### GENTIVA HOSPICE

Ms. Dana Thompson  
P.O. Box 3293  
Tupelo, MS 38802  
(662) 891-1387  
Hospice

### GOODLETT MANOR

Ms. Helen Pitts  
P.O. Box 3098  
Tupelo, MS 38803  
(662) 844-2772  
Event Venue

### GREEN METALS, INC.

Ms. Kelly Ballard  
4799 S Eason Blvd.  
Tupelo, MS 38801  
(662) 620-8890  
Recycling

### HANES COMPANIES

Mr. Eddie Warren  
P.O. Box 553  
Pontotoc, MS 38863-0553  
(662) 489-6828  
Manufacturers/Distributors

### IWL SOLUTIONS

Mr. Andy Hamilton  
P.O. Box 2304  
Tupelo, MS 38803  
(662) 316-7205  
Transportation

### KEYCO

Ms. Kimberly Copeland  
163 Shannon Ave.  
Shannon, MS 38868  
(662) 231-6798  
Locksmiths

### LIT'L SPROUTS & SHABBY CHIC CONSIGNMENT

Ms. Janice Storey  
810 Harrison St.  
Tupelo, MS 38801  
(662) 231-9378  
Retail & Specialty Shops

### MILLS & MILLS ARCHITECTS, PC

Mr. William Mills  
408 Huntington Ct.  
New Albany, MS 38652  
(662) 822-0292  
Architects

### OFFICE MAX, INC. #363

Mr. Henry True  
4398 Mall Dr.  
Tupelo, MS 38804  
(662) 690-8011  
Office Supplies and Equipment

### ORECK FLOOR CARE CENTER

Mr. Mark Turba  
4340 Mall Dr.  
Tupelo, MS 38804  
(662) 840-0006  
Vacuums and Air Purifiers

### JANICE SCOTT - TRI INC., REALTORS

Ms. Janice Scott  
P.O. Box 463  
Tupelo, MS 38802  
(662) 255-2904  
Real Estate/Appraisers/Property Development

### SHERWIN WILLIAMS FLOOR COVERING

Mr. Jason Brown  
1889 McCullough Blvd.  
Tupelo, MS 38801  
(662) 690-5355  
Retail and Specialty Shops

### TUPELO LEE HUMANE SOCIETY

Ms. Debbie Hood  
P.O. Box 1185  
Tupelo, MS 38802  
(662) 841-6500  
Animal Care

## EXPRESS CARE WEST



A ribbon cutting was held to celebrate the opening of Express Care West. Pictured with members of the CDF Ambassador's Club are: Sarah Naugler; Kerry Jo Todd, Express Care West; Joanne Mackin, Express Care West; Sarah Burrell; James L. Burrell, Jr., Express Care West; Councilman Mike Bryan; John W. White, Jr., Express Care West; and Helen Wade, CDF. Express Care West is located at 2885 McCullough Blvd. in Belden and can be reached at (662) 269-2230.

## MAIN STREET SALON



A ribbon cutting ceremony was held for Main Street Salon. Pictured at the event with the CDF Ambassadors are: Helen Wade, CDF; Renee Bright, LSI Human Resource Solutions; Councilman Fred Pitts; Amy Bright, Main Street Salon; Janice Storey, Lit'l Sprouts/Shabby Chic Consignment; Calvin Nguyen, Main Street Salon; Royce Dearing, Main Street Salon; and Ellen Kennedy, CDF. Not pictured are: Andromeda Ward, Main Street Salon; Kim Jones, Main Street Salon; and Bettie Weeks, Main Street Salon. Main Street Salon is located at 1600 West Main Street, Suite 1-A in Tupelo and can be reached at (662) 840-7800.

# Manning Gardens to Host Business Expo April 25

Nestled among lofty trees and a beautiful lake just eight miles north of the Mall at Barnes Crossing, off of Highway 45 in Guntown, is the picturesque Manning Gardens. A tranquil retreat for weddings, receptions, and outdoor gatherings of any sort, Manning Gardens is more than just your typical event venue. To showcase its facility and all of the vendors that they work with on a regular basis, Manning Gardens is hosting its second annual Business Expo on Sunday, April 25 from 1:00 p.m. to 5:00 p.m. Entitled "Come Grow With Us," the expo will feature 30 vendors onsite to meet the needs of any bride-to-be or host with party plans underway.

Manning Gardens manager, Judy Harmon, has put together a grand expo to tout both the accessibility of Manning Gardens and the convenience of the many vendors who will be in attendance. Vendors will include everything from wedding planners and photographers, to wedding cakes, florists, and limousine services.

"We wanted to help the small businesses by getting together in one general location. It is truly a one-

stop-shop," said Harmon. "We want everyone to come out and enjoy the day with us and allow us to show you all that our vendors have to offer."

Manning Gardens boasts three different shelters on the property which are available for use for your event. The large, impressive main house is now open for use during events, as well as a guest house that is perfect for brides to use while getting ready for a wedding. The property also has a lake house that overlooks the lake, complete with indoor and outdoor seating and a full bar. Guests of the expo will have the opportunity to tour all of the facilities to ascertain which structures best fit their needs.

As part of the Business Expo, guests will be able to register for door prizes from each vendor present, as well as the host site. Manning Gardens will be giving away one complimentary night in the guest house on the property. Should there be rain on April 25, the event will be moved to Saturday, May 1.

For more information on Manning Gardens or the Business Expo, please contact Judy Harmon at (662) 397-7386 or visit [manninggardens.com](http://manninggardens.com).

Look for this sticker in the window of participating CDF member businesses to receive your special discount. To be a participating partner of ChamberAdvantage, call the CDF office at (662) 842-4521.

**ChamberAdvantage**  
Participating Partner

COMMUNITY DEVELOPMENT FOUNDATION



[www.TupeloChamber.com](http://www.TupeloChamber.com)

Check out the great member to member discounts at [www.cdfms.org/chamberadvantage](http://www.cdfms.org/chamberadvantage).

## CANEY FORK RESTAURANT



To celebrate the grand opening of Caney Fork Restaurant in Tupelo, a ribbon cutting was held. Pictured at the event are: Jerry Gates, Caney Fork Restaurant; Chris Mullins, Caney Fork Restaurant; Councilman Mike Bryan; Mark Barhounouch, Caney Fork Restaurant; Reggie Cooper, Caney Fork Restaurant; Wayne Harris, Caney Fork Restaurant; Mayor Jack Reed, Jr.; Bradley Ballard, Caney Fork Restaurant; Councilman Jim Newell; Sarah Milli, Caney Fork Restaurant; Barbara Guyton, Caney Fork Restaurant; and David Rumbarger, CDF. Also pictured are members of the CDF Ambassador's Club. Caney Fork Restaurant is located at 713 South Gloster Street in Tupelo and can be reached at (662) 840-5400.

TUPELO  
YOUNG  
PROFESSIONALS  
www.typs.biz

Join us for the April TYP Meeting at

**REBELANES**  
**Thursday, April 15, 2010**  
**5:00 p.m. - 7:00 p.m.**  
**625 Robert E. Lee Drive**

*Come network and bowl with other young professionals in the area, enjoy refreshments, and some great door prizes to be given away throughout the night.*

A service project will be held in conjunction with this meeting for Mid-South Project Package. Project Package is a non-profit, volunteer organization that sends a monthly care package to our local mid-south service members.

Please bring one or more items from the wish list for entrance into the event.

Baby Wipes (unscented)  
Batteries (any size)  
Beef Jerky  
Bug Spray/wipes  
Candy Bars  
Cookies (individual sizes)  
Deodorant  
Flip Flops  
Foot Power  
Fruit Cups  
Gum  
Hand Sanitizer  
Hard Candy (Individually Wrapped)  
Hot Chocolate  
Little Debbie Snacks  
Lotion  
Mouth Wash (small)

Nuts (all types)  
Oatmeal Cream Pies  
Peanuts  
Pop Tarts  
Popcorn  
Pre-Sweetened Drink Packs (individual size)  
Q-Tips  
Ready to Eat Meals  
Slim Jims  
Snack Crackers  
Sunflower Seeds  
Toilet Tissue  
Tooth Brushes with Case  
Tooth Paste  
Trail Mix  
Tuna Packets  
Vienna Sausages  
Zip Lock Bags (QT/sandwich)

## CDF to Publish Annual Community Magazine in Print and Online

[imagestupelo.com](http://imagestupelo.com)

The 2010-11 edition of *Images Tupelo*, a community magazine sponsored by the Community Development Foundation, will publish in August.

*Images Tupelo* showcases the best of Tupelo through its people, places and progressive business climate. With original photography and editorial features, the 2010-11 publication will focus on specific areas of education, the arts, sports and recreation, health care, commerce and quality of life. It will be used all year for the purpose of promoting the community to prospective residents, new businesses and visitors.

Members will have the opportunity to reserve advertising space soon. More than 10,000 copies of the magazine will be distributed through the CDF and key local businesses, as well as at trade shows, conferences and events throughout the year.

To create a quality guide like *Images Tupelo*, the CDF partners with Journal Communications ([jnlcom.com](http://jnlcom.com)), an award-winning custom publisher of community and specialty magazines with clients in more than 25 states and in Canada.

To learn how to be included in *Images Tupelo*, contact Blake Pettit (615) 400-3759 or by e-mail at [bpettit@jnlcom.com](mailto:bpettit@jnlcom.com).



## FIRST FRIDAY - MARCH



The March First Friday networking breakfast featured Mayor Jack Reed, Jr. and the department heads of the City of Tupelo. The event was sponsored by LSI Human Resource Solutions. Pictured at the event are: Lynn Norris, CFO; Cassandra Moore, Human Resources; Todd Hunt, BancorpSouth Arena; Sid Russell, Public Works; Judge Dan Davis, City Judge; Dr. Dan Kellum, Tupelo Airport Authority; Johnny Timmons, Tupelo Water & Light; Kim Hanna, City Clerk; Linda Johnson, Convention & Visitors Bureau; Darrell Smith, COO; BJ Teal, Development Services; Mayor Jack Reed, Jr.; Don Lewis, Parks & Recreation; Thomas Wells, Tupelo Fire Department; Anna Freeman Wyatt, Communications Director; and Tony Carleton, Tupelo Police Department.



Pictured, over 1,200 teachers participated in the general assembly during I-E Day.



Pictured are 9-12 grade teachers on a tour of Inter-Pac.

# 34th Annual Industry Education Day Held

The 34th Annual Industry Education Day was held April 1 at the Tupelo Furniture Market, Building 5. Over 1,200 teachers and administrators participated in the half day event. Educators in grades nine through twelve toured a myriad of local industries, while teachers in grades kindergarten through eighth grade participated in breakout sessions on everything from technology and ergonomics for the classroom, to creative classroom ideas.

All educators came together for a general assembly to close the program that featured a performance by the Improv troupe, West of Shake Rag. The teachers then heard an economic development update on the region from David Rumbarger,

CDF president and CEO.

Industry Education Day is possible each year because of the area businesses and industries that sponsor the program. This year's sponsors included: Adlam Films, LLC; Advanced Innovations; B & B Concrete; BancorpSouth; Bauhaus USA, Inc.; Central Service Association; Cooper Tire & Rubber Co.; Corbett Legge & Associates, PLLC; ESG Operations; FMC Technologies; General Atomics; H.M. Richards, Inc.; Hawkeye Industries; HealthWorks!; Honey Baked Ham Co. & Café; Hunter Douglas; Inter-Pac, Inc.; Itawamba Community College; JESCO; Kimes & Stone Construction Co.; Lee County Schools; MTD Products; NEW Corporation; NMMC Wellness Center; Norbord MS, LLC; Omega Motion;

Renasant Bank; Renasant Center for IDEAs; Robinson & Associates; Style-Line Furniture; The McCarty Company; Tupelo Furniture Market; Tupelo Public Schools; and Tupelo Recycling.

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

For more information or to learn how your business can sponsor next year's event, please contact Todd Beadles at (662) 842-4521 or tbeadles@cdfms.org.

The Community Development Foundation cordially invites you to a



*New Member Orientation*  
*Tuesday,*  
*April 20, 2010*

*4:00 p.m. —*  
*5:00 p.m.*

*CDF Boardroom*  
*300 West Main Street*  
*Tupelo, MS*

*Please RSVP to Jennie Bradford Curlee at (662) 842-4521 or jcurlee@cdfms.org*



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## THE MALL AT BARNES CROSSING 20TH ANNIVERSARY



A cake-cutting was held at center court to celebrate the 20th anniversary of the Mall at Barnes Crossing. Pictured at the event are: Barbara Smith, CDF; Harry Martin; David Rumbarger, CDF; Cindy Bryant, LSI Human Resource Solutions; Blair Hill, Master Hospitality; Richard Carleton, Mall at Barnes Crossing; Councilman Jonny Davis; Jane Myers, Wiggles & Wags Pet Sitting; Councilman Fred Pitts; Councilman Willie Jennings; Martha Gunner, Reed's; Jeff Snyder, Mall at Barnes Crossing; Sabrina Brazil, Mall at Barnes Crossing; Julia Wright, Mall at Barnes Crossing; Judy Duvall, Shoe Department; Jesse Wu, Magic Wok; Charlie Hankins, Little's Jewelers; and Cindy Childs, Mall at Barnes Crossing.

## TUPELO YOUNG PROFESSIONALS



Two Tupelo Young Professionals events were held in March. The first was a business-after-hours event sponsored by HealthWorks! Pictured, TYPs enjoy participating in an interactive game about the digestive system. Also, a Business & Individual Tax Updates seminar was presented by Joe Cash, CPA, M.M. Winkler & Associates; Katie Stuart, Nail McKinney, P.A.; and Amanda Angle, CPA, Amanda Angle CPA, LLC. Pictured are young professionals during the luncheon.



## Mississippi Scholars Presentations Made Throughout Lee County



Pictured with members of the CDF staff are eighth grade students from Plantersville and Mooreville Middle Schools.

For the fifth consecutive year, the Community Development Foundation participated in the Mississippi Scholars program, urging eighth grade students to pursue rigorous courses in high school to prepare them for college, work, and life. Presentations were made to students at Tupelo, Mooreville, Guntown, Shannon, and Plantersville Middle Schools. Over 1,070 students in 55 classes received presentations from members of the CDF staff.

The mission of Mississippi Scholars is to encourage and motivate all high school students to complete a defined, rigorous academic course of study that prepares them for successful transition to college or uni-

versity coursework, or vocational and technical training necessary to enter today's competitive job market. A national initiative, Mississippi Scholars is a straightforward, effective strategy to motivate students to enroll in high school courses that will prepare them for college and careers. Mississippi joined the State Scholars Initiative in 2003 and since that time, more than 5,000 Mississippi high school students have graduated with the Mississippi Scholars distinction.

For more information on the Mississippi Scholars program, please contact Todd Beadles, Director of Workforce Development, in the CDF office at (662) 842-4521.

### NEED A BUSINESS LOAN?



*Are you in need of a small business loan to start a small business or grow your existing business?*

If you answered "YES!" then the **FREE** SBA CommunityExpress and Patriot Express Loan Workshop is for you!

**WHO:** For-profit full-time, part-time and home-based businesses looking to secure a small business loan of \$5,000 to \$25,000.

**WHAT:** Learn step-by-step how to apply for U.S. Small Business Administration (SBA) Working Capital Loans from a lending expert. This is **NOT** a credit card loan; these are SBA guaranteed loans!

**WHERE/WHEN:**

**Itawamba Community College – Tupelo Campus**  
**Multi-Purpose Building**  
 2176 S. Eason Blvd.  
 Tupelo, MS  
**Tuesday, March 23, 2010**  
 5:30 p.m. – 7:30 p.m.

**How:** To attend this **FREE** workshop, pre-register by emailing [deborah.dean@sba.gov](mailto:deborah.dean@sba.gov) or [rosetta.harris@sba.gov](mailto:rosetta.harris@sba.gov). You may also call (601) 965-4378, ext. 11 or 18. **Pre-registration is required due to limited seating.**

#### SBA COMMUNITY EXPRESS LOAN PROGRAM HIGHLIGHTS:

- No Collateral Necessary!
- No Prepayment Penalty!
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- Establish Credit in the Business Name!
- Patriot Express loans available for veterans, reservists, and the spouse/widow of the aforementioned!
- **RAPID RESPONSE!**



The support given by the U.S. Small Business Administration to this activity does not constitute an express or implied endorsement of any cosponsors or participant's opinions, products, or services. All SBA programs or cosponsored programs are extended to the public on a nondiscriminatory basis. Reasonable arrangements for persons with disabilities should be provided at least two weeks in advance.

**LA QUINTA INN AND SUITES**



To celebrate the grand opening of LaQuinta Inn & Suites in Tupelo, a ribbon cutting ceremony was held. Pictured on the front row at the event are: Jennie Bradford Curlee, CDF; Lucinda Ware, LaQuinta Inn & Suites; Myra Parker, LaQuinta Inn & Suites; Martha Scott, LaQuinta Inn & Suites; Chris Hughes, LaQuinta Inn & Suites; Councilman Markel Whittington; Mayor Jack Reed, Jr.; Mike Patel, LaQuinta Inn & Suites; Hina Patel; Peter Patel; Councilman Nettie Davis; Asha Patel; Bharta Patel; Kamel Patel; Felisha Patel; Diva Patel; Sajjan Patel. Also pictured are members of the CDF Ambassador's Club. La Quinta Inn & Suites is located at 1013 North Gloster Street in Tupelo and can be reached at (662) 680-1496.

**TUPELO-LEE HUMANE SOCIETY SPAY CLINIC**



A ribbon cutting was held to celebrate the grand opening of the Tupelo-Lee Humane Society Spay & Neuter Clinic in Tupelo. Pictured on the front row of the event are: Dr. Phil Bushby, DVM, Mississippi State University; Debbie Hood, Tupelo-Lee Humane Society; Councilman Jim Newell; and Jennie Bradford Curlee, CDF. Pictured on the back row are: Karla Brestle DVM, Tupelo-Lee Humane Society Spay & Neuter Clinic; Amber Holley, Tupelo-Lee Humane Society Spay & Neuter Clinic; Rachel Pierce, Tupelo-Lee Humane Society; Martha Dale, Tupelo-Lee Humane Society; Moe Bristow, Tupelo-Lee Humane Society; Becky Paul, Tupelo-Lee Humane Society; Rebecca Cook, Tupelo-Lee Humane Society; Emily Armstrong, Tupelo-Lee Humane Society; and Jon Crump, Tupelo-Lee Humane Society. The Tupelo-Lee Humane Society Spay & Neuter Clinic is located at 1508 South Gloster Street in Tupelo and can be reached at (662) 210-7729.

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Community Development Foundation  
Application for Membership

Please tell us about your organization

Organization Name

Mailing Address

City, State, Zip Code

Physical Address (if different)

City, State, Zip Code

Website

Number of Employees

Category (list located on the back of this application)

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

Main Contact (will receive all chamber correspondence)

Contact Name

Title

Phone

Toll-free phone

Fax

E-mail address

Additional Contact

Name

Title

E-mail

Areas of Interest (please circle your selections)

Ambassadors

Business Roundtable

Sponsorship Opportunities

Tupelo Young Professionals

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

Yes  No

Signature and title of authorized person with your company

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

300 West Main Street, P.O. Box A  
Tupelo, MS 38802-1210  
662.842.4521 Phone  
800.523.3463 Toll-free  
662.841.0693 Fax  
www.cdfms.org



## BusinessRewind

## LEE COUNTY

## MTD adding 107 workers with \$9.3 million expansion

■ VERONA - A multimillion-dollar expansion of MTD Products will serve two important functions - adding more than 100 jobs and putting an old industrial building to use.

Last month, state and local officials gathered at the Tupelo-Lee Industrial Park South to formally announce the \$9.3 million project, which includes a \$7.1 million investment by the outdoor equipment maker.

MTD's expansion into the former Eljer Plumbingwear building will give MTD much-needed elbow room. Ten plastic injection molding machines already have been installed in the 525,000-square-foot building.

Later this year, two more assembly lines and a paint applicator system will be installed.

With the expansion come an additional 107 workers. MTD, a privately held company based in Cleveland, Ohio, now employs 1,150 in Lee County.

MTD has been in business since 1932 and came to Lee County in 1986 when it bought Aircap Industries.

MTD's brands include Cub Cadet, Cub Cadet Commercial, Cub Cadet Yanmar, Troy-Bilt, White Outdoor, Yard-Man, Yard Machines, Bolens, Arnold, GardenWay, MTD Pro and MTD Gold.

## Tupelo Regional getting three flights in June

■ TUPELO - After a temporary scheduling change this month, Tupelo Regional Airport will get three daily flights again via Mesaba Airlines in June.

The 7 a.m. flight from Tupelo to Memphis moved to after 5 p.m. on April 5 - but only until May 1.

Kent Landers, a spokesman for Delta Air Lines - Mesaba's parent - also confirmed the return of the three-flight schedule on June 10, with morning and afternoon flights to Memphis and a mid-morning flight to Atlanta.

"The changes in April are temporary and will be adjusted to respect the community's request for additional flights," he said.

The April change was caused by "aircraft scheduling issues," he said.

Landers confirmed that starting on June 10, flights from Tupelo to Memphis will depart at 7 a.m. and 5:23 p.m. The Tupelo to Atlanta flight will leave at 10:26 a.m.

Arrivals from Memphis will be at 9:15 a.m. and 7:20 p.m., while arrivals from Atlanta will be at 4 p.m.

## BancorpSouth files 10-K, restates 4Q, annual earnings

■ TUPELO - After a review that delayed the reporting of its annual report, BancorpSouth announced March 15 that it had posted a loss in the fourth quarter and lowered net income for 2009.

Preliminary results were announced on Jan. 21, but last month, BancorpSouth said that a review of certain asset qualities, including the allowance for credit losses, would likely lower earnings.

Indeed, net income for the year was lowered by \$21.6 million, to \$82.7 million, or 99 cents per share. That figure includes a loss of \$2.1 million, or 3 cents per share, for the fourth quarter.

In January, BancorpSouth reported net income of \$104.3 million, or \$1.25 per share, for the year and \$19.4 million, or 23 cents a share, for the fourth quarter.

During the review, the company increased the provision for credit losses by \$27.6 million. It also added \$4.5 million in foreclosed property expense, took on a \$2.3 million expense related to a specific litigation issue and had a reversal

of interest income of \$606,000 related to loans placed on non-accrual.

## Hancock Fabrics gets back in black in 2009

■ BALDWIN - Craft and fabric retailer Hancock Fabrics posted an annual profit for the first time in five years.

The company reported net income of \$1.8 million for fiscal year 2009 last month. The profit comes a year after Hancock posted a net loss of \$12.4 million.

"While this earnings level is by no means acceptable to our organization, it is a significant milestone and a vast improvement over the \$114 million loss over the past four years," said CEO Jane Aggers in a conference call.

She said the positive results come after five years of changes for the company, including store closures, layoffs and new management.

During that span, Hancock also filed and emerged from Chapter 11 bankruptcy.

Aggers attributed some of the income to improved product costs in 2009. CFO Rob Driskell added that the company has been paying down its debt, reducing its interest payments by about \$700,000 from the previous year.

For the year, Hancock reported net sales of \$274.1 million, down from \$276.4 million a year earlier. Same-store sales were up 0.2 percent compared to a 2.1 percent growth in the prior-year period.

As of Jan. 30, Hancock had 3,900 employees in 266 stores in 37 states and 300 employees at its headquarters in Baldwin.

Driskell said the company doesn't plan to change the employee count "significantly" in 2010.

## TIPPAH COUNTY

## Hudson's distribution center has key role in expansion

■ BLUE MOUNTAIN - In the next four years, Hudson's Salvage LLC plans to double its number of stores. To do that, the Hattiesburg-based retailer needs another distribution center to reach that goal.

And so, the 1 million-square-foot former BenchCraft Furniture building in Blue Mountain was deemed the ideal location.

Hudson's retail stores operate under the Dirt Cheap and Treasure Hunt brands. The expansion plans primarily involve Dirt Cheap stores.

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## Prudential First Real Estate

Prudential First Real Estate owner Mitchell Scruggs and broker Tracy Berry expect to have the company's new office open in May. The two-story facility is located on Tom Watson Drive between Land Bank of North Mississippi and Scruggs Farm Lawn and Garden.

## FAQs about Homebuyers Tax Credit

WASHINGTON – As the April 15 deadline to file 2009 federal tax returns approaches, the National Association of Home Builders is providing answers to the questions home buyers are most frequently asking about the home buyer tax credit.

“NAHB’s Web site that provides information about the homebuyer tax credit, [FederalHousingTaxCredit.com](http://FederalHousingTaxCredit.com), has received more than 8 million visits,” said NAHB Chairman Bob Jones, a builder and developer in Bloomfield Hills, Mich. “We are doing everything we can to make sure homebuyers are informed about this outstanding opportunity to benefit from buying a home before it expires April 30.”

Some of the more commonly-asked questions, and the answers, include:

### How do homebuyers claim the tax credit?

The credit is claimed when homebuyers file or amend their federal income taxes. For qualifying homes purchased in 2009 or 2010, taxpayers must complete IRS Form 5405 and attach a copy of the settlement statement. In most cases, the settlement statement is a properly executed Form HUD-1.

In circumstances where a HUD-1 is not provided, such as purchasing a mobile home or a newly constructed home, the IRS will accept an executed retail sales contract (mobile homes) or a copy of the certificate of occupancy (new homes).

### Do homebuyers have to sell their current home in order to qualify for the \$6,500 repeat home buyer tax credit?

Homebuyers do not need to sell their current home in order to be eligible for the repeat buyer credit. They can continue to own both homes, and rent or use their former home for something else, as long as it no longer serves as their principal residence. Taxpayers are required to use the new home as their principal residence and live in it for at least 36 months, or they will have to repay the credit.

### Do married couples both have to meet the eligibility requirements in order to claim the credit, even if they file taxes separately?

Both spouses must fully meet all the eligibility requirements for either the \$8,000 first-time home buyer tax credit or the \$6,500 repeat buyer tax credit, regardless of if they file joint or separate tax returns. However, if an unmarried couple purchases a home and only one person qualifies, the eligible person may claim the full credit.

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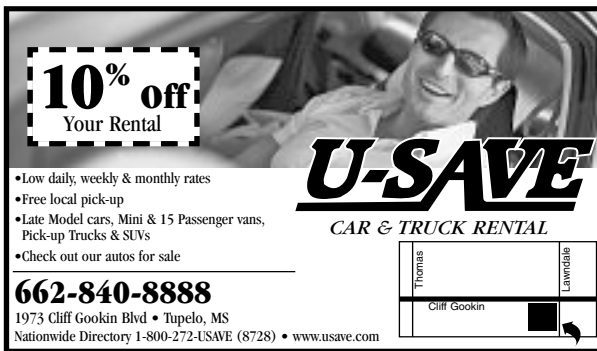
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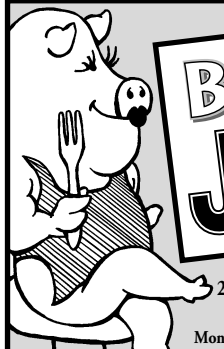
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