

THE NORTHEAST MISSISSIPPI

Business Journal

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JUNE 2011

IT'S NATIONAL
DAIRY MONTH
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thrive at MSU
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floods, drought
pummel state's
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Mississippi ag takes a weather beating

■ **Tornadoes, flooding and droughts are plaguing the state's farmers.**

BY **CARLIE KOLLATH**
Business Journal

Mississippi's farmers are facing quite a tumultuous year from Mother Nature.

The eastern side of the state has been pounded by tornadoes, which have caused millions of dollars in losses to timber growers.

The western side of the state was flooded as the swollen Mississippi River flowed over and under levees, inundating croplands with water.

The southern portion of the state is in an extreme drought and drought conditions are showing up in other areas of the state, including portions of Northeast Mississippi. Yet, early rains significantly slowed down planting early in the season in the region.

Official loss figures won't be available until later, but experts expect the \$6.9 billion industry to suffer financially from the extreme weather. Losses from the flooding alone could range from \$100 million to \$500 million, according to John Michael Riley with the

MSU Extension Service.

The severe weather also is taking a toll on ag workers, especially in the Delta where many missed work because of the flooding.

The state's agriculture department estimates the industry employs about 17 percent of the state's workforce either directly or indirectly.

"It's a tough year," said Andy Prosser, bureau director for the state's Department of Agriculture and Commerce. "One thing to remember - when agriculture does good, our state does good in terms of the economy. When your No. 1 industry doesn't do good, the rest of the state is effected."

Prosser has been busy visiting with row crop farmers and catfish producers in the Delta. Both industries are expected to report huge losses due to the river flooding.

Much of the damage is centered in Warren County and its neighboring counties, Riley said.

On this side of the state, Charlie Stokes, with the Mississippi State University Extension Service, has been making the rounds in tornado-ravaged areas.

Stokes, an area agronomy agent, is based in Monroe County, where an EF-

"It's a tough year. One thing to remember - when agriculture does good, our state does good in terms of the economy. When your No. 1 industry doesn't do good, the rest of the state is effected."

Andy Prosser

bureau director for the state's Department of Agriculture and Commerce

5 tornado tore through the town of Smithville on April 27, eventually killing 17 people in the county.

Stokes and other extension agents were quick to help out. They unloaded relief supplies and rushed to the aid of area farmers.

"I've never seen devastation like that from a tornado," Stokes said.

He saw an 18-wheeler that was blown off the road, eventually landing in a corn field in Smithville.

"It was smashed like a tin can," he said.

The field was filled with other debris as well, such as trees, lumber and trash. Plus, the field stayed wet for a while.

Stokes surmised that the farmer, Dan West, most likely will replant the acreage to soybeans.

In another corn field, Stokes saw

some hail damage.

"The leaves got torn up by a spinoff" storm, he said.

Overall, he said the April 27 storm and the associated tornadoes caused minimal damage to row crop farmers. Cattle and dairy farmers, however, had some headaches after the storm.

"There were a good many fences down in the Wren community," said Stokes, who helped repair the barriers in Wren and Egypt.

Official estimates of tornado-related losses to the state's ag industry weren't available last month.

But, experts agree that the tornadoes hit the state's timber industry the hardest.

The April 27 storms had an estimated \$30.4 million economic impact on

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Nail McKinney Celebrates 60 Years



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"Providing Solutions for Business...
Solutions for Life"*



Got milk? MSU dairy herd certainly does

■ The 150 Jersey cows produce more than 430,000 gallons a year.

BY DENNIS SEID

Daily Journal

STARKVILLE – At the Joe Bearden Dairy Research Center, the cows are happy.

In turn, thousands of Mississippi State University students, faculty and alumni – plus a few thousand other consumers – are happy, too.

The cows at the center are mostly Jersey dairy cows, long a staple of milk production in Northeast Mississippi.

And annually they produce about 3.5 million pounds of milk – or more than 437,000 gallons – for cheese and ice cream production at MSU. What's not used for cheese and ice cream is used as fluid milk, which means it's put in containers and drunk.

"All the milk the university uses to make the cheese and ice cream comes from us," said dairy center manager Ken Graves.

While the university pays for the milk like any other customer would, the costs quickly eat away at the margins.

For example, the center will receive more than \$400,000 in revenue from its sales. But feeding costs alone will total more than \$300,000. And those expenses don't cover electricity, fuel, fertilizer, labor and other costs needed to run the year-round operation.

"You don't get into dairy farming to get rich," Graves said with a laugh. "This is something you have to have passion for because it's 24 hours a day, seven days a week, every day of the year. There are no breaks."

Dairy cows here, as at every other dairy farm, must be milked twice a day. At the Dairy Research Center, that means milkings are at 3:30 a.m. and 3:30 p.m.

In between, Graves makes sure the cows are eating. Each cow consumes about 80 pounds of food and 70 gallons of water a day. The food is a mixture of various grains and silage. Graves said about \$500 is spent daily on grains alone.

Some of the research conducted at the center includes finding ways to improve milk production as well as cheaper alternatives to feeding dairy cattle.

"Research and education are the key activities here, in addition to providing milk for the university," Graves said.

Holstein cows are most popular among dairy farmers because they produce more milk than Jerseys. But Jerseys produce what many consider



THOMAS WELLS

All the milk produced at the Bearden Dairy Research Center is used by Mississippi State University.

a higher-quality milk because of its fat content.

An average Holstein cow, Graves said, produces about 26,000 pounds of milk a year while a Jersey produces about 17,000 pounds. But the fat content of a Holstein is less than 4 percent, while it's above 5 percent for a Jersey.

For cheese and ice cream makers, the more fat content, the better.

The research also looks at heat stress on cattle. The hotter it is, the less production.

And it appears some of that research has paid off for Graves' herd. "We had the eighth-highest producing herd in the country last year," he said. "We were averaging about 22,000 pounds of milk per cow."

Graves also had the 10th-highest producing Jersey cow in the country. It pumped out nearly 33,000 pounds – or 4,125 gallons – of milk last year.

"That says a lot, considering we're talking about comparing thousands of cows all over the U.S.," Graves said.

The work at the research center also is complemented by 11 college students who are paid the minimum wage. And no, they're not all agriculture students. They represent several

More about Mississippi milk

■ As of 2009, the state ranked 40th in milk production, 37th in the number of milk cows, 47th in milk output per cow and 36th in the number of licensed dairy operations during 2009 in the U.S.

■ Mississippi has two milk processing plants – one in Hattiesburg, one in Kosciusko.

■ The total amount of milk produced in the state during 2009 amounted to 29.76 million gallons, or 250 million pounds of milk.

■ In Mississippi, cash receipts for the sale of milk by dairy farmers amounted to \$35.8 million during 2009.

■ The average 2009 "mailbox" price received by Mississippi dairy farmers was an estimated \$14.30 per hundredweight, or about \$1.20 for each gallon of milk.

■ Mississippi had an estimated 18,000 milk cows on dairy farms in 2009.

■ Each dairy cow in Mississippi produced an average of 1,653 gallons of milk.

■ About 80 percent of the milk produced in the state was used and consumed in the form of fluid milk dairy foods.

■ Mississippi dairy cows produced an average of 4.53 gallons of milk per day, or enough to make 3.84 pounds of cheese or 1.81 pounds of butter. To produce this much milk, an average cow consumes 50 gallons of water, 20 pounds of grain and feed concentrates and 55 pounds of corn silage.

■ The average value of a day's milk was about \$5.44 per cow during 2009. Sales of other products associated with the dairy may add another \$1.65 per cow per day.

■ In 2009, a dairy cow in Mississippi cost about \$1,300 per head. A typical Mississippi dairy farm has a herd of 129 milking cows.

Source: Southeast United Dairy Industry Association

disciplines, including business and engineering.

"But," Graves said, "getting up at 3 a.m. weeds out a lot of potential

workers."

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

Dairy farmers played vital role – and still do

Most of us don't think twice about that gallon of milk we pick up at the store. It's there in the cooler, often near the eggs, cheese and juice.

It's nearly automatic that shoppers pick up a container of milk, along with bread.

What happens when snow or ice are in the weather forecast? Yep, we make a run for the bread and milk.

Milk is something we take for granted. But more than a half-century ago, it helped build the economy of Northeast Mississippi.

Agriculture powered the economy. Mostly cotton, but some soybeans and corn, too. You've heard the rest of the story: Longtime Daily Journal publisher George McLean and other business leaders pooled their money and went to England to bring back a prize-winning Jersey cow. An insemination program was started, and dairy farms across the region came to life.

Northeast Mississippi soon became known as the "Jersey Cattle Capital" of the world. The Carnation plant in Tupelo in its prime served several thousand dairy farms.

But today, only a handful of dairy



**Dennis
SEID**

farmers remain in the region. The last dairy farmer in Lee County retired a few years ago. A decade ago, the state had some 400 dairy farms; today, the number has dwindled to about 120.

At the Taylor Jersey Farm in Prentiss County, Carla and Bradley Taylor have been running their small dairy farm for several years. They know the history of the industry and hope people like you and me appreciate what dairy farmers do.

For example, dairy farming is a 24-7-365 operation. The cows have to be milked twice a day, every day, regardless of the weather, regardless of how you feel. There's no not milking a cow.

"The more milk that's provided locally, the less we have to rely on milk being imported from elsewhere across the country," Carla Taylor said.

Helping educate people about the benefits of milk and the milk industry

is important, and the Taylors, along with other dairy farmers, the Mississippi Farm Bureau and Mississippi State University Extension Service, will do just that.

On June 11 at Scruggs Farm, Lawn & Garden, a dairy demonstration, starting at 9:30 a.m., will be held. And June also happens to be National Dairy Month.

"We're going to have a cow and calf to show people all about milk," Carla said. Educational materials will be available, T-shirts will be given away and kids will have coloring pages.

And attendees might even get a chance to milk a cow.

Here are a few fun facts about dairy cows, courtesy of the Southeast United Dairy Industry Association and Dairy Farming Today:

■ More than 60,000 U.S. dairy farms provide milk, cheese and yogurt to the U.S. and other countries. About 99 percent of all dairy farms are family owned.

■ At any one time, a cow's udder can hold 25 to 50 pounds of milk. A gallon of milk weighs about 8 pounds.

■ A cow produces, on average, more than six gallons, or 100 glasses of milk a

Learn more about dairy

■ To mark National Dairy Month, a promotional "dairy day" for the public will be held June 11 at Scruggs Farm, Lawn & Garden, starting at 9:30 a.m.

For more information, call Carla Taylor at (662) 416-1743.

■ For dairy farmers, the annual North Mississippi Dairy Field Day is June 28 at the North Mississippi Research and Extension Center in Verona.

Call Extension dairy specialist Lamar Adams at (662) 325-2852 for more information.

day. That's more than 2,200 gallons of milk per year. U.S. dairy farms produce about 21 billion gallons of milk annually.

■ More than 21 pounds of milk are needed to make one pound of butter, 16 pounds of milk are needed to make one half gallon of ice cream, and 10 pounds of milk are needed to make one pound of cheese.

And no, chocolate milk doesn't come from brown cows.

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

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THOMAS WELLS

Mississippi has about 120 dairy farmers, who milk about 18,000 cows.

Dairy industry continues to dwindle

BY DENNIS SEID
Daily Journal

STARKVILLE – Dairy farmers rarely get a break. They're on call every day, all day, tend-

ing to herds that must be milked at least twice a day.

"Dairy farming is not for the faint-hearted," said Ken Graves, manager of Mississippi State University's Bearden

Dairy Research Center.

Indeed, the number of dairy farmers in Mississippi has dropped steadily. Before Hurricane Katrina hit in 2005, the state had some 250 dairy farmers. Today, that number had dwindled to about 120. Fewer farmers mean fewer dollars, too.

In 2007, the Mississippi dairy industry generated more than \$277 million in economic activity; in 2009 – the most recent figures available – the amount dropped to about \$150 million.

"There are quite a few who don't want their children to have to go through what they've gone through."

Ken Graves

manager of Mississippi State University's
Bearden Dairy Research Center

Graves and other dairy farmers hope that the public appreciates and understands what they endure to maintain the nation's milk supply.

The problem is, it may be too late.

"The biggest challenge is there's really not anyone to take over dairy farms," Graves said.

Most of the remaining dairy operations are run by older farmers who either have no one else to pass on the farm or don't want to hand it down.

"There are quite a few who don't want their children to have to go through what

they've gone through," Graves said.

But when less milk is produced locally, more milk is imported from other areas of the country. That means the milk isn't as fresh for consumers – and it means money is going to out-of-state dairy farmers.

That's a cruel twist of fate for Northeast Mississippi, which in the middle of the last century was once called the "Jersey Cattle Capital" of the world for its quality and quantity of dairy farmers.

Carla Taylor helps run the Taylor Jersey Farm in Prentiss County with her husband, Bradley, and other family members. The farm is one of fewer than 10 dairy farms left in Northeast Mississippi. They're a younger couple hoping their farm will continue to support their family for many more years.

But it's been a rough couple of years for the industry, with the recession, high fuel prices and low milk prices contributing to a perfect storm.

"Milk prices have gone up – but so have all the input costs," Carla said. "It's tough, but I don't know if there's a better way of life. It's a wonderful way to raise a family because it teaches value and everybody in the family is involved. It's just good, honest work."

It's also very hard work, given the times. The Taylors have seen other farms shutter, unable to handle the low prices and high costs of two years ago and a slow recovery since.

"It's a little better now, but farms that had built up equity lost a lot of it and had to carry new debt," Carla said. "So now, as prices have gone back up a little, everyone's trying to pay off that debt. But we'll never see those equity levels again."

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Family wealth: Hard to get – and keep

BY MICHAEL HARRELSON

Special to the Business Journal

The pursuit of wealth long has been a part of the American dream.

Our literature and culture are filled with rags-to-riches stories about ordinary individuals who, against all odds, are lifted from obscurity to achieve a level of unprecedented wealth and success.

What often is lost in these accounts of the rise of titans like the Vanderbilts, Carnegies and Astors is that their material wealth – measured in stocks, bonds, real estate holdings, mutual funds and hard currency – often is depleted in three generations or less. Thus, great fortunes are difficult to acquire and even harder to keep.

But rather than conclude that even the richest are at the mercy of capitalism and sheer luck in determining their financial fate, we would do well to reconsider the way in which we measure wealth in the first place.

For centuries in Asian and European societies, before the emergence of the nuclear family and powerful corporations, the family was the primary source for wealth creation. Families created wealth through their innate capacity to provide the governance as well as the human, intellectual and spiritual capital that represent the real storehouse of potential wealth.

In ancient times, Chinese families amassed great fortunes through the practice of Confucianism and its focus on the five family relationships – principles that ensured harmony at every level of society and resulted in the accumulation of wealth almost as a byproduct. Even today, the extended family unit is the source and the secret for the maintenance of wealth by families such as the Rothschilds and the Rockefellers, two iconic names synonymous with both wealth and philanthropy throughout the world.

But for all their access to financial capital and the considerable advantages that come with near-universal name and brand equity, their true staying power is largely attributable to the family companies they created to nurture their human and intellectual capital, said James E. Hughes Jr., a prominent American lawyer and author of "Family Wealth – Keeping It in the Family." To Hughes, success in life is measurable not in gold but in the practice of the golden rule.

"It is a question of altruism," said Hughes, noting that the idea runs

contrary to the perceptions and practices of most people who seek to create wealth in a world conditioned to think in terms of material investments in the stock market or in real estate. "It is a different starting point. Most people start on money and end on it. They don't think about how it integrates into promoting the human and intellectual experience of the family."

Profound implications

The implications of this approach for families are profound, Hughes said, suggesting that they are as relevant for those seeking wealth as for those hoping to keep it.

"If I ask you 'What do you need', then I am declaring that you must be needy, but if the question is, 'How can I help,' then this grows out of a sense of altruism and the golden rule," he said.

As opposed to a corporation, where an employee's individual dream is secondary to the larger goals of the company itself, Hughes said families – with governance structures already in place and vested interests that extend beyond a balance sheet – are an ideal vehicle for creating wealth.

"If a family is working together and its how-can-I-help altruism is in evidence, then consequently, the various family members are more aware and happy," he said. "The family becomes a learning organism that understands the value of its human and intellectual capital, and as a result, it will not be surprising that its financial capital will grow as well."

One company which has created a business model to help families in implementing the techniques espoused by Hughes is Oxford-based Family Wealth Practices, founded by Mark C. Hartnett. His firm specializes in assisting financially successful families create the family governance structures, avoid short-term and long-term family risks and establish the long-term plans required to achieve lasting, multi-generational wealth.

Hartnett is one of only two attorneys in the state to earn both the accredited estate planner and certified financial planner designations.

Hartnett says his biggest challenges are getting clients to understand what constitutes their real assets and convincing them to come to terms with the liabilities common to everyone as well as those liabilities unique to individual extended families.

"Without growth, the geometric in-

crease of family members alone will eventually erode a family's financial capital," said Hartnett. "If a first-generation client has a net worth of \$15 million and there are three children to parcel that out to, then the initial estate is reduced to three \$5 million estates in the second generation. And if that sum is only maintained and each one of the members of the second generation has three heirs, then the individual amount is reduced to \$1.67 million. A family with a net worth of \$15 million looks and acts differently from a family whose net worth is \$1.67 million."

Hughes says families who seek to harness their combined assets to create or maintain wealth inevitably will make mistakes. Yet, as he writes in his book, "Families should employ multiple quantitative and, more importantly, qualitative techniques to enable them, over a long period of time, to make slightly more positive than negative decisions regarding the employment of their human, intellectual and financial capital."

In this broader context, diversification and the encouragement of each

family member to follow his or her individual dream becomes an asset and not the liability that it can appear in a family company situation where there exists downward pressure on a second- or third-generation family member to work in the established business.

Michael Harrelson is a feature writer and advertising copywriter based in Oxford. He is the former news editor of Creative Loafing in Atlanta, the flagship alternative newspaper of the largest alternative newspaper chain in the U.S. He spent more than two years as a foreign correspondent in China and contributed numerous articles to the Atlanta Journal-Constitution and other newspapers and magazines across the country. He was a reporter for the University of Mississippi News Service from 1998 to 2000 before joining West Rodgers Strategic Communications in Memphis as a copywriter. He regularly contributes to Nightclub & Bar, Beverage Journal and Beach Blvd. magazines. He is a graduate of Emory University in Atlanta and is pursuing an MFA degree at the University of Mississippi. His Family Wealth article concludes in the July edition of the Northeast Mississippi Business Journal.

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BUSINESS SPOTLIGHT

Nail McKinney marks 60th anniversary

Business Journal reports

Tupelo-based Nail McKinney, one of the state's largest accounting firms, celebrated its 60th anniversary earlier this week.

Kenneth Nail and Bill McKinney organized the company on June 1, 1951. Nail and McKinney, the first of many names for the traditional accounting firm, focused on building a client base, offering a menu of services and maintaining the highest quality and ethics in the accounting profession.

From 1951 to 1995, the company's name changed many times – including 21 years as Nail, McKinney, Tate and Robinson – until the shareholders settled on its current name, Nail McKinney Professional Association. The business also has branched out to Amory, New Albany and Corinth.

With a staff of 34 employees, including 19 certified public accountants, Nail McKinney is organized to give each client personalized attention. Clients also can tap into a particular expertise if needed.

Nail McKinney has worked with an array of clients across several industries, including financial institutions, construction, garment, furniture, gas

and oil, government, healthcare, manufacturing, petroleum distribution, nonprofits, professional service, real estate, retail, transportation and wholesale distribution.

"We are proud of the firm's heritage and are fortunate to have served many loyal clients in a variety of businesses throughout the years," said Tollie White, a firm shareholder. "It continues to be exciting to work with each of them as they succeed and contribute to the growth of North Mississippi."

Adjusting to changes

As in any business, technology has played a role in the progress of Nail McKinney. During the early years of the company, Nail McKinney's employees worked with an adding machine and a typewriter. In 1968, the firm made its first major step into electronic data processing by adding an in-house computer to process payrolls and accounts payable for clients. The introduction of personal computers in the 1980s allowed clients to gain greater control of their financial records and eliminated many standard paper forms for Nail McKinney's accounting staff.

What they do

■ Nail McKinney offers individual and business income tax planning and preparation, traditional accounting services, assurance services (compilations, reviews, audits, attestation engagements and agreed-upon procedures), QuickBooks consulting, employee benefit plan development, implementation and administration, business consulting, bookkeeping and payroll processing.

Former partners and shareholders:

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Buddy Prude
Gene Tate

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John Nail
Johnny Rakestraw
Larry Goudelock
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Current shareholders

Linda Crawford
James Ray Davis
Eddie Wright
David Miller
Tollie White
John Repult
James Pegues

Internet research websites replaced many shelves of heavy manuals and binders. The accounting world has become vastly different in the past 30 years due to the advent of the personal computer and software.

Nail McKinney has adapted to the changes and according to one veteran shareholder, is poised to add to its successful legacy.

"I have been with the firm for 37 of the 60-year history and have enjoyed working with many outstanding individuals who were both coworkers and clients," said James Ray Davis. "We have a very talented nucleus of younger members currently associated with our organization and for that reason I believe the future for the firm is bright."

OPEN FOR BUSINESS

LEE COUNTY

Elite Sports Academy, Home Run Cafe opens

■ TUPELO – Elite Sports Academy, an indoor and outdoor hitting and pitching facility, has opened.

Elite also is hiring instructors for fast-pitch softball and baseball.

The facility is open to the public and memberships are available.

In addition, private lessons are available.

The Home Run Cafe at the facility also can be used for private parties.

The business is on Road 1500 in Belden.

For more information, contact Buddy Dickerson at (662) 321-2310 or (662) 680-8020.

Malones Catfish Express reopens with new hours

■ SALTILLO – Malone's Catfish Ex-

press has new hours at its location at 2299 Highway 145 in the old gas station next to the farmer's market.

The business is the reincarnation of Malone's Fish & Steak that was on the Lee County/Pontotoc County line before it closed more than a year ago.

The hours for Malone's Catfish Express are Wednesday through Saturday from 5:30 a.m. to 9 p.m.

The phone number is (662) 869-2636.

The owners are Scott and Missy Malone.

In addition to catfish, the restaurant also serves breakfast and homemade desserts.

Jo-Ann opens third store in Mississippi

■ TUPELO – Jo-Ann Fabrics & Crafts has opened its first store in Tupelo. It's in the former Goody's location next to Sam's Club on North Gloster Street.

The store sells fabric, quilting supplies, seasonal floral items, vacation Bible school supplies, yarn, scrapbooking materials and other items.

Jo-Ann also offers training classes on topics such as cake decorating.

Hours are Monday through Saturday from 9 a.m. to 9 p.m. and Sunday from 10 a.m. to 6 p.m.

The phone number is (662) 842-2014.

Furniture store fills old Circuit City spot

■ TUPELO – A furniture store has opened inside the former Circuit City building in Tupelo.

The Furniture Center sells pieces for the living room, bedroom and dining room. It also sells mattresses that are made in Mississippi.

Mark Faulkner owns the store, which has five employees.

It's open Monday through Saturday from 10 a.m. to 8 p.m. and Sunday

from 1 p.m. to 6 p.m.

The phone number is (662) 842-4555.

In addition, Jeff Snyder, general manager of The Mall at Barnes Crossing, said the store's neighbor, Old Navy, is doing a remodel and Rue 21 is planning an expansion.

MONROE COUNTY

Renasant Bank reopens office in Smithville

■ SMITHVILLE – Renasant Bank was the first business to reopen after being temporarily closed by the April 27 tornado. It opened its temporary office in late May. Renasant says it will rebuild the location.

Fourteen of the town's 16 businesses were damaged or destroyed by the storm that also killed 16 people in the town.

The bank, located at its old spot at 63471 Highway 25, is open Monday through Thursday from 9 a.m. to 4:30

p.m. and Friday 9 a.m. to 5:30 p.m.

PONTOTOC COUNTY

Main Street Pizzeria opens in Pontotoc

■ PONTOTOC – Carl and Christine Wood have opened a pizza restaurant in downtown Pontotoc.

Main Street Pizzeria specializes in homemade, hand-tossed pizzas.

The Woods make their own sauce and cut their own toppings.

The address is 5 S. Main Street, across the street from The Gift Shop.

The phone number is (662) 489-7272.

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Chamber Connection

A publication of Journal Publishing and the CDF Chamber Division – June 2011

2011-12 CDF Ambassador's Club chosen

The new members of the 2011-2012 CDF Ambassador's Club officially began their year of service following an orientation luncheon May 12. This year's club is made up of 44 individuals, representing 42 CDF-member businesses in the area. Throughout the year, Ambassadors will serve as goodwill emissaries for CDF as the staff seeks to ascertain and fulfill the needs of the 1,328 members of CDF. Participation in the club is also an opportunity for the Ambassadors to promote their own businesses.

As Ambassadors, members of this prestigious group will attend ribbon cuttings, groundbreakings, and any other events in support of CDF and its many programs. The goal of the CDF Ambassador's Club is to promote the interests of business and CDF, by initiating contact with members and prospective members at CDF events, business site visits, and other community events. This year's club represents such business sectors as healthcare, banking, real estate, non-profits, hotel & hospitality management, industry, restaurants, telecommunications, and many, many more.

Tommy Green, Vice President/Chamber of Commerce stated, "The ambassadors are in the center of business activity for the community. They make sure that the needs of our current members are being met through visits, calls, and emails. CDF Ambassadors provide a crucial link between CDF and our members."

Ambassadors receive points for each CDF event that they attend or volunteer to work. An Ambassador of the Quarter is awarded each quarter, with an Ambassador of the Year recognized at the CDF Annual Meeting each spring.

For more information about the CDF Ambassador's Club or to place your name on a waiting list for the 2012-2013 CDF Ambassador's Club, please contact Emily Addison at (662) 842-4521 or eaddison@cdfms.org.



2011-2012 CDF Ambassador's Club

Ms. Beverly Bedford Honda of Tupelo
 Mr. Michael Blankenship . . . Old Venice Pizza Company/Black Tie Management
 Mr. Richard Carleton Mall at Barnes Crossing
 Ms. Rhonda Chrestman . . . Snelling Staffing
 Ms. Jan Collins N.E.W.
 Ms. Molly Crews Express Employment Professionals
 Ms. Kim Crump LIFT, Inc.
 Ms. Shirley Curry Crye-Leike
 Ms. Sheila Davis PPI, Inc.
 Ms. Danielle Del Grande . . . Comfort Suites & Best Western
 Ms. Karen Dickey Community Bank
 Ms. Cheryl Foster Wingate by Windham
 Ms. Shanelle Gardner BancorpSouth
 Mr. John Hamlin The McCarty Company - Construction Group, Inc.
 Mr. Toby Hedges Shelter Insurance
 Ms. Dee Hooper The Hannahouse Adult Daycare
 Ms. Christy Hurt The Nowell Agency
 Ms. Carman Jones BancorpSouth
 Ms. Melonie Kight AdvanceStaff, Inc.
 Ms. Vivian Lee Weezie's Deli
 Ms. Mary Ann Lewis Gardner-Simmons Home for Girls, Inc.
 Ms. Dianne Loden Trustmark Bank

Mr. Tim Long Cellular South
 Ms. Bea Luckett TRI, Inc. Realtors
 Mr. Louis Marascalco M&F Bank
 Mr. Ben Martin RE/Max Associates Realty
 Mr. John-Michael Marlin . . . Gum Tree Mortgage
 Mr. Brad McCully Sportsman Lawn & Landscape
 Ms. Katie McMillan Key Staff Source
 Mr. Bill McNutt WLM Insurance, LLC - Aflac
 Ms. Andrea Mobley SRG
 Ms. Haley Monaghan Alliance Collection Service, Inc.
 Ms. Carolyn Moss Comfort Inn
 Mr. Joe Nobles URban Radio Broadcasting
 Mr. Jeff Overstreet Renasant Bank
 Mr. Allen Pegues Premium Video Productions
 Ms. Kara Penny Tupelo Convention & Visitors Bureau
 Mr. Carl Renfro Renfro Homebuilders
 Ms. Amy Richey Amedisys Hospice
 Mr. Greg Thames Trustmark Bank
 Ms. Mary Sue Tudor Lamar Advertising
 Ms. Lizzette Van Osten Home Chef Market
 Mr. Tommy Wiggins TeleSouth Communications - Tupelo
 Mr. Cole Wiygul Independent Furniture Supply

Chamber focus

Dear Friends,

It was great to see so many of our members at our Annual Membership Meeting held last month. Thank you to all the CDF member businesses that provided services to make this such an outstanding event. The new format proved to be very popular. The "CDF is..." theme showcased what CDF offers to our members and the community. We are already planning for next year.

The CDF Ambassadors for 2011-2012 have been announced and have already started their service. The orientation was held last month, and their photo and employer listing are included in this issue. CDF Ambassadors are members from all professions and backgrounds who volunteer to provide a crucial link between CDF and its members. A new feature that we have introduced is the "Digital Ambassadors." CDF Ambassadors will be utilizing Facebook and Twitter to inform our members about CDF events and news.

Nominations are now being received for a new class for the Jim Ingram Community Leadership Institute (CLI).



GREEN

Nominees should possess leadership qualities, as demonstrated by past and current activities, possess a degree of motivation toward service in the community, and be representative of distinct elements of the community, i.e., geographic area, religious

groups, small business, industry, etc. Two hundred and three have graduated from CLI to date. If you would like to nominate someone, please call the CDF office or download the application from our website at www.cdfms.org.

Thank you to our 1,328 members for your continued support of CDF. We are here to serve you!

Sincerely,

Vice President
Chamber of Commerce

New CDF MEMBERS

America's Home Place

Mr. Barry Watson
1001 Barnes Crossing,
Ste. 701
Tupelo, MS 38804
(901) 508-0275
*Contractors, Construction
Companies, & Building
Materials*

The Big League Bar & Grill LLC

Mr. Michael Blankenship
5960 Getwell Rd., Ste. 124
Southaven, MS 38672
(662) 890-9011
Restaurants & Catering

Excel Sales & Marketing

Mr. Vincent Green
398 E Main St., Ste. 135
Tupelo, MS 38801
(662) 422-6515
*Manufacturers/
Distributors*

Hampton Inn & Suites - Barnes Crossing

Ms. Stephanie Browning
1116 Carter Cove
Tupelo, MS 38804
(662) 821-0317
Hotels & Motels

London Bridges Childcare & Nanny Service Co.

Ms. Faye Collier
2651 Traceland Dr.
Tupelo, MS 38801
(662) 269-2688
Child Care Centers

Milam Law PA

Mr. James Thomas Milam
336 N Broadway
Tupelo, MS 38804
(662) 205-4815
Attorneys

Oasis Youth, Inc.

Ms. Maria Ray
5361 Cliff Gookin Blvd.
Tupelo, MS 38801
(662) 422-2589
Education

Romie's Barbeque

Ms. Leeann Lesley
206 Troy St.
Tupelo, MS 38804
(662) 842-5700
Restaurants & Catering

Tutti Frutti

Ms. Danielle Del Grande
1203 N Gloster St., Ste. G
Tupelo, MS 38804
(662) 574-8513
Restaurants & Catering

Community Development Foundation's

Board of Directors for 2011-2012

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.

2011-2012 Executive Committee

David Irwin, Chairman
David Copenhaver, First Vice Chairman
Chauncey Godwin, Second Vice Chairman
David Rumbarger, President/Secretary
Billy Crews, Past Chairman

Steve Altmiller
Bernard Bean
Sue Gardner
Shane Hooper
Octavius Ivy

Pat Jodon
Guy Mitchell
Aubrey Patterson
Jane Spain
Buddy Stubbs

2011-2012 Board of Directors

Mike Armour
Jim Beane
Ronnie Bell
Bo Calhoun
Gary Carnathan
Mike Clayborne
V.M. Cleveland
David Cole
Clay Foster
Tom Foy
Linda Gholston
L.E. "Bo" Gibens
Bryan Hawkins
Lisa Hawkins
Frank Hodges

Trentice Imbler
Jamie Kennedy
Jimmy Long
Neal McCoy
Glenn McCullough
Robin McGraw
Joe McKinney
David Meadows
Paul "Buzzy" Mize
Mabel Murphree
Clarence Parks
Jim Pate
Greg Pirkle
Fred Pitts
Jack Reed, Jr.

Scott Reed
Rob Rice
Eddie Richey
Cathy Robertson
Drew Robertson
Tom Robinson
Chris Rogers
Mike Scott
Ellen Short
Bobby Smith
Jeff Snyder
Kiyoshi Tsuchiya
Brent Waldrop
Mitch Waycaster
Al Wiygul

Join us for the June meeting of
the Tupelo Young Professionals

Thursday, June 16, 2011

5 to 7 p.m.



**Old Venice
Pizza Company**
3117 McCullough Blvd.

**A beer and wine tasting
will be held on the patio.**

TYPs are helping victims of the recent tornados in North Mississippi. Please bring bottled water, Gatorade, or any toiletry items to the meeting. Donations will be given to the American Red Cross to assist their relief efforts in the affected areas.

**TUPELO
YOUNG
PROFESSIONALS**
www.typs.biz

Please RSVP to ttyp@cdfms.org.
For more information please visit
the TYP website at www.typs.biz
or contact the CDF Office
at (662) 842-4521.

SAVE THE DATE



5th Annual CDF Membership Golf Tournament

Monday, September 12, 2011
12:30 p.m. Shotgun Start
Tupelo Country Club

Registration and Lunch will begin at 11:00 a.m. An awards reception will immediately follow the tournament.

Entry Fee:

\$125 Individual or \$500 Team
\$300 Hole Sponsor
or \$750 Team and Hole Sponsor

Sponsorship Opportunities:

Hole Sponsor	\$300
Putting Green Sponsor	\$500
Driving Range Sponsor	\$500
Luncheon Sponsor	\$1,000

Tournament sponsors have the opportunity to serve as live hole sponsors. Hole sponsors may set up a tent on their hole and give away promotional items and information on their company. Putting green, driving range, and luncheon sponsors may set up tents and give away items in the registration area.



For more information, please contact Jennie Bradford Curlee at jcurlee@cdfms.org or (662) 842-4521.

TRACEWAY REHABILITATION SERVICES



A ribbon cutting was held to celebrate the opening of the Traceway Rehabilitation Services. Pictured with the CDF Ambassadors are: Lauren McFall, Morrison's Senior Living at Traceway; Colita Corder, Traceway Retirement Community; Erin Warren, Morrison's Senior Living at Traceway; Jennifer Strunk, Traceway Retirement Community; Tommy Green, CDF; Alisha Comer, Traceway Rehabilitation Services; Bethany Ellis, Traceway Rehabilitation Services; Emily Glenn, Traceway Rehabilitation Services; Angie Neal, Traceway Rehabilitation Services; Carla Weaver, Traceway Rehabilitation Services; Melissa Moore, Traceway Rehabilitation Services; Councilman Mike Bryan; Jeff Clayton, Creative Health Solutions; Mayor Jack Reed, Jr.; Jerry South, Traceway Retirement Community; Alan Brown, Methodist Senior Services; Lynda Moses, Traceway Rehabilitation Services; Shana Holmes, Traceway Retirement Community; Sheri Moon, Traceway Retirement Community; and Emily Addison, CDF. Traceway Retirement Community is located at 2800 W Main St. in Tupelo and can be reached at (662) 844-1441.

FIRST AMERICAN NATIONAL BANK DOWNTOWN



A ribbon cutting was held as part of the grand opening of First American National Bank in Downtown Tupelo. Pictured on the front row are: David Rumbarger, CDF; Councilman Mike Bryan; Leslie Stacy, First American National Bank; Councilman Fred Pitts; Dr. Kelly Segars, Sr., First American National Bank; Mike Webb, First American National Bank; Jamie Osborn, First American National Bank; and Ron Roper, First American National Bank. Pictured on the second row are: Tommy Green, CDF; Mark Segars, First American National Bank; David Brown, First American National Bank; Jon Newman, First American National Bank; Gary Franks, First American National Bank; and Martha Segars, First American National Bank. Pictured on the third row are: Billy Martin, First American National Bank; Craig Helmuth, DTMSA; Allie West, DTMSA; Charlotte Orick, First American National Bank; Emily Addison, CDF; Chief Tony Carleton, Tupelo Police Department; Lugie Brown, First American National Bank; and Harold Oswalt, First American National Bank. Also pictured are members of the CDF Ambassador's Club. First American National Bank is located at 431 W Main St., Ste. 201 in Tupelo and can be reached at (662) 844-3419.



The Jim Ingram Community Leadership Institute is presently accepting nominations for the new class. Participation in the Jim Ingram Community Leadership Institute is open to persons at least 21 years of age, living, working, or committed to the growth of the Tupelo/Lee County area.

Please contact the CDF office at (662) 842-4521 for further information. The nomination form is available at www.cdfms.org.

COMPUTER UNIVERSE'S APPLE RESELLER STORE



To celebrate the grand opening of Computer Universe's Apple Reseller store in Tupelo, a ribbon cutting was held. Pictured on the front row are: Emily Addison, CDF; Tommy Green, CDF; Chief Tony Carleton, Tupelo Police Department; Councilman Willie Jennings; Kelly Scott, Computer Universe; Eddie Scott, Computer Universe; Austin Hill, Computer Universe; and Ethan Woodyard, Computer Universe. Also pictured are members of the CDF Ambassador's Club. Computer Universe is located at 1139 W Main St. in Tupelo and can be reached at (662) 844-6991.

OSCAR'S FINE WINE & SPIRITS



A ribbon cutting ceremony was held at Oscar's Fine Wine & Spirits in the Crye-Leike Shopping Center. Pictured with members of the CDF Ambassador's Club are: Emily Addison, CDF; Tommy Green, CDF; Randy Davis, Old Venice Pizza Company; Bob Smith, Oscar's Fine Wine & Spirits; Councilman Markel Whittington; Oscar Connell, Oscar's Fine Wine & Spirits; Pearlie Parker, Oscar's Fine Wine & Spirits; Glo Wood, Oscar's Fine Wine & Spirits; and Nemo Green, Romie's Grocery. Oscar's Fine Wine & Spirits is located at 1203 N Gloster St., Ste. D in Tupelo and can be reached at (662) 269-2483.

ROMIE'S BARBEQUE



To celebrate the opening of Romie's Barbeque in Downtown Tupelo, a ribbon cutting was held. Pictured with members of the CDF Ambassador's Club are: Craig Helmuth, DTMSA; Allie West, DTMSA; Christy Turner, Romie's Barbeque; Jessica Ward, Romie's Barbeque; Namon Green, Romie's Barbeque; Councilman Nettie Davis; Leeann Lesley, Romie's Barbeque; Rob Lesley, Romie's Barbeque; Travis Kennedy, Romie's Barbeque; Ryan Sparks, Romie's Barbeque; Corey Shouse, Romie's Barbeque; Jay Jones, Romie's Barbeque; Tommy Green, CDF; and Emily Addison, CDF. Romie's Barbeque is located at 206 Troy St. in Tupelo and can be reached at (662) 842-5700.

CDF Membership Directory to publish this summer

The 2011-2012 Community Development Foundation (CDF) Membership & Manufacturing Directory will publish this summer. The second edition of CDF's digital directory will again feature an alphabetical and categorical listing of all CDF member businesses, as well as a listing, by county, of all manufacturers in a ten-county region. The publication will offer statistical information on CDF's three divisions, industrial parks in Lee County, and pertinent area information.

CDF members are encouraged to visit the online membership directory at www.cdfms.org to view their

current membership listing. Should your listing need to be updated or changed, please contact the CDF office at (662) 842-4521 or zhereford@cdfms.org to make the necessary changes.

The CDF Membership & Manufacturing Directory is a virtual who's who of businesses in the Tupelo/Lee County region. Businesses who are not currently members of CDF, but are interested in appearing in the directory, should contact Emily Addison at (662) 842-4521 or eaddison@cdfms.org. CDF offers an array of benefits to help your business succeed, from exclusive advertising opportunities, to business seminars, and more.

OASIS YOUTH, INC.



A ribbon cutting was held to celebrate the grand opening of Oasis Youth, Inc. Pictured on the front row are Emily Addison, CDF; Tommy Green, CDF; David Forbes; Maria Ray, Oasis Youth, Inc.; Councilman Mike Bryan; Michelle Woodbury with Destinee Woodbury, Oasis Youth, Inc; Al Cannon, Social ENT; and Charles Sims, The Hannahouse Adult Day-care Service. Also pictured are members of the CDF Ambassador's Club. Oasis Youth, Inc. is located at 5361 Cliff Gookin Boulevard in Tupelo and can be reached at (662) 422-2589.

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*Based on dollar amount on regular SBA loans

Mitchell Distributing-Tupelo receives national recognition

Officials at Mitchell Distributing-Tupelo were named by Anheuser-Busch InBev (ABI), a winner in the 2010 Ambassadors of Excellence Program. This announcement ranks Mitchell Distributing-Tupelo in the top 15 out of more than 700 nationwide Anheuser-Busch wholesalers.

The ABI Ambassadors of Excellence (AOE) Program focuses on linking business process excellence (means) with sales excellence (results) and recognizes and rewards wholesalers who implement key business processes and initiatives to deliver exceptional results.

“MDC-Tupelo is both honored and gratified to receive this recognition,” said Adam Mitchell, president. “This award was achieved by a total commitment from an entire team, and I appreciate everyone’s efforts last year. We hope to build upon this success and to continue to outperform in all four of our markets.”

The goal of the AOE program is to build on wholesaler strengths of planning, performance tracking, communications, and executions, while strengthening opportunities of consistency in business processes, formalizing action plans to close gaps, tracking results, and bringing a scientific approach to an objective setting.

Mitchell Distributing-Tupelo was for-



Pictured at the awards program in Las Vegas are team members from Mitchell Distributing: Josh Richter, Keith Williams, Tommy Taylor, Manny Mitchell, Melanie Mitchell, Adam Mitchell, Lawrence Buse, Lisa Cowart, and Jon Hamm.

mally recognized as an AOE winner at the 2011 Wholesaler Excellence and Innovation meeting in Las Vegas this month.

Mitchell Distributing is the second

largest beverage distributor in the state, employing nearly 200 people across Mississippi and serving 23 of the state’s counties. Its line of beverage products includes Anheuser-Busch beers, Crown

Import beverages, Monster energy drinks, Sqwincher activity drinks, and Nestle flavored milks, among many others. For more information, visit www.mitchellcompanies.com.

AMERICA’S HOME PLACE



To celebrate the grand opening of America’s Home Place in the Mall at Barnes Crossing, a ribbon cutting was held. Pictured are: Sabrina Brazil, Mall at Barnes Crossing; Cindy Childs, Mall at Barnes Crossing; Tim Bullock, Mall at Barnes Crossing; Barry Watson, America’s Home Place; Tommy Green, CDF; John Tankersley, America’s Home Place; Mark Lochala, America’s Home Place; Jamila Barnes, Tupelo Radio Broadcasting. Also pictured are members of the CDF Ambassador’s Club. America’s Home Place is located at 1001 Barnes Crossing Rd., Ste. 701, in Tupelo and can be reached at (901) 508-0273.

HAIRE WEALTH MANAGEMENT GREEN SPACE



Ground was recently broken on the new Haire Wealth Management Green Space on Court Street in Downtown Tupelo. Pictured participating in the groundbreaking ceremony are Sid Russell, City of Tupelo Public Works; Debbie Brangenberg, DTMSA; Councilman Fred Pitts; Shipman Sloan, JBHM; Mayor Jack Reed, Jr.; David Brevard, B&B Concrete; Terry Smith, Waste Management; Angela Matthews, Waste Management; Chris Root, Tek 1 Studio; Robin Haire, Haire Wealth Management; and Jim Goodwin, Express Employment Professionals.

MAY TYP



The May Tupelo Young Professionals event was held at Romie's Grocery. TYPs enjoyed networking on the patio. Pictured at the event are: Titus Jefferson, Tavaurus Goree, Kevin Pierce, Rodney Long, Michael Addison, Ebony Hattix, and Christy Morgan.

SKYBOX SPORTS GRILL & PIZZERIA

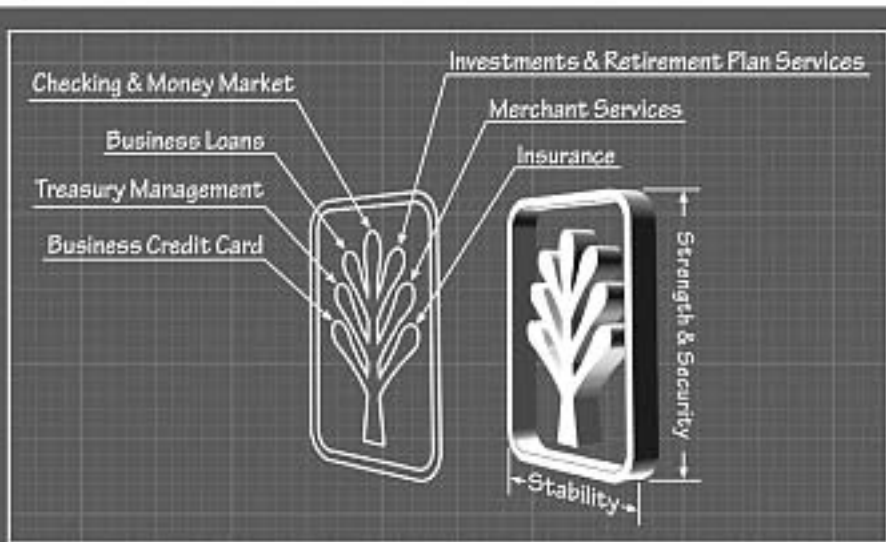


To celebrate the grand opening of Skybox Sports Grill & Pizzeria, a ribbon cutting was held. Pictured with members of the CDF Ambassador's Club are Emily Addison, CDF; Tommy Green, CDF; Blair Brewer, Skybox Sports Grill & Pizzeria; Tina Witcher, Skybox Sports Grill & Pizzeria; Robby Witcher, Skybox Sports Grill & Pizzeria; Alderman Jewel Webb; Alderman Brad Woodcock; Zach Witcher, Skybox Sports Grill & Pizzeria; Jackie Ellis, Skybox Sports Grill & Pizzeria; Regina Smith, Skybox Sports Grill & Pizzeria; Joy Palmer, Skybox Sports Grill & Pizzeria. Pictured on the back row are: Back: Jay Shannon with Quinn Shannon; and Shana Shannon with Landon Shannon. Skybox Sports Grill & Pizzeria is located at 127 City Market Dr. in Saltillo, and can be reached at (662) 269-2460.



Your business blueprint. Our business tools.

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insurance
home mortgages
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For a location near you, call us at 1-888-797-7731, or visit our Branch Locator at bancorpsouth.com

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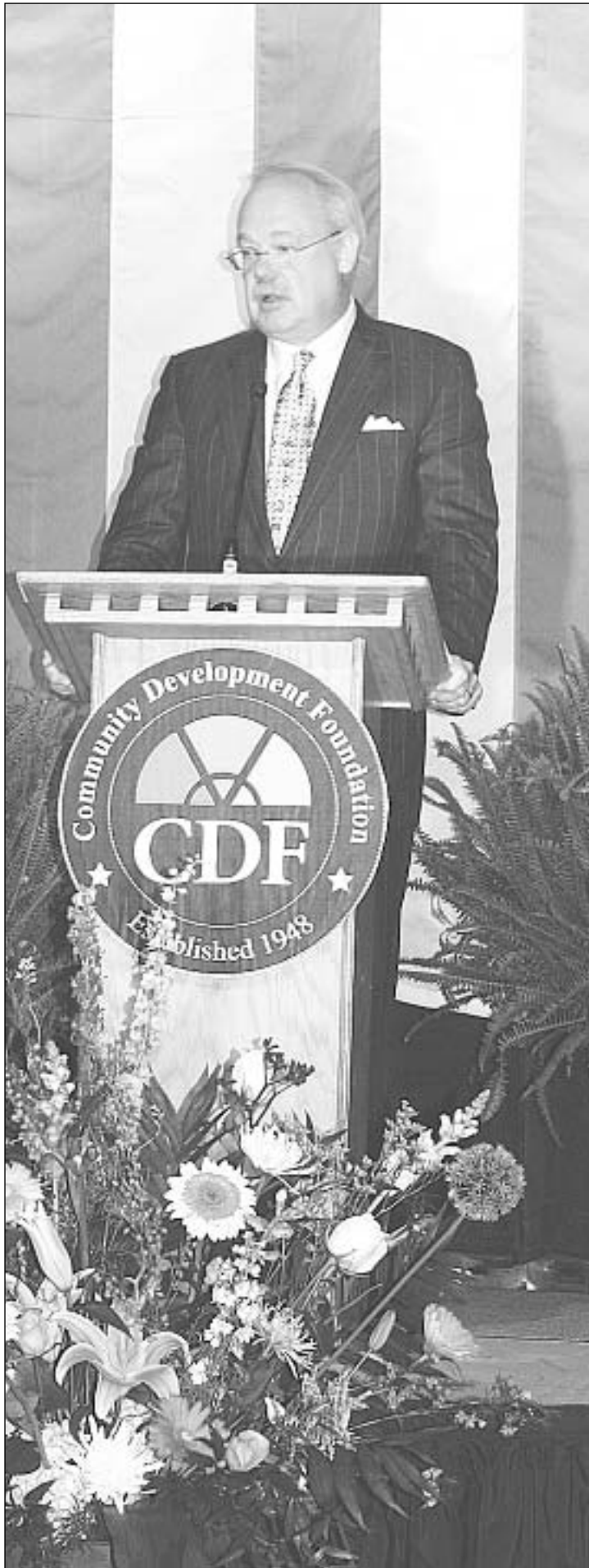
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Just right for you



2011 CDF ANNUAL MEETING



2011-2012 CDF Chairman David Irwin presenting during the program.



CDF members networking during the Annual Meeting.



Miss Tupelo Lauryn Lee performing the National Anthem.



V.M. Cleveland is pictured giving a tribute to Lynn Davis. Also pictured is Reverend Cheryl Pinson who gave the invocation.



2010-2011 CDF Chairman, Billy Crews, and his wife Catherine are pictured with Supervisor Darrell Rankin.



Jim Beane and members of his staff are pictured.



Beverly Bedford, 2010-2011 CDF Ambassador of the Year, is pictured accepting her honor from 2010-2011 CDF Chairman, Billy Crews.

Don't derail your marketing message

You've trained and trained for a marathon. You've run the route over and over to determine your pacing. You've eaten right, maintained regular physical exams and heeded every medical precaution for the race. You woke early and ate a good breakfast full of carbs before heading out the race. You go through your final stretches as the race is ready to begin and get set at the starting line.

The gun goes off, you take your first lunge and you fall flat on your face. You look down to see the cause: Your shoes are tied together.

In marketing, this is the equivalent of misspellings and incorrect grammar.

This story should seem silly to most. Who would diligently prepare for something so physically taxing as a



Josh
MABUS

MARKETING MATTERS

marathon, but be so silly as to tie their shoelaces together? As ridiculous as this might sound, this is what goes through my mind when I see a business sign with misspellings, a menu with incorrect grammar or an ad that abuses the most basic syntax.

Before I go any further, I must say this – mistakes happen. While this

is true, it is essential to do everything in your power to avoid these mistakes in your core marketing materials.

There is absolutely no excuse for critical items like signage, business cards, restaurant menus and brochures that have errors. These items are usually not as time-sensitive as broadcast media ads like newspaper, television and radio. The fact that you have extra time allows you to employ the best tool in your arsenal to combat errors – the second draft.

I worked with a consultant who believed that no advertising was good unless it had gone through at least seven drafts. While this might be somewhat of an overstatement, I believe you should be prepared to take any communication that represents your business through two or three drafts. Proofreading your work and rewriting it will be more than worth your while.

If you've ever tried to find mistakes

in your own work, you probably realize that it's difficult to proof your creations. Enlist a friend, relative, mentor – anyone who you trust to have better grammar and spelling skills than you. This goes for everyone. My materials are looked over by people who are better prepared than me. For critical documents, I will pay a proofreading service to ensure my clients are well-represented in their own materials.

You are the one responsible to make certain your investment in signage, printing and advertising is not wasted. Correct grammar and spelling is a critical element in the success of your advertising. One simple typographical error can stop a great marketing strategy dead in its tracks.

No matter where your business is

Turn to **MABUS** on Page 18

Restaurant lease terms can help maximize your returns

The economic outlook for Northeast Mississippi is encouraging. Some larger businesses have moved in (and continue to), creating job opportunities. And entrepreneurs are active.

Restaurants often open during such times with the intent of capitalizing on the economic upswing. The restaurant business can be extremely volatile, so restaurant owners should seek all economic advantages to bolster their financial position and outlook.

Last month, we explored commercial real estate from the owner's/landlord's perspective. This month, we'll address some lease terms that can benefit the tenant.

Larger projects during the past 15 years have focused on mixed-use developments, which contain a combination of retail and office space, with many also including a hotel. Restaurants are an integral part of the tenant mix for these developments and are positioned to demand favorable lease terms. Smaller projects, like strip centers, also can command advantageous lease terms, depending on the landlord's leverage on the property and the landlord's motivation to make or keep the property profitable and relevant.

Here are six ideas on lease terms that have the potential of either increasing the restaurant tenant's prominence in the marketplace or increasing the restaurant tenant's profitability and return on investment.

1. Exclusivity. Developers/landlords have been reluctant to include an ex-



Bill
TURNER

BUSINESS LAW

clusivity provision that restricts their leasing options in the future. This covenant will preclude the developer/landlord from leasing space to a competitor of the restaurant tenant within the proposed development or within a certain radius of the proposed development. Developers/landlords are now more willing to include such

a provision in a lease if necessary to get the restaurant tenant's signature. This provision must be carefully drafted in order for the restaurant tenant to realize the maximum benefit, particularly if the landlord wants to tailor the clause to a restaurant niche like a sports bar and grill.

2. Opening co-tenancy. Leases typically disclaim developer/landlord representations to the proposed tenant and state that the proposed tenant is not relying on any representation from the developer/landlord other than those specifically provided in the lease. The opening co-tenancy provision allows a restaurant tenant to pay reduced rent – sometimes significantly reduced depending on the circumstances – if certain other tenants which the developer/landlord has told the

restaurant tenant will open in the development have not opened when the restaurant tenant opens. Inclusion of the opening co-tenancy provision can financially benefit the restaurant tenant if all of the pieces of the developer's/landlord's puzzle don't fall into place when promised.

3. Operating co-tenancy. This provision protects the restaurant tenant if the development does not meet the projected lease-up and opening success. It allows the restaurant tenant to pay the developer/landlord reduced rent – again, sometimes significantly reduced depending on the circumstances. Or in extreme cases, the lease can be terminated if the restaurant tenant has opened for business and either certain projected tenants do not open in the development or a certain minimum percentage of the square footage of the development does not contain tenants (sometimes named tenants) that have opened to the public. Again, this is a sensitive provision for the developer/landlord, but one that may be conceded, depending on market conditions and the negotiating acumen of the tenant.

4. Percentage rent. Most restaurant leases contain a provision that requires the restaurant tenant to pay the developer/landlord a certain percentage of gross sales once the restaurant tenant has exceeded a natural break point in sales. Restaurant tenants are now in a better position to negotiate either the percentage to be paid or the amount of the breakpoint in sales. The definition

of "gross sales" is a relatively standard definition, but the restaurant tenant must ensure that certain receivables are excluded from the definition. Otherwise, the tenant may be paying more in percentage rent than industry standard.

5. Leasehold mortgage. Most developers/landlords have been reluctant to include a leasehold mortgage provision in leases, usually because they simply did not want to complicate the negotiation process by having its lender review and approve the leasehold mortgage language. This provision is a viable financing tool for the restaurant tenant and one that should not be categorically dismissed and excluded from a lease.

6. Rent abatement. Developers/landlords rarely, if ever, considered a rent abatement provision during the boom years, even in commercial circumstances which would warrant such a concession. But in the current market, they will include abatement, although such provisions are narrowly tailored to address specific matters such as interruption in traffic flow due to construction in the development.

Lease obligations are a fixed expense. No restaurant owner should overlook the value in seeking landlord concessions. In the end, those concessions will help the entrepreneur maximize his or her bottom line.

Bill Turner is a business law attorney and the principal of William F. "Bill" Turner Law in Oxford. He is licensed to practice law in Mississippi, Tennessee, New York and Washington, D.C. Contact him at (662) 234-8137 or bturner@billturnerlaw.com.

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...that your business needs?

**ATTENTION:
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**Attend a FREE 60 Minute Workshop
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- The twelve words that draw the most reader response
- How to make sure your ad mirrors your customer's self image
- The seven factors that influence the response of all advertising
- How to use photos or illustrations that communicate your offer
- The power of The A.I.D.A. Principle (Attention, Interest, Desire, Action)

...and much, much more!

WHEN: TUESDAY, JUNE 21

4 Different Times: 7:30 - 8:30am 12 Noon - 1pm
3:00 - 4:00pm 6:00 - 7:00pm

**WHERE: Northeast MS Daily Journal
1242 South Green Street, Tupelo**



To register call John Lindsey, Training & Development Manager, at 678-1536
or you can e-mail John to register at John.Lindsey@journalinc.com

*Your presenter, John Lindsey, has conducted marketing workshops for thousands of business owners
throughout the United States and Canada over the past 24 years.*

Journal Inc.

Our Mission Is To Build Community and Improve The Quality Of Life In Northeast Mississippi

Future of farming is in the cities

My friend's face beamed with pleasure as I stood admiring his salad garden. There was enough food – lettuce, radishes, tomatoes and more – for the family of four to have fresh salad as often as they wanted. What surprised me most was that this garden was located in boxes that sat in the eastern windows of his eighth-floor Manhattan apartment.



**Ted
HOLT**

TECHTALK

A few miles to the south and east of my friend's apartment is the headquarters of the United Nations, where analysts predict that Earth will have more than nine billion inhabitants by the 2050. Even though that date is almost 40 years away, technology researchers are working to answer the question, "What are we going to feed all those people?"

Opinions vary, but many of these researchers share certain goals. First, food should be grown near to the place where it is consumed in order to provide fresher, healthier food and to reduce transportation costs. Second, food should be grown with smaller amounts of pesticides and artificial fertilizer, again for reasons of cost and health. Third, food should be produced in a way that does not erode or deplete soil.

One idea that has been around for a while is that of vertical farming, the filling of a skyscraper with plants, rather than offices and meeting rooms. I can imagine such a building in Manhattan partially feeding the millions of people who live and work there. Such a building would permit people to grow foods that don't normally grow in the area. Think of growing bananas in Tupelo, rather than im-

porting them from Honduras.

The concept sounds good, but there's one huge problem... Since the sun can't shine through to crops that are underneath other crops, operating such a facility would require an enormous amount of electricity. Even so, several technology companies are searching for ways to overcome this obstacle.

Urban farming is a similar but more practical idea. Urban farmers grow food on rooftops, which for the most

part are not used for anything at all. Greenhouses on top of buildings have all the advantages of vertical farms and they use sunlight, a free source of energy.

Many of us think of wide-open spaces when we think of the production of food. We think of acres of corn, or a sunny backyard plot – small yet large enough to justify the use of a rotary tiller. I've no doubt that such methods of raising crops will be the norm for many years to come, but the future of food production may more resemble my friend's current food strategy. He grows what he can. He purchases additional fresh goods from the local farmers' market. (Yes, they have farmers' markets in New York City, believe it or not.) He buys the remainder of his food at grocery stores. The promise of urban farming is that a larger percentage of his grocery store food will be grown locally.

For now, it's a dream. But many people are working hard to make that dream a reality.

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.

Mabus

Continued from Page 17

located, you compete globally. Your customers are exposed to national advertising and will unconsciously compare your marketing to larger, more sophisticated businesses. People from all over the world visit North Mississippi to do business. Will these potential

customers look at your advertising or signage, turn up their nose and go elsewhere? Maybe. Maybe not. To me, it's not worth the risk.

This column was a response to reader submissions. Let me answer your marketing questions: Submit ideas, inquiries or responses to me.

Josh Mabus is the owner of the Mabus Agency, an advertising and marketing agency in Tupelo. Contact him at (662) 823-2100 or josh@mabusagency.com.

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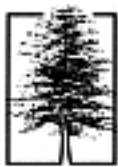
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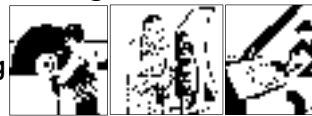
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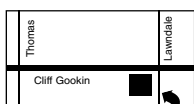
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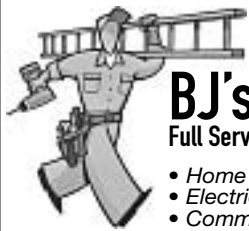
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Tornadoes, flooding and droughts are plaguing state's farmers

Continued from Page 2

forested acres, according to initial data from the Mississippi Forestry Commission.

About 74,241 forested acres were damaged. The severe tornado path damage was in 22 counties, MFC said.

The loss estimate does not include urban areas, sparsely forested areas or non-forested areas.

The estimate is expected to change as more data is collected.

Clay, Lafayette, Clarke, Choctaw and Jasper counties saw the most forest damage, according to the Mississippi Forestry Commission.

While some growers were recovering from severe weather damage, others are still trying to get their crops in the ground.

"With all this weather," Stokes said, "it seems like one extreme follows another."

Stokes said farmers north of Tupelo were planting corn during the last week in May, an exceptionally late start.

Added Patrick Poindexter of

Alcorn County in the USDA's weekly crop report, "We are very far behind on plantings this year. Scattered rains have delayed some plantings yet again."

Yet, growers in Forrest County are crossing their fingers for rain.

"We are very dry," said Lee Taylor in the same USDA report from May 22. "Farmers are using irrigation equipment to try and get peanuts and cotton up to a stand. Pastures are getting short on some farms."

And Stokes joked that Northeast Mississippi farmers may start doing their own rain dances soon.

Statewide, soil moisture was rated 24 percent very short, 30 percent short, 42 adequate and 4 percent surplus as of May 22.

Corn crops in Northeast Mississippi would be extremely sensitive to a drought right now, Stokes said.

"We have such a shallow rooted crop because it's been so wet," he said. "They haven't had to go down deep to get water."

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

Their stories

KEITH MORTON OF FALKNER was able to plant about 500 acres in soybeans early in the season. He also has 275 acres of wheat in the ground.

He had a scare when his farm was hit by a storm and the creek flooded.

"Some beans and wheat went under water but they emerged in less than 12 hours," he said, deeming them both "beautiful" crops so far.

"We have 274 acres of wheat that we believe is the best we've ever had."

He planted 170 acres of cotton in early May that got hit with a big rain and then cold weather.

"It's been about two weeks but we believe we have an acceptable stand of cotton," Morton said. "We are truly blessed. Our thoughts and prayers are with our friends in the Mississippi Delta. We pray for them. It's just been a severe season all around, but thankfully, we've been untouched."

DOUGLAS KITCHENS OF KIRKVILLE was busy in the fields last week at his farm in the northwest corner of Itawamba County.

"We got our cotton planted but we haven't got any

beans planted," he said.

He finished planting 580 acres of cotton May 24 and was waiting for a storm system to move through before getting to the soybean acreage.

Surplus rains delayed his usual planting schedule, but he said conditions are improving. He's hoping to have his beans planted by June 15.

"We're doing good right now. It's drying up."

He also had some storm cleanup to do on the farm. "We had a few trees down in the field, but outside of that, it wasn't anything."

JEFF MCCORD OF BELDEN is running behind schedule because of the rain.

"We finally got us a little dry weather. We've got our corn planted and we've planted a little milo. We haven't planted any beans. We're about a month behind."

McCord plans to plant about 2,700 acres. Soybeans will account for about 1,700 of those, and corn is 800. Cotton counts for four acres and milo makes up the rest.

"We're getting a bit of work done, but we're having to catch up. Getting it planted is the main part."

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