

BusinessJournal

A MONTHLY PUBLICATION OF JOURNAL PUBLISHING AND THE COMMUNITY DEVELOPMENT FOUNDATION

APRIL 2011



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Housing market in 'new normal'

■ The industry likely won't return to heyday of a few years ago.

BY DENNIS SEID
Daily Journal

Four years ago, Northeast Mississippi real estate agents were a busy lot, selling nearly 130 homes a month.

By the end of 2007, however, the national economy had started its slide into the Great Recession. A once-robust housing market across the country hit a slump from which it is still trying to recover.

In Northeast Mississippi however, many real estate companies and builders think that the worst is over.

"No big boom, no big bust," is a phrase often heard in the region.

Housing sales peaked nationwide in 2006, according to the National Realtors Association.

The state's economy typically lags behind the national economic cycles, so home sales in Northeast Mississippi peaked in 2007. Two years later, sales in the region hit a trough with 1,153, or nearly 400 fewer.

Last year, sales rebounded slightly to 1,187.

Still, housing sales in the region fell from 2007 to 2010 fell by nearly 25 percent, and average sales prices dropped by more than 9 percent.

But the market has stabilized, many area real estate agents say.

"I'm seeing a new normal," said Randy Landis, owner of the Exit Realty Premier franchise in Tupelo. "We were selling 100 to 120, 130 homes a month (at its peak), and now we're selling 80 to 95 homes a month."

Tess Mason, the president of the Northeast Mississippi Board of Realtors, also is the closing coordinator for Prudential 1st Real Estate. She, too, has spotted an upward trend since the start of the year.

"So far this year, I've processed 100 contracts, and that's just one company," she said. "I think that's a very good sign."

The Northeast board in-

Market snapshot

Year	Homes sold	Inventory	Avg. selling price
2007	1,536	1,304	\$103,680
2008	1,378	1,405	\$98,000
2009	1,153	1,334	\$96,875
2010	1,187	1,276	\$94,000

Source: Northeast Mississippi Board of Realtors, which includes Lee, Pontotoc, Union, Prentiss, Itawamba, Monroe and Chickasaw counties.

cludes Lee, Pontotoc, Union, Prentiss, Itawamba, Monroe and Chickasaw counties.

Tommy Morgan, of Coldwell Banker Tommy Morgan Realtors, also see an improving market.

"It is up from where it was but that's not to say it's where it was four years ago," he said. "But we've made good progress. I don't see it getting back to where it was, but I have enough confidence to say that we could get there."

Sales struggle continues

Nationwide, however, the housing market continues to struggle to find traction.

Sales of new homes declined in February to the slowest pace on record dating back nearly half a century, falling 16.9 percent to a seasonally adjusted annual rate of 250,000 homes. It was the third straight monthly decline and well below the 700,000-a-year pace that economists view as healthy.

New home sales now account for just 5 percent of total home sales so far this year. They typically represent closer to 15 percent in healthier housing markets. Only 186,000 new homes were available for sale in February, the lowest inventory in more than four decades in the U.S.

Also, the median price of a new home in February dropped nearly 14 percent from a year earlier to \$202,100, the lowest since December 2003. The median is now 30 percent higher than the median price of resold homes – twice the typical markup.

In response, homebuilders are cutting their selling prices and building more inexpensive homes, pushing down sales prices. They are struggling to compete with a wave of foreclosures, which has lowered

the price of previously occupied homes. High unemployment, tight credit and uncertainty over prices have also kept many potential buyers from making purchases.

Foreclosures also have made their impact in Northeast Mississippi. The lower prices for those homes are the biggest reason for the drop in average selling price.

Landis noted on his real estate blog that of the 69 closed sales by NEMSBR members in February, 21 were foreclosures and that distressed property sales "continue to trend as an average of nearly 1/3 of total sales, month-over-month."

Nationally, last year was the fifth straight year of declines for new-home sales after they reached record highs during the housing boom. Economists say it could take years before sales return to a healthy pace.

Poor sales of new homes mean fewer jobs in the construction industry, which normally powers economic recoveries. Each new home creates an average of three jobs for a year and \$90,000 in taxes, according to the National Association of Home Builders.

Many builders are waiting for new-home sales to pick up and for the glut of foreclosures to be reduced. But with 3 million foreclosures forecast this year nationwide, a turnaround isn't expected for at least three years.

"We fully expect further price declines in order to help clear inventory from the market although this problem is more acute in the existing home market than the new home market," said Dan Greenhaus, chief economic strategist for Miller Tabak & Co.

Northeast Mississippi real estate professionals think the big wave of foreclosures is finished, but they still expect a



FILE

Real estate agents and builders hope the housing market is rebounding in Northeast Mississippi.

smaller number of foreclosed homes to continue to hit the market.

Home building slump

Nationally, home builders have taken notice of the sales trend. Residential construction has all but halted. Builders broke ground on the fewest number of homes in nearly two years in February. And building permits, a gauge of future construction, sank to their lowest in more than 50 years.

By contrast, sales of previously occupied homes have fallen by a more modest 3 percent in the past year. Prices have dropped more than 5 percent. In February, the median price for a resale was \$156,100, according to the National Association of Realtors.

While new home sales nationwide fell again in February, existing home sales were doing fine up until then.

After three straight months of increases, existing home sales dropped 9.6 percent from December and 2.6 percent from a year earlier. At the same time, the median home price dropped 5.2 percent to \$156,100.

Like their counterparts across the country, builders in Northeast Mississippi also are reluctant to build until they get a better handle on what the economy will do.

"It seems to be picking up a bit," said Scotty Bishop, owner of B&H Home Builders. "I carried three homes all last year and finally sold two of them. But there's not a whole lot of building going on."

Bishop built his homes in the Meadow Lake subdivision off Chesterville Road in Tupelo and has room to grow.

"We've got nine more acres out there, and we can do about 20 more homes," he said.

But he won't be building very many until he sees demand for the 2,200- to 2,500-square-foot homes he normally builds.

"I've been doing this for 17 years and we've been through the worst that I've seen," he said. "Last year was the worst, selling just one home. But I think things are getting better. Of course, that's what I was saying this time last year."

Sammy Holder of Mantachie built homes through his company, H&H Homebuilders, for

Turn to **HOUSING** on Page 23



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Stealth, steadfastness bring success

■ Sue Gardner has had her real estate company since 1989.

BY CARLIE KOLLATH

Business Journal

TUPELO – Sue Gardner quietly entered real estate in 1984.

"I didn't want anyone to know I was in real estate," said Gardner, who owns Century 21 Sue Gardner Realty in Tupelo. "I took my classes secretly because I didn't want anyone to be bugging me" to join their agency.

Gardner now laughs about the memories. But the experience sums up Gardner in a nutshell – she prefers to fly under the radar.



Sue Gardner owns Century 21 Sue Gardner Realty, which is based in Tupelo. She's been in the real estate industry since 1984.

Her agency is relatively small with eight agents, and she likes it that way.

"I want my agents to be busy and to be productive," she said. "Our per-agent productivity is greater than the ones that have so many agents."

Altogether, the agency averages 160 home sales a year.

The bulk of her business now is selling homes to transferees,

primarily Toyota-related. But she's hesitant to even mention it, saying she doesn't want to flaunt the business in front of other real estate agencies.

She's even shy about her company's name. If she had to do it all over again, Gardner said she wouldn't have put her name on it.

She started using her name on the business for legal reasons and tried to change it in 1994 when she bought the Century 21 franchise.

"Preferred Properties – anything be-

Century 21 Sue Gardner Realty

■ **Owner:** Sue Gardner
■ **Address:** 1720 McCullough Boulevard
■ **Phone:** (662) 842-7878
■ Has eight agents.
■ Started in 1989.
■ **Advice to people new to the real estate industry:** "Do not try to reinvent the wheel. Do your best. Just be honest. Tell the truth because we all make mistakes."

sides my name," she said. "It's too hard to change it at this point. Then Century 21 told me not to change it because I was already established."

Perhaps her modesty comes from her first career as a stay-at-home mom.

"My kids grew up and my baby started to go to school and I knew I was going to go crazy," said Gardner, whose office on McCullough Boulevard is full of pictures of her family. "My husband encouraged me to go into real estate."

Gardner's husband happens to be Thomas J. Gardner, a First District Circuit Court judge.

"Nobody really connects us," she said. "They don't think judge's wives should work, I figure."

But she does work – a lot. Her desk phone constantly goes off, along with her iPhone, which she answers via her Bluetooth headset.

She puts thousands of miles on her car every year. She also patiently helps customers who send her a list of 50 to 60 homes that they've seen online and they want to tour.

"I don't know of anything I'd rather do," she said. "I've met a lot of neat people, made a lot of great friends."

She sells houses primarily in Tupelo, Lee County and the surrounding counties.

"People think that we don't earn our money, but we do. We may have an easy house, but we have a lot more harder ones to make up for them."

Sue Gardner

"Every transaction has been a learning experience," she said. "No two are alike. You just have to have patience and common sense with a lot of this."

She takes on small homes with smaller price tags and big homes with bigger price tags. As of last week, she had three homes listed for more than \$1 million.

She's also had her fair share of tough sells. She tells of one foreclosure that had an error in the legal paperwork that caused it to be pulled off the market twice just before it was about to sell.

"People think that we don't earn our

money, but we do," she said. "We may have an easy house, but we have a lot more harder ones to make up for them."

"I tend to forget about them. It's a lot like having a baby. You think, 'Oh no, I'm not doing this again,' but then you forget and you do."

The important thing, she said, is to focus on her customers.

"I try to treat people like I want to be treated," she said. "I put myself in their place."

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

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For Advertising Information Contact:

Sheena Hagemann

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Salvaged house goods popular with remodelers

■ **Donations, sales at Tupelo's Building Blocks have more than tripled in recent years.**

BY CARLIE KOLLATH
Business Journal

TUPELO – Building Blocks is all about helping homeowners remodel on the cheap.

The nonprofit organization sells new or salvaged construction materials and home items. The items are sold at a fraction of the original price.

"Windows, doors and cabinets are our biggest sellers, but we will accept



Kaye Lyle is in charge of Building Blocks, a nonprofit construction and home decor organization. Building Blocks uses profits from merchandise sales to provide remedial tutoring services.

anything that is remotely home-related," said Kaye Lyle, who runs Building Blocks. "It's amazing that what you and I would not want in our homes improves the lifestyles of a lot of people."

For example, she's had people donate gently used, high-end cabinets that were taken down when they remodeled their kitchen.

Customers were quick to pounce on the cabinets, immediately laying claim to what they wanted.

"It was almost like Black Friday," she said, referring to the chaos associated with the shopping frenzy on the day after Thanksgiving.

The majority of Lyle's customers are DIY homeowners who want to fix up their place and save money. She also has "trash to treasure" shoppers who are looking for unique or unusual items.

Some of the items are for sale at Building Blocks, but most still need

Building Blocks

■ **Who they are:** Building Blocks is a nonprofit organization that sells new or salvaged construction materials and home items. The money funds remedial tutoring services at The Learning Skills Center in Tupelo.

The organization takes donations. Plus, it works with several contractors to salvage homes before they are demolished or remodeled. Donations are tax-deductible.

■ **Hours:** 10 a.m. to 4:30 p.m. Monday through Friday; 9 a.m. to 4 p.m. Saturday

■ **Address:** 3725 Cliff Gookin, Tupelo

■ **Phone:** (662) 844-7327

■ **Facebook:** Building Blocks

■ **Blog:**

Buildingblocksintupelo.wordpress.com

some TLC.

Lyle, a self-proclaimed tinkerer, is happy to give ideas and suggestions for alternative uses for the items.

"I love all facets of building and hammering and nailing," she said, "but if I don't know, we can go to the computer and find out."

She also relies on the collective knowledge of her customers, who are happy to offer their advice.

It does what?

The warehouse is home to all sorts of housing items, including a turquoise bathtub, salvaged bricks from a house that was torn down in Tupelo and tons of miniblinds, door-knobs and lighting fixtures.

Building Blocks also has a lot of boards, wood trim and wood scraps that are popular with homeowners and crafters.

The most unusual donation?

"A bidet," she said, laughing. "It was donated and it's still here. Having to explain to somebody what it is gets a little tongue-tying."

Spring is Building Block's busiest time and Lyle is concerned about hav-



CARLIE KOLLATH

Building Blocks in Tupelo accepts donations of all kinds, including old bricks and blue bathtubs. The organization resells the items to raise money for remedial tutoring at The Learning Skills Center.

ing enough inventory, considering February was a huge sales month.

She's been putting out calls via Facebook and Twitter, asking people to donate their unwanted goods.

"This has provided an opportunity for people who don't want to put things in the landfill stream," Lyle said. "It takes an extra effort to donate – instead of just putting in on the curb – and I'm appreciative. People are becoming more aware of the environmental impact and are willing to make the extra effort to recycle and reuse."

Donations have tripled in the past

two years. Sales also have gone "way up," she said.

The profits from Building Blocks are used to fund remedial tutoring services at The Learning Center, which is attached to Building Blocks.

"The fees only cover 30 percent of the cost," Lyle said. "We are seeing a part of our mission being accomplished because we can provide lab materials. We want to provide scholarships in the future."

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

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Union County - Land

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We can't depend on only one energy source

For years, politicians and pundits have said the U.S. needs to wean itself from foreign oil.

By "foreign," most people are really talking about the Middle East and OPEC.

If we were to shut off the valves completely from all foreign oil, we'd have to include our top two oil sources – Canada and Mexico.

So be careful what you wish for.

However, it is true that a third of the world's supply of oil comes from countries in the volatile Middle East and North Africa.

And what's going on there naturally affects the price of oil, which at this writing is up some \$25 a barrel from a year ago.

The U.S. is the top oil-consuming country in the world, using nearly 18.8 million barrels a day. That's nearly \$2 billion a day, in today's prices, that we spend on oil. Nearly three-quarters of the oil is used for transportation – gas for our cars, trucks, SUVs, planes and trains.

Here are more interesting stats, courtesy of the U.S. Energy Information Administration, part of the De-



**Dennis
SEID**

nearly 2 million barrels a day.

For supporters of more domestic drilling – count me as one of them – the 19 billion barrels of proved reserves in the U.S. is, pardon the pun, untapped potential.

But do the math and it's clear that even if we could get everything out of the ground, it wouldn't last. If we extract 6 million barrels a day from those reserves to replace that OPEC oil, it would run dry in less than a decade.

That doesn't mean we shouldn't drill; we just have to realize that domestic crude oil is not an endless source. And

partment of Energy:

■ The U.S. produces about 5.3 million barrels a day.

■ It imports more than 9 million barrels daily.

■ Nearly 6 million barrels a day comes from OPEC.

■ The top crude oil supplier to the U.S. is Canada, at

according to many oil industry experts, we can't get to all of it anyway.

And remember that we're not the only ones using oil. China, the world's No. 2 economy, also is the world's second-biggest oil consumer.

The increased use of alternative fuels to drive vehicles in the U.S. – ethanol and electric power, for example – makes sense.

The problem with ethanol is it doesn't burn as efficiently as fossil fuels and mileage suffers. Then there's the effect on smaller engines.

Still, Mississippi is attracting ethanol producers. KiOr plans to build at least two facilities in the state. In Northeast Mississippi, there's the promise of BlueFire Ethanol in Fulton and En-erkem in Pontotoc.

Electric-powered cars are all the rage, but their expense is a non-starter for many people. For rural folks like you and me, driving 100 miles – the typical range of an all-electric vehicle at the moment – is the commute to work and lunch.

Finding charging stations will be tough. But for urban areas, they'll do just fine.

Solar power works, but it's only useful for half a day.

And there haven't been any (legal) wind-propelled vehicles that I know of.

So for now, hybrid vehicles, which use a combination of battery-electric power and combustion engines, are the best choice for those looking to use less fuel.

The next best choice are smaller cars that get high gas mileage.

Clean diesel vehicles also do well and are popular in Europe. In the U.S., we still haven't gotten over the foul-smelling diesel-powered cars of the 1970s and early 1980s, so anything with "diesel" in its name is low on the consumer priority list.

The internal combustion engine isn't going to go away anytime soon. But like it or not, we need to think about the day when we don't have access to – or can't afford – the oil needed to produce the gas to run our vehicles.

And we need to think about what those sources will be.

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

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NEWSMAKERS

■ **Robin Bailey**, radiologic technologist in North Mississippi Medical Center's Radiology Department, was named employee of the month for February.



BAILEY

Bailey has been with NMMC since 2001. She worked for 18 months as a nursing assistant before starting her current position.

She earned an associate's degree in radiologic technology from Itawamba Community College in Fulton.

■ **Eugene Columbus**, a senior research associate in Mississippi State University's Department of Agricultural and Biological Engineering, received the National Cotton Ginners Association's Distinguished Service Award. That honor is reserved for those individuals who have provided a career of distinguished service to the U.S. ginning industry.

Columbus received his Bachelor of Science and Master of Science degrees from Mississippi State University. He was employed at the USDA Ginning Laboratory in Stoneville from 1966 to 1972 as a research engineer then for two years in the same role at the USDA Gin Laboratory in Lubbock. In 1974, he worked as a civil engineer with the Corps of Engineers in Vicksburg before he returned to the Gin Lab in Stoneville in 1980, where he worked until 1995. He then began another career in Mississippi State University's Agricultural Engineering Department, where he developed the department's Ginning Technology curriculum, including fabrication of the micro gin there.

■ **Tekesha Dunlap** was named employee of the month for March for Franklin Collection Service Inc.



DUNLAP

Dunlap is a member of Franklin's collection team.

■ **Broadcast Media Group** of Starkville recently won five Addy awards, including "Best of Show for Broadcast" at the American Advertising Federation Mississippi Delta chapter's annual awards celebration.

Company president **Robbie Coblentz** was honored as the 2010 "Copywriter of the Year."

"Glass Half Full," a 30-second TV commercial produced for Cancer Care at the Premier Health Complex, took home gold in the Local TV category. The complete two-commercial campaign won a gold in the Campaign category and was also named as "Best of Show - Broadcast."

The company also won a local TV gold Addy for the "Pick Peppers" commercial for West Point-based Quest Group and its client, Eat With Us Group.

The 2010 Super Bulldog Weekend commercial produced for Mississippi State University was awarded a bronze Addy in the Local TV category. A promotional spot produced for the Clinton Public School system also garnered a bronze Addy in the

same category.

■ **Jean-Marie Carroll**, marketing director of Premier Health Group, shared the award as the club's "Copywriters of the Year" for its work on the Cancer Care spots.

■ **Lacy Hurd** was named employee of the year at North Mississippi State Hospital.



HURD

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

Hurd received her nursing degree from Itawamba Community College.



TICE

■ **Jennifer Tice** was chosen as employee of the quarter for NMSH, where she has been employed for four years.

Tice worked full-time as an LPN at a general practice clinic in Hamilton, Ala., while attending school to become a registered nurse.

She has prior nursing experience at North Mississippi Medical Center and Methodist Central Hospital in Memphis.

■ CFRE International has named **Cathy Coleman** as a Certified Fund Raising Executive, joining more than 5,200 professionals around the world who hold the CFRE designation.

Coleman is director of donor relations for Methodist Senior Services in Tupelo.

CFRE recipients are awarded certification for a three-year period. In order to maintain certification status, certificants must continue to demonstrate on-going fundraising employment, fundraising results and continue with their professional education.

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

• **25 years:** John Grisham, Ronnie McCreary, Preston Martin, Andy Love, Mark Lambert and Jerry Riddle.

• **20 years:** Cindy Price.

• **10 years:** Shane Bentley.

• **Five years:** Tony White.

• **One year:** Rodney Judon, Ty Sisk, Terrance Cox, Rodney Wade, Henry Jones, Christopher Laster, Robert Andrews, James Reed, Earl Leech and Brandon Byrd.

■ **Jonathan W. Roberts** of Nashville and a former resident of New Albany, has been named district general agent for the Nashville sales district of Colonial Life & Accident Insurance Co.



ROBERTS

Roberts joined Colonial Life in 2007. Previously, he worked at EBS Medical Consultants as a sales manager and at Ricoh Americas as a

senior sales executive.

He is a 2009 graduate of the University of Memphis, with a bachelor's degree in organizational leadership.

■ **Rick Hill**, financial planning coordinator with Hardy Reed Capital Advisors, has been awarded the Accredited Investment Fiduciary Analyst designation from the Center for Fiduciary Studies.



HILL

AIFA designation signifies the ability to perform fiduciary assessments and follows a three-day course and examination.

The Center for Fiduciary Studies is associated with the Center for Executive Education, Joseph M. Katz Graduate School of Business at the University of Pittsburgh and teaches fiduciary standards of care and investment best practices designed for investment professionals.



KRUGER

■ Lane Furniture recently made the following promotions:

• **Scott Kruger**, previously a sales representative in Virginia, was named northeast regional sales manager.

Kruger joined Lane in June 1992 and was a sales representative in Alabama, New York, Missouri and southern Illinois. Kruger is a four-time President's Club winner and was Lane's sales person of the year in 2004.

• **Chad Long**, a 14-year veteran with Lane who most previously was a sales representative in eastern Tennessee and west North Carolina, was promoted to product portfolio manager.



LONG

• **Jim Anthony**, who joined Lane in 1993, was named director of strategic accounts. He has held many positions in Lane including sales representative, merchandise manager and other senior positions in national accounts.

■ **Sgt. Jason Rickman** was recently recognized by the Mississippi Transportation Commission as the Office of Enforcement's 2010 outstanding trainer.



RICKMAN

Originally from Iuka, Rickman is a resident of Tupelo. He graduated from Northeast Mississippi Community College in 1998 with an associate of arts degree in liberal arts. He started his law enforcement career in December 2000 with the

Iuka Police Department and graduated from the Mississippi Law Enforcement Officers Training Academy in March 2001.

Rickman began his career with MDOT Office of Enforcement in January 2004. He has served with the honor guard for two years, been a member of the pistol team for six years, and has been a field training officer/instructor for five years. He recently was appointed coordinator for the SMART roadside assistance van.



BROWN



HENRY

■ **Jim Brown** of Tupelo and **Justin Henry** of Corinth, Modern Woodmen of America representatives, have attained Fraternal Insurance Counselor designation.

The FIC title is an educational designation earned by career life insurance executives associated with fraternal insurance societies like Woodmen of America.

THE NORTHEAST MISSISSIPPI

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Chamber Connection

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



Pictured are members of the 2010-2011 CDF Board of Directors. Front Row: David Rumbarger, president/CEO; David Copenhaver, second vice chairman; Billy Crews, chairman; David Irwin, first vice chairman. **Second Row:** Mary Pace, Mimi Pettit, Mary Werner. **Third Row:** Pat Jodon, Greg Pirkle, Norma Cother, Jim Pate, Chauncey Godwin, Scott Reed, Octavius Ivy, Lisa Hawkins, Mitch Waycaster. **Fourth Row:** Tom Robinson, Shane Hooper, Sue Gardner, Joe McKinney, Mike Clayborne, Scott Cochran, Mike Armour, David Cole. **Fifth Row:** Robin McGraw, Harry Rayburn, Chris Rogers, Charles Bouldin, Guy Mitchell, R.V. Adams, Rob Rice, David Brevard. **Sixth Row:** David Henson, Frank Hodges, Fred Pitts, Jerry Maxcy, Aubrey Patterson, Jack Reed, Jr., Cathy Robertson, Buzzy Mize, V.M. Cleveland, and Bernard Bean.

CDF annual membership meeting to be held May 5

New format will be introduced

As another year comes to a close, members of the Community Development Foundation (CDF) will soon receive an invitation to this year's Annual Membership Meeting. The event will be held Thursday, May 5 at the Tupelo Furniture Market, Building V. Doors will open for networking and a dinner reception at 5:30 p.m., with the program beginning promptly at 7:00 p.m. An exciting event, with many new additions this year, the Annual Meeting will serve

as a chance for CDF members to both network and celebrate the success of our past year. Because the CDF membership is made up of a vast array of businesses and professions, we encourage you to come dressed as you would at your place of business.

"The Annual Meeting Program Committee has made some changes to the format of this year's event that we believe our membership will really enjoy," said Chris Rogers, Annual Meeting Pro-

gram Committee chairman. "Our theme this year is 'CDF is...' because we know that CDF is something different and unique to each of our 1,300 members. We encourage all CDF members to participate in this special evening."

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 2011,

and acknowledgement of the 2010-2011 CDF Ambassador of the Year.

All CDF members will be mailed an invitation to the Annual Meeting and are encouraged to RSVP as soon as possible. Each member will receive two complimentary tickets, if requested, as part of your membership investment.

For more information or to request tickets for the 2011 Annual Meeting, please contact the CDF office at (662) 842.4521.

Chamber focus

The Jim Ingram Community Leadership Institute Class of 2012 is completing their one year of institute training. During the second year, each class member will invest in a local non-profit agency and put into practice what they have learned. The Class of 2011 has completed their program and will receive recognition at the May 5 Annual Meeting. Nominations and applications for the new class will be accepted in June.

Special thanks to Mike Tagert, Northern District Commissioner for Mississippi Department of Transportation, for being our guest speaker at the March First Friday event. After the April meeting, First Fridays will recess for the summer and reconvene on Friday, September 9. Due to the Labor Day holiday, we will actually meet on the second Friday of the month. Please go ahead and mark this date on your calendars.

We are excited about this year's Annual Meeting scheduled for Thursday, May 5 at the Tupelo Furniture Market, Building 5. This year's theme is "CDF is...", and will showcase what CDF offers to its members. We are introducing a different format this year that we think will be exciting for those attending. We



GREEN

look forward to seeing you there. As we approach the CDF's year-end, we want to take this time to thank all of our members and partners for their support. Our members are important to us. Your membership supports CDF's efforts to create more and better jobs for Tupelo/Lee County and to

foster businesses of all sizes. If you are not a member of CDF, please call the CDF office at (662) 842-4521 and let us visit with you. Membership in CDF is an investment in your business and community that pays tremendous dividends.

Sincerely,

Tommy Green
Vice President,
Chamber of Commerce

New CDF MEMBERS

Back Bay Auto Repair & Custom Exhaust
Mr. Stephen Everett
716A N Gloster St.
Tupelo, MS 38804
Automotive

Presley's Flowers
Mr. Roman Milburn
205 W Main St.
Tupelo, MS 38804
(662) 680-4818
Florists

First American National Bank
Mr. Jamie Osborn
431 W Main St., Ste. 201
Tupelo, MS 38801
(662) 844-3419
Banking

Toyota Tsusho America, Inc.
Mr. Shuhei Yamashita
4799 S Eason Blvd.
Tupelo, MS 38801
(662) 620-8890
Automotive

NEMS Entertainment
Mr. Dow Carter
P.O. Box 4255
Tupelo, MS 38803
(662) 321-0002
Entertainment

Traceway Retirement Community
Ms. Jennifer Strunk
2800 W Main St.
Tupelo, MS 38801
(662) 844-1441
Retirement and Assisted Living

Plastic Surgery of North MS, PA
Ms. Mary Randle
4248 S Eason Blvd., Ste. B
Tupelo, MS 38801
(662) 842-8449
Physicians and Surgeons

Community Development Foundation's

Board of Directors for 2010-2011

CDF is governed by a 57-member Board of Directors. The Executive Committee is composed of the CDF Officers and eleven additional members of the Board. CDF's goals and objectives are accomplished through the efforts of members appointed to committees operating under one of CDF's three divisions: Chamber Division, Economic Development Division, and Planning and Property Management Division.

2010-2011 Executive Committee

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

2010-2011 Board of Directors

R.V. Adams	Gunner Goad	Fred Pitts
Mike Armour	Chauncey Godwin	Harry Rayburn
Bernard Bean	Lisa Hawkins	Jack Reed
Ronnie Bell	David Henson	Scott Reed
Charles Bouldin	Reed Hillen	Rob Rice
David Brevard	Frank Hodges	Eddie Richey
Gary Carnathan	Jerry Maxcy	Cathy Robertson
Mike Clayborne	Robin McGraw	Tom Robinson
V.M. Cleveland	Joe McKinney	Mike Scott
Scott Cochran	Paul "Buzzy" Mize	Randy Shaver
David Cole	Mary Pace	Barry Smith
Norma Cother	Jim Pate	Jeff Snyder
Tom Foy	Mimi Pettit	David Steele
L.E. "Bo" Gibens	Greg Pirkle	Mary Werner

2010-2011 Ambassador's Club

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

Donald Allred Heating & Air Conditioning, Inc.: A legacy of service

Donald Allred Heating & Air Conditioning, Inc. is a full-service heating and cooling business located on Cliff Gookin Blvd. in Tupelo. More importantly, Donald Allred Heating & Air Conditioning, Inc. is a legacy left by Donald Allred's 45-year passion for quality work and superior customer service. The business is now run by Allred's wife, Ann, and son, Chris, who personify Allred's passion for the heating and cooling industry. While he is greatly missed by his family and loyal customers, the legacy he has left behind is helping this business grow and thrive.

"Donald was a service tech and it was a love, a passion for him. You couldn't stop him from being out in the field with his customers doing service work," said Ann Allred, co-owner and president of Donald Allred Heating & Air Conditioning, Inc. "Donald did it for 45 years and loved every minute of it."

Truly a family-owned business, Chris has assumed the very large shoes of his father, serving as vice president of the company and bringing 22 years of experience to the business. Chris' wife, Tammy, handles all of the receivables, warranties, and heating and air loads. Ann started keeping the company's books in 1985 and has been with the business ever since. After Allred's untimely passing, she and Chris made a staunch commitment to their employees and customers to keep the business running, and they have done much more than that.

2010 was the single best year in the history of Donald Allred Heating & Air Conditioning, Inc. At their annual conference, the company received five excellence awards and the coveted Golden Eagle Top 10 Dealer award. An exclusive dealer of Trane products since 2004, Donald Allred Heating & Air Conditioning, Inc. has been a Top 10 Dealer since 1993.

Donald Allred's legacy of customer service is just one reason that his company continues to thrive. After 5:00 p.m. everyday, Ann has all calls forwarded to her personal mobile phone so she can answer service calls from their customers 24 hours a day, seven days a week.

"In this business, people don't want to leave a message," said Ann. "We have sold many units simply because I answered the phone on a Saturday. We want to be available to our faithful customers. Without them we wouldn't be in business."

Allred's legacy can also be seen in the loyal, professionally trained employees at Donald Allred Heating & Air Conditioning, Inc. Open Monday through Friday from 7:00 a.m. to 5:00 p.m., the company has comfort specialists on staff who must maintain strict criteria to retain the designation. They also employ NATE certified service techs who must be recertified every five years and complete 60 hours of training every five years to retain the certification.

The company's employees install heating and cooling units, both gas and electric. They install and fabricate their own ductwork, making their systems even higher quality. They employ two sheet metal crews and two hook-up crews in refrigeration. The company also has a state license so they can provide services anywhere in the state.

"We are so proud of our employees," said Ann. "They are very much a part of this business. We have earned these awards together."

As Chris and Ann Allred strive to continue the legacy that Donald Allred left behind, they have done so through love for their customers and the employees that are the backbone of the business. It has been an amazing journey for the two of them since Allred was so abruptly taken from them, but through prayer, hard work, and a passion for the business passed on from a wonderful husband and father, Donald Allred Heating & Air Conditioning, Inc. will continue to flourish and meet the needs of its customers for many years to come.

"Just like Donald, this is a passion for us, not a job. This is a very high pressure industry, but if you love it, it is the most wonderful profession in the world," said Ann.

Donald Allred Heating & Air Conditioning, Inc. is located at 1696 Cliff Gookin Blvd. in Tupelo and can be reached at (662) 842-7426.



Ann Allred is pictured with awards won by the company.

BRIGHTVIEW CREDIT UNION



A ribbon cutting was recently held for BrightView Credit Union. Pictured at the event are: Angela Glissen, CDF; Lacie Fisher, BrightView Credit Union; Annie Carr, BrightView Credit Union; Zandra Hereford, CDF; Mary Beth Phillips, BrightView Credit Union; Betsy Maxcy; Tammy Simmons, BrightView Credit Union; Councilman Willie Jennings; Mansel Guerry, BrightView Credit Union; Tommy Green, CDF; and Bonnie Ferguson. Also pictured are members of the CDF Ambassador's Club. BrightView Credit Union is located at 924 Harmony Lane in Tupelo, and can be reached at 662.844.9531.

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MARCH FIRST FRIDAY




Northern District Transportation Commissioner Mike Tagert spoke at the March First Friday meeting. The event was sponsored by U.S. Lawns of Northeast Mississippi, as well as corporate sponsors, Robinson & Associates and Snyder & Company. Pictured are David Rumbarger, CDF; David Irwin, Cardiology Associates; Mike Tagert, MDOT; and Mike Kirk, U.S. Lawns of Northeast Mississippi.

MARCH TYP




TYPs are pictured networking at the March Tupelo Young Professionals event at Barnes & Noble in the Mall at Barnes Crossing. For more information on the TYPs, please visit www.typs.biz.



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TEACHER'S PET



A ribbon cutting was held to celebrate the grand opening of Teacher's Pet's new location in Tupelo. Pictured with the CDF Ambassadors are: Lauryn Lee, Miss Tupelo; Wayne Averett, CDF; Tommy Green, CDF; Judy Dune-hew, Teacher's Pet; Jerry Dune-hew, Teacher's Pet; and Emily Addison, CDF. Teacher's Pet is located at 1252 W Main St. in Tupelo and can be reached at (662) 840-9763.



John Burtleson, butcher, is pictured behind the meat counter at Home Chef Market.

Home Chef Market offers good food, fresh ingredients

According to famed chef Julia Child, "You don't have to cook fancy or complicated masterpieces-just good food from fresh ingredients." To find those good food fresh ingredients, look no further than Home Chef Market in the Crye-Leike Plaza in Tupelo.

Owner Sandy Turner has created more than just a gourmet food shop, but an opportunity for residents of Northeast Mississippi to purchase affordable, fresh foods.

"We are not just a gourmet shop. You can get ground beef as cheaply here as just about anywhere else in town," said Turner.

Open Monday through Wednesday from 11 a.m. to 7 p.m. and until 8 p.m. Thursday through Saturday, Home Chef Market offers an array of foods to complete any meal. A full-service butcher shop specializing in Certified Angus beef, butcher John Burtleson can hand-cut meats of any type. The meat department boasts all cuts of steak; chorizo, andouille, and Italian sausages; pork cuts; all-natural chicken; and more. Fresh seafood is flown in weekly. Salmon, shrimp, and oysters are always available, with

other fresh cuts offered by season. Crawfish will soon be in stock. Home Chef Market also carries a great selection of preservative-free Boar's Head deli meats.

Along with every type of cheese imaginable, dairy products, and a selection of fresh produce, Home Chef Market stocks an assortment of ready-made items. Frozen "gourmet-to-go" casseroles are available for purchase, as well as prepared soups like lobster-bisque, gumbo, and she-crab soup. Customers can also procure dips, sauces, and marinades and rubs for meat and seafood.

Shoppers have access to rices, pastas, and fresh home-made breads brought in weekly at the Home Chef Market.

Turner offers a weekly e-mail service to her patrons. Every Thursday an e-mail goes out detailing that week's fresh seafood selections. Likewise, a "what's for dinner" e-mail goes out once a week, complete with recipes made up of items that can be found within the store.

A new feature at Home Chef Market is a cooking demonstration class. Held on Mon-

days at 6 p.m., twice a month, Chef Mitchell McCamey from Tupelo Country Club will conduct the classes. Participants will receive 10% off all of their in-store purchases the night of the class. There is a cost to participate and the next class will be held April 11.

Home Chef Market provides fresh, quality ingredients at an affordable price that would satisfy even the most refined palates. In fact, the staff at Home Chef Market recently provided daily fresh seafood for country music artists, Sugarland, while the band practiced at the BancorpSouth Arena. Customers have shared with Turner that the presence of the market in Tupelo keeps them from having to drive to larger cities where places like Whole Foods and Fresh Market reside. Turner is grateful and hopes to continue to provide fresh ingredients for good food to all cooks in the area.

For more information on the Home Chef Market, contact them at (662) 269-2533 or visit the store at 1203 N Gloster St., Ste. F in Tupelo. To sign-up for weekly e-mails, visit www.homechefmarket.com.

Community Development Foundation
cordially invites you to a

New Member Orientation

TUESDAY, APRIL 12
4:00 P.M. - 5:00 P.M.

CDF Boardroom
300 West Main Street
Tupelo, MS

PLEASE RSVP TO EMILY ADDISON
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OR CALL THE CDF OFFICE AT (662) 842-4521.

PRESLEY'S FLOWERS IN DOWNTOWN TUPELO



A ribbon cutting was held to celebrate the opening of Presley's Flowers in Downtown Tupelo. Pictured at the event with the CDF Ambassadors are: Allie West, Downtown Tupelo Main Street Association; Craig Helmuth, Downtown Tupelo Main Street Association; Tommy Green, CDF; Councilman Jonny Davis; Brenda Chaffin, Presley's Flowers; Terry Munn; Roman Milburn, Presley's Flowers; Peggie Wood; Dustin Holloway; Cindy Shaw; and Emily Addison, CDF. Presley's Flowers is located at 205 W Main St. and can be reached at (662) 680-4818.

CDF TO PUBLISH ANNUAL COMMUNITY MAGAZINE IN PRINT AND ONLINE

imagestupelo.com

The 2011-12 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 2011-12 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), 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 Cindy Hall at (615) 771-5588 or by email at chall@jnlcom.com.



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How does your venture stack up against other Mississippi start-ups?



Find out at Mississippi's New Venture Challenge

May 24, 2011 • Jackson Convention Complex

Entrepreneurs will have an opportunity to win prizes by pitching their innovation-based venture to a panel of judges which include select entrepreneurs, investors and entrepreneurial service providers.

The Mississippi New Venture Challenge is open to all Mississippi innovation and technology entrepreneurs. Selected applicants will compete in one of three categories: Student-Led, team is made up entirely of students; Pre-Revenue, team represents a company that is in the pre-revenue stage; and Commercial, operates post-revenue, start-up or existing companies with an innovation-based, new venture opportunity.

Applications are due Monday, April 18, 2011. Applicants selected to compete will be matched for mentoring by serial entrepreneurs, investors, and industry experts. Judging will be based on an executive summary and the team's live investor presentation. Judges for the competition will include angel investors and select entrepreneurs.

Visit www.mta.ms for details.



Mississippi Technology Alliance

Tupelo supports Japan fund

In an effort to assist with the tragedies in Japan, the City of Tupelo is launching a community-wide campaign to raise money to go towards aid and relief to those in need right now. The money that is donated to our "Tupelo Supports Japan Fund" will go directly to our project account at the CREATE Foundation, and then be donated to the Japan-America Society of Mississippi (JASMIS). The Japan-America Society of Mississippi has established the "JASMIS Japan Relief Fund" for Earthquake and Tsunami Relief, of which 100% of all donations will be directed to relief agencies inside Japan. By donating to the "Tupelo Supports Japan Fund" you will be helping the "JASMIS Japan Relief Fund" in aiding priority needs in Japan right now: food, water, temporary shelter, medical services and emotional support. The City of Tupelo is honored to be a part of helping increase the efforts of JASMIS through our community-wide fundraising efforts.

The City of Tupelo has been overwhelmed by the amount of support we have already experienced from local citizens, businesses, schools, churches, etc. who are interested in helping our

friends in need in Japan right now. We would like to challenge all of our citizens to give to this worthy cause. This fundraiser officially began March 23rd and ends on April 6th – allowing a 2-week period for our efforts. All donations are due by: Wednesday, April 6, 2011.

All donations can be sent to:
CREATE FOUNDATION

"Tupelo Supports Japan Fund"
P.O. BOX 1053
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■ Visit www.tupeloms.gov for more information

MARCH BUSINESS ROUNDTABLE



The Business Roundtable was held March 23. Over 50 CDF members enjoyed networking and the chance to hear from 10 CDF member businesses during the program. The Business Roundtable meets the fourth Wednesday of every other month at 4 p.m. in the CDF Boardroom. If you are interested in attending the Business Roundtable or appearing on the agenda, please contact Emily Addison at (662) 842-4521 or eaddison@cdfms.org.

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TIPS FOR A HEALTHY SMILE

From some of our CDF Member Dentists

Gum disease is usually painless, so have a screening test every year to prevent tooth loss. This screening involves checking the probing depths around your teeth and taking a few x-rays to see if your bone level is normal. Remember gum disease can affect adults and children so ask about your children's gum health when you see the dentist.

Dr. Rebecca S. McDougald 1906 N Gloster St., Tupelo, MS 38804 | (662) 844-6420



I find most commonly in adolescent patients that the biggest hurdle to proper hygiene is less about technique and more about time management. It really takes 2-3 minutes to properly brush your teeth, and when you are ten years old, this is an eternity. They are more interested in sleeping a little longer in the morning or hurrying to other activities in the afternoon and evening. This results in rushing through the motions and leaving many areas of their mouth improperly cleaned. I remind



my patients that it is ok, and can be very helpful, to brush without toothpaste on occasion. Obviously, toothpaste is a very important part of oral hygiene and should be used regularly, but this is a good way to aid the process and remove plaque from the teeth that otherwise might get missed. Simply moistening the toothbrush and brushing their teeth while doing homework or watching television may allow them the freedom to get out of the boring bathroom and still put in the extra minutes needed to do it right. Without toothpaste, this can be done anywhere without making a mess on their mother's furniture. Follow it up with a quick rinse and you've done a good service to your teeth.

Hodges Orthodontics
Dr. Frank Hodges
141A S Commerce St.
Tupelo, MS 38804
(662) 407-0713
Satellite Offices:
Pontotoc and Fulton

Dental implants are frequently the best treatment option for replacing missing teeth, which is a key factor in maintaining a healthy smile. Missing teeth can have a negative impact on your quality of life, as



well as dental and oral health. Each tooth plays an important role in ensuring that teeth in front of and behind it stay in alignment, and maintaining the health of the jaw bone. Dental implants look & function like your natural tooth root, are minimally invasive, could actually last a lifetime. Dental implants can also be used to stabilize loose fitting dentures to improve quality of life.

North Mississippi Oral & Maxillofacial Surgery Associates, PA

Dr. Charles Wike, Dr. Leland Chrisman,
Dr. Scott Bauer, Dr. William West,
and Dr. Brad Roberts

1043 S Madison St. Ext., Tupelo, MS 38801
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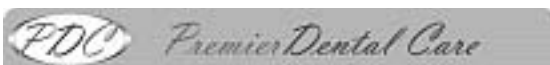


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Denture Care Dr. John Bryson

1203 N Gloster St., Ste. M, Tupelo, MS 38804
(662) 823-7900

According to a recent study, red wine



causes immediate and readily apparent staining while white wine makes teeth more susceptible to staining later on. Don't brush immediately after drinking white wine, which may only serve to aggressively wear down etched enamel surfaces. Instead, allow time for saliva to remineralize teeth before brushing.

Premier Dental Care

Dr. John Lamberth

1763 Cliff Gookin Blvd., Tupelo, MS 38801 | (662) 842-2802

Brushing your teeth twice a day, properly, is the best thing you can do for your overall health. Did you know? The average person vigorously scrubs their teeth for 60 to 90 seconds. To brush your teeth correctly, set aside a full two minutes. That's right! During that time, angle your toothbrush toward the gums and gently brush in a circular motion. Be sure to brush the insides surfaces of your teeth, the chewing surfaces and your tongue. Brushing correctly each day will reduce bacteria and ultimately prolong the life of your teeth. We think that's worth smiling about!

Dentistry For The Family

Dentistry for the Family

Dr. Beth Shelton and Dr. William Hood
415 N Gloster St., Tupelo, MS 38804
(662) 842-2055

Taking care of your oral hygiene at home is crucial to maintaining a healthy smile.



Make sure to brush twice a day and floss at least once a day. Have your teeth professionally cleaned every six months, or in some cases, every three to four months. Good oral hygiene helps to improve your overall health. We are accepting new patients, take most insurances, and have financing available thru Care Credit. Visit us on our website at www.nealmartindentistry.com.

Martin Dental Clinic, P.A.

Dr. Neal Martin

179 Mobile St., Saitillo, MS 38866 | (662) 869-2787



Periodontitis is a very common disease affecting approximately 50% of U.S. adults over the age of 30 years. Signs and symptoms of periodontal disease include occasional redness, bleeding, or swelling of the gums, halitosis, gingival recession, deep pockets between the teeth

and the gums, and loose teeth. Preventing and/or controlling periodontal diseases is a worthwhile commitment that will keep you smiling for life.

North Mississippi Periodontal Clinic

Dr. J. Michael Robertson

103 Parkgate Ext., Tupelo, MS 38801
(662) 842-2448

To see a listing of all CDF-member dentists, please visit the membership directory at www.cdfms.org.

If your hands bleed when you wash them, then you would be concerned. Likewise it is not normal for gums to bleed when you brush; this is an indicator of an infection. 35.7 million Americans are living with a bacterial infection of the gums known as periodontal disease. This infection attacks the tissue and bone that holds your teeth in place. Periodontal disease has been shown to contribute to the severity of heart disease, stroke, and diabetes. You can help prevent this infection by brushing and flossing daily and also by getting a bi-annual dental check-up.



Main Street Family Dentistry

Dr. Brett Hildenbrand & Dr. Harry Rayburn
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Technological advances in the last twenty years have transformed the field of dentistry. Whether you are a fearful patient, a dental procrastinator, or a dental enthusiast, you'll be



wowed by the new techniques that are making procedures easier, faster, and practically pain-free. One of the most exciting innovations is in the creation of crowns. With Cerec's new technology, your crown is created by a 3-D computer out of pure ceramic while you wait, eliminating that second appointment as well as the temporary crown.

Another innovation is the Single Tooth Anesthesia system or STA. This technology allows injections to be more precise, with improved drug delivery and a higher level of client comfort. Other new advances, like Intra Oral Photography, Digital Radiology, Diode Laser treatments, and others are providing patients more comfort and ease.

Tupelo Smiles

Dr. John Kenney and Dr. Richard Caron
101 Parkgate Dr., Tupelo, MS 38801
(662) 840-1535

Currently, nearly five million children and adults in North America are having orthodontic treatment. For many patients, especially children and teens, a healthy beautiful smile goes beyond good health, it indicates confidence. Not only can orthodontic treatment improve health and overall appearance, patients often experience a tremendous boost to their self-esteem when they can smile and not be embarrassed by the condition of their teeth.



North Mississippi Orthodontic Associates, PA

Dr. Danny Dickey and Dr. Kevin Holman
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Social media's role differs for Miss. businesses

Marketing is an industry accustomed to buzz words. As a matter of fact, I'm pretty sure marketing professionals invented the term "buzz word" in the first place. The biggest buzz right now surrounds social media and its biggest players: Twitter and Facebook. In 2010, advertisers in the U.S. spent almost \$1.7 billion on social media marketing. Fifty-three percent of that investment was made on Facebook.



Josh
MABUS

Across the nation, people are trying to cash in. Books have been written saying social media will change your business. Marketing companies are cropping up, offering paid services to manage social media for your business. Statements like "join the social media revolution" are bombarding business owners and advertisers, leaving them to feel as though they will be left behind if they don't make it on the bandwagon soon.

But what does this mean for Mississippi?

If you're a local business and draw most of your traffic from local consumers, there are some numbers you should consider.

According to twellow.com, the Twitter Yellow Pages, only 0.55 percent of Mississippians use Twitter as of October. Using Facebook's statistic engine, blogger Nick Burcher reports that Mississippi Facebook usage is at 27.8 percent as of July. Facebook's pressroom states, "50 percent of our active users log on to Facebook in any given day." That means that only 13.9 percent of Mississippians may log into Facebook today. It's easy to say that

Facebook has a commanding lead over Twitter, but neither touches an overwhelming portion of the population.

But what about growth?

Website traffic monitor Compete.com reports Facebook usage actually dropped 1.5 percent in the U.S. from December to January. Questions about information security are cited for the drop in usage. Twitter growth is estimated at less than 8 percent for Mississippi in 2011.

But it's free, right?

While it is true that social media doesn't require a monetary investment, there is a significant investment of time to enjoy any success. Few small business owners have the free time needed to devote to this. There are many companies charging to manage Twitter and Facebook communications for you. I suggest you take a hard look at the usage numbers in the areas you wish to market before going this route.

So what does all of this mean?

Mississippi just doesn't have the numbers for social media to be a marketing juggernaut for those who rely solely on local business. In other parts of the nation, social media has more impact. Other states like Washington, Illinois and Georgia boast Facebook usage at more than 50 percent of the total population. If your market expands outside of Mississippi, social media could be a valuable part of your marketing plan.

Any business looking at social media marketing should heed its current value and keep this in perspective when creating a marketing plan. Of all the marketing tools at your disposal, paid or free, social media has a weak potential audience. Mississippi has strong support for its local media like television, newspaper and radio.

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.

BRIEFING

LEE COUNTY

Express Employment lands 100 clients for first time

■ TUPELO - For the first time in its 23-year history, the Tupelo office of Express Employment Professionals recently worked with 100 clients in its Northeast Mississippi territory.

The Tupelo office is one of more than 500 locally-owned franchises of Express Employment Professionals in the U.S. and Canada.

Fewer than 10 of those offices have ever achieved this record of serving 100 client companies in a week in the 25-year history of the Oklahoma City-based Express operation.

Julianne B. Goodwin, the owner of the Tupelo office, said it works with a variety of clients including banks, factories and hospitals and puts about 400 people to work daily.

ICC gets grant for summer manufacturing camp

■ TUPELO - Itawamba Community College has received a \$2,500 grant for its 2011 Nuts, Bolts & Thingamajigs summer manufacturing camp from the Foundation of the Fabricators and Manufacturers Association.

The Tek2Go-Manufacturing the Future camp will be from 8 a.m. to 2 p.m., June 13-17 at the ICC Tupelo campus.

Applications for the advanced manufacturing

camp are being accepted from boys and girls ages 12 to 16. Cost of the camp is \$59, and scholarships are available.

The camp is sponsored by the Community Development Foundation, Hawkeye Industries and Itawamba Community College in partnership with Nuts, Bolts and Thingamajigs.

For more information, call Todd Beadles at (662) 842-4521.

PONTOTOC COUNTY

Ashley awards \$10,000 for improvement Ideas

■ ECRU - Ashley Furniture recently awarded \$10,000 to four employees through its Idea Network, a program designed for employees to submit their ideas on ways to improve the products and processes at the company.

Last year, Ashley had 2,021 ideas submitted by employees. With 326 of these ideas being put into practice, Ashley awarded their employees \$23,390 for their improvements.

Also, Ashley held a year-end contest awarding an additional \$10,000 to employees who had implemented ideas throughout the.

Those winners were assembly trainer Danny Mayo, who was awarded \$500; assembly trainer Scott Welch, awarded \$500; assembly worker Robert Gaines, awarded \$4,500; and frame mill worker Katrina Victory, awarded \$4,500.

Daily Journal reports



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The art of a contract can determine success

A contract is the foundation of all business relationships. The purpose of a contract is to clearly specify in detail the contracting parties' rights and obligations. Many people take the contracting process for granted, using preprinted fill-in-the-blank forms or simply signing an "agreement" in which the parties sketch out a few basic business points. In some cases, those arrangements may be sufficient. However, all deals have unique characteristics or forces driving them and usually require a customized approach.

Preprinted contracts often do not capture the true nature of a business deal because a form contract is at its core a generic document. If a dispute arises, the parties are often left arguing over words on paper that never were meant to apply to their particular business transaction. Likewise, a "simple agreement" containing only business points rarely addresses all necessary items with the clarity they require in order for the parties to clearly understand who does what, when, where and how and what the consequences are for failure to perform.

A properly drafted contract is a document specifically tailored for each business transaction. There are standard provisions that should be included in contracts, but for the most part, a



**Bill
TURNER**

contract should focus on and address the idiosyncrasies of a particular transaction.

I'll briefly describe the various parts or sections of a typical contract.

■ **Preamble** – Contains the title of the document, the names of (and identifying information about) the contracting parties and the date of the agreement.

■ **Recitals** – Summarizes what the parties are doing in the contract and why they are doing it.

■ **Statement of consideration** – In order for a contract to be enforceable, the parties must exchange something of "value" or forebear a legal right. This section must contain a statement of consideration.

■ **Definitions** – Defines words that will be used throughout the contract. This is a very important section, because definitions can change the entire complexion of a transaction.

■ **Action items** – Contains language explaining what, when, where and how the main objective of the contract is to be performed.

■ **Representations and warranties** – Provides statements of fact as to the status of various legal and business matters as of the signing of the contract. Incorrect or untruthful statements can lead to rescission of the contract or monetary damages, depending on the circumstances.

■ **Covenants** – Contains promises and directives for the parties' performance. Failure to perform can lead to monetary damages.

■ **Conditions precedent** – Details things that must happen before a party is obligated to perform under the agreement.

■ **Breakup** – Not all contractual relationships work out. This section addresses under what conditions and how a contract may be terminated and the consequences of termination.

■ **Boilerplate** – This is a fairly standard section, but the parties must customize it to address their transaction. An example is whether a contract dispute must be settled in the courts or by mediation.

■ **Signature** – The signature block should be structured to contain the signature of each contracting party or the representative or officer of a contracting company. Some documents

also require that documents be signed before witnesses or a notary public.

■ **Schedules and exhibits** – Schedules and exhibits are typically attached to the end of a contract, identifying assets, list of items or property, or other matters which are better presented outside the body of a contract.

Not all contracts will contain each of the sections described above but many will.

A contract is more than just a collection of words which have little meaning in the "real world." A well-drafted contract provides certainty to a business relationship and can be the foundation for a profitable venture. A poorly drafted contract, on the other hand, can turn a well-meaning business relationship into an adversarial relationship if the parties interpret the contract differently and the contract does not provide the necessary clarity for the parties to resolve their differences. There is an art to writing contracts.

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

BRIEFING

PONTOTOC COUNTY

Several NEMS businesses win awards for support

■ **ECRU** – Several Mississippi businesses and employers were honored recently during the Mississippi Committee of the Employer Support of the Guard and Reserve.

Each year, soldiers and airmen of the National Guard and Reserve nominate their employers for recognition because of the support given them while serving their country.

This year's awards included the Seven Seals Award, for significant achievement or act and evidence of support over time; the Above and Beyond Award, for those who have gone above and beyond the legal requirements of support for troops and the Pro Patria Award, presented to a company whose actions epitomize outstanding support of its Guard and Reserve employees.

Among the Seven Seals Award winners in Mississippi were Ashley Furniture of Ecu and Tronox of Hamilton.

FNC Inc. of Oxford, Chick-Fil-A of Oxford, Gulf States Manufacturing of Starkville, the Starkville Fire Department and the Corinth Police Department received Above and Beyond Awards.

The Pro Patriot Award was presented to Ban-

corpSouth of Tupelo.

OKTIBBEHA COUNTY

MSU equips volunteers to be money mentors

■ **STARKVILLE** – Those interested in learning to help people in their community cope with tough financial situations and become wise consumers should plan on attending a Mississippi State University videoconference on April 15.

The MSU Extension Service is offering Money Mentor Volunteers training from 9 a.m. until 4 p.m. at Extension offices in Cleveland, Grenada, Magnolia, Raymond, Starkville and Verona. The training is free, and no prior experience is needed to participate.

Money Mentors are trained to share Extension's money management educational initiatives with families, particularly those with limited incomes. The trainers will prepare volunteers by covering topics such as basic money management, getting out of debt, and preventing or solving consumer problems.

Those interested in the training must complete an application by April 8. For more information and to get application materials, visit <http://msucares.com/fm>, or contact Bobbie Haffett at (662) 325-3080 or bobbies@ext.msstate.edu.

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What's stranger than refusing free money?

On March 29 of last year, the Washington Post reported that the Clay Mathematics Institute of Cambridge, Mass., had awarded \$1 million to Grigori Perelman of St. Petersburg, Russia, for his proof of the Poincaré conjecture, a problem that mathematicians had wrestled with for more than a century.

Also on that day, Judge Robert W. Sweet of the U.S. Southern District Court of New York invalidated patents held by Myriad Genetics and the University of Utah Research Foundation, saying that the genes covered by the patents occurred naturally and therefore were not patentable. Sweet did not stop there – he also ruled that the patented techniques Myriad had developed to test for breast cancer genes were mental processes, not intellectual property.

What do the two events have in common? Not a whole lot. But the contrast is remarkable.

With the successful mapping of the human genome, pharmaceutical and biological research companies have invested huge amounts of money in research and have received millions of



**Ted
HOLT**

TECHTALK

patents covering genes and genetic therapies. I have read that these organizations have patented and legally own at least 20 percent of the human genome. These companies have used their patents to prevent other companies from developing tests and treatments for the patented genes.

Patenting of genes dates back to 1980, when the Supreme Court opined that man-made organisms were patentable, even if they were developed from human DNA. Since that decision, researchers have interpreted the ruling broadly.

Perelman's accomplishment is astonishing, but what I find more astonishing is that Perelman did not accept the money. As if that was not astonishing enough, consider that Perelman had been unemployed for some four years at the time of the award and was

With the successful mapping of the human genome, pharmaceutical and biological research companies have invested huge amounts of money in research and have received millions of patents covering genes and genetic therapies. I have read that these organizations have patented and legally own at least 20 percent of the human genome. These companies have used their patents to prevent other companies from developing tests and treatments for the patented genes.

living with his mother in a nondescript apartment. If you can stand more astonishment, then let me tell you that this was not the first award that Perelman had turned down.

This guy must be nuts. He's undeniably eccentric. Perelman has been offered professorships at several top universities, including Princeton and Stanford, and has refused all of them, preferring to live and work on his own terms.

But Perelman turned down the prize money because he claimed that he did not deserve the award any more than others who had preceded him and upon whose work he had built, especially American mathematician Richard Hamilton.

Call Perelman crazy if you wish, but the idea of patenting a component of

the human body (or another form of life) sounds even more bizarre to me than Perelman's refusal to accept money he did not feel that he had earned.

I am encouraged to see that one court has challenged the legal precedent for the patenting of genes. Supreme Court rulings of the past have been reversed. The case of *Dred Scott v. Sandford* is a notable example.

Thanks to Sweet, I have hope that the patenting of genes will someday be nothing more than a few paragraphs in history books.

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

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BRIEFING

OKTIBBEHA COUNTY

Women-for-ag conference set for April 12-14 at MSU

■ STARKVILLE – Mississippi women involved in agriculture are invited to share ideas and develop new ways to make their businesses more profitable at a Mississippi State University conference.

The 2011 Mississippi Women for Agriculture conference is April 12-14 at the Bost Extension Center on the MSU campus. The conference registration fee is \$50, and attendees will have the option to choose either an annual or lifetime membership.

Participants will get the opportunity to learn about managing finances in the current economic environment and find out how the Mississippi Market Maker initiative can increase the visibility of their businesses. There also will be an interactive agriculture and forestry tour. New this year is a Mississippi Commissioner of Agriculture and Commerce candidates' forum. Candidates Cindy Hyde-Smith, Max Phillips and Dannie Reed have confirmed that they will participate in the forum.

The highlights of this year's conference will be the presentation of the Dianne Evans Lecture Award and the official kickoff of the Women for Agriculture organization.

Registration forms are available at local county Extension offices and can be downloaded from

the MWA website at msucare.com/womenforag. For more information, contact Alan Barefield at (662) 325-7995 or womenforag@ext.msstate.edu.

CHICKASAW COUNTY

April 23 seminar will focus on equine issues

■ HOUSTON – A comprehensive April 23 seminar will give horse owners the opportunity to learn about issues related to their animals' health.

The Mississippi State University Extension Service and the Chickasaw County Agricenter are sponsoring "Hooves, Manes and Tails: Equine Seminars and Exhibits" at the county agricenter near Houston. The event will begin at 8:30 a.m. and conclude around 3 p.m.

Topics include hay and forage production; hoof care; parasites, vaccinations and dentistry; proper feeding techniques; emergency first aid for the trail rider; and equine sports medicine.

Preregistration is \$10 per person or \$30 per family by April 15. Contact any county Extension office for more information. The Chickasaw County Extension office can provide registration information at (662) 456-4269 or scottc@ext.msstate.edu.

The Chickasaw County Agricenter is located at 800 Starkville Road, about 1.5 miles south of Highway 8.

Daily Journal reports

Housing

Continued from Page 2

15 years before getting out of the business this year.

Now on the supply side of the housing industry, Holder said last year actually was one of his busiest years to build homes.

But with the economy still struggling, the housing market still climbing out of a rut and more builders getting into the business, Holder was ready to get out.

"I can go home and watch TV now," he said with a laugh. "There's more competition out there, but the pie's not as big anymore."

Morgan agreed that builders in the area are holding back a little more. Because appraisals may not be coming in high enough to eke out a profit, builders don't want to take the risk of sitting on an unsold home for too long. In addition, lenders are more reluctant to loan money for the same reasons.

Shelley Shipke, executive vice president of the Homebuilders and Remodelers Association of Northeast Mississippi, said materials prices also have hit builders hard.

"How do you quote a price when lumber prices can change at any time?" she said. "If you quote a price

that's good for six months, but it takes longer than six months to build and the prices have gone up, what do you do with the extra costs? It's an ugly Catch 22 that builders are in."

At least buyers qualified to buy a home have good rates if they're in the market to buy a home. The key, of course, is qualifying for a loan.

Mortgage rates remain at or near historic lows, but getting banks and other financial institutions to lend the money is still a bit of a challenge, some say.

Norma Cother, owner of Crye-Leike Realty in Tupelo, thinks things have loosened up a bit.

"Lenders are really working hard to get people qualified in the marketplace," she said. "The requirements haven't changed that much. Credit scores aren't having to be quite so rigid as last year, and the overall confidence in Northeast Mississippi is still strong."

Noted Landis, "Technically our market remains steady, but sluggish. Sales continue to be driven by the factors of location, condition and price. Buyers remain cautious but recognize good pricing and overall value and are picking up the 'deals.'"

The Associated Press contributed to this report. Contact **Dennis Seid** at (662) 678-1578 or dennis.seid@journalinc.com



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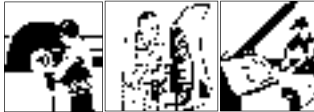
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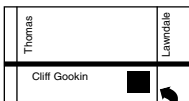


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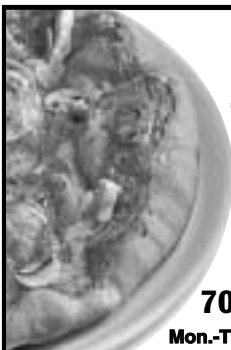
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