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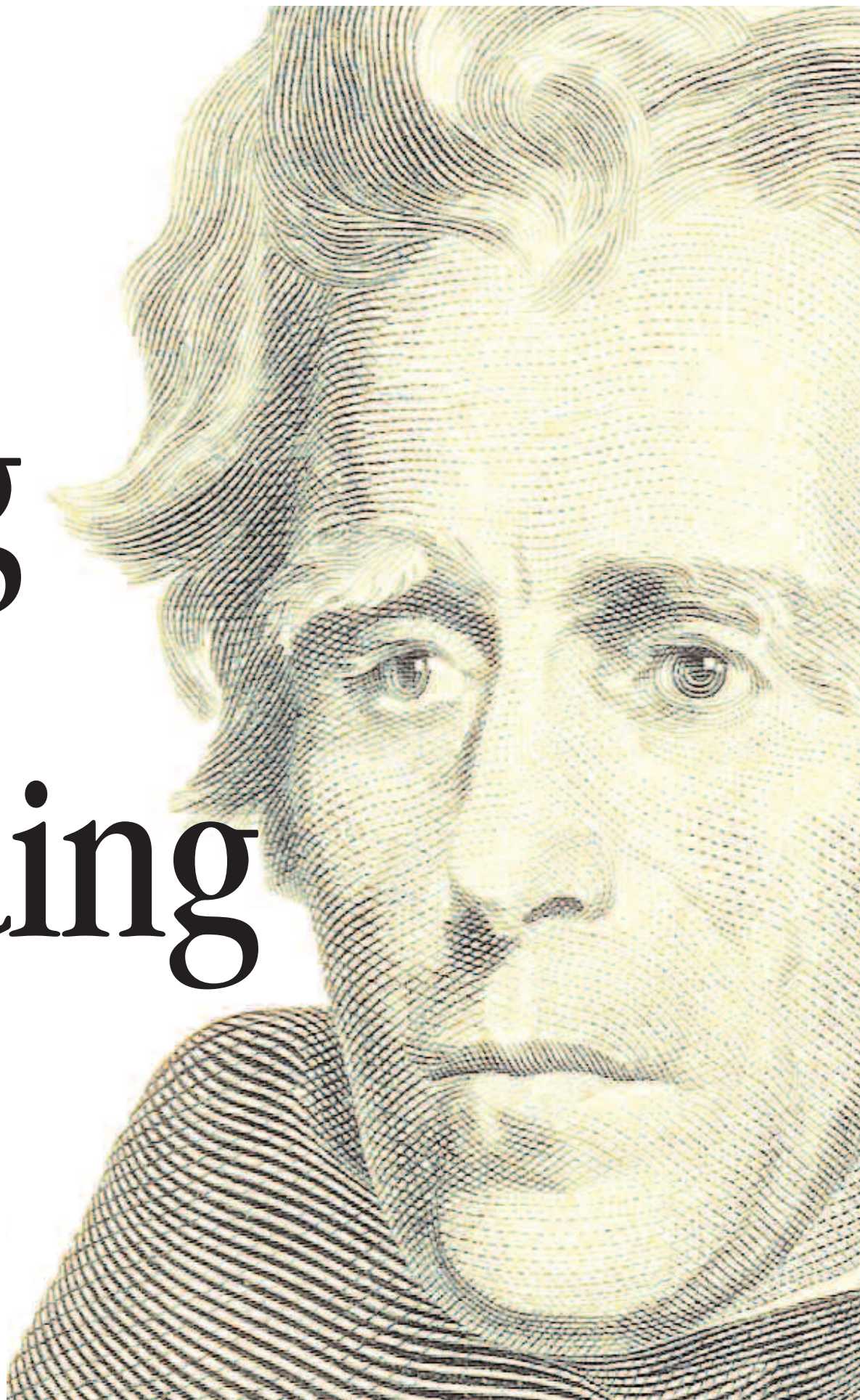
# Business Journal

A MONTHLY PUBLICATION OF JOURNAL PUBLISHING AND THE COMMUNITY DEVELOPMENT FOUNDATION

DECEMBER 2009

# Saving vs. Spending

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# Community banks are vital to the state

**W**hen asked to describe the future of banking in Mississippi, one could easily use the old cliché “cautiously optimistic.” However, delving into the details of our state's financial institutions and what lies ahead for our industry is much more complex than just two simple words.

Before we can properly lay out what 2010 and beyond may hold, we need to define just exactly how we came to where we are today and why community banks, in the truest sense, still are extremely vital to Mississippi's communities.

Nearly two years ago, the financial industry began to have trouble. Credit issues primarily resulting from the origination, selling and the bundling of sub-prime mortgages to investment bankers coupled with risky derivatives trading started a downward spiral that eventually resulted in massive government intervention. This spiral, along with a crash in real estate values and consumer spending,

created the recession of which we are all well aware. As a result, many community banks have been impacted. However, I believe we are beginning to see the way out.

About 125 banks have failed this year. Market Watch recently reported that the last time more than 100 banks failed in a single year was 1992. Banks in Georgia account for one-fifth of all U.S. institutions closing in 2009, with 21 failures, followed by Illinois (19), California (14) and Florida (9). The good news is no failures have been in Mississippi.

So how has Mississippi weathered the storm?

■ First, Mississippi's “Main Street” banks are vastly different from the investment banks of Wall Street. Our banks are built on traditional conservative banking practices: loans, deposits and client service. These business lines might be boring to the high-flying risk-taking investment bankers on Wall Street, but this rock solid approach is the reason we're still



E. Robinson  
**McGraw**

Georgia, Florida, Nevada and California. While Mississippi didn't experience the major boom, it has not experienced the major bust as well. Too often, slow and steady still wins the race.

■ Third, Mississippi banks and bankers are the bedrocks, both corporately and individually, of their communities. Bankers across our state give their time, resources and money to nonprofit business and civic organizations. Strong banks will continue to build strong communities.

going strong today.

■ Second, the states listed with the most failures were the “boom” states before the recession. Everyone wanted to find real estate and banks in

## Staying steady

Mississippi should not experience the widespread failure with its banks that has impacted much of the country. Through sticking to tried and true banking practices, staying steady throughout the boom and bust cycles and being community minded organizations, Mississippi banks have been able to survive and should flourish as the recession begins to thaw.

Speaking of this “thawing” recession, Mississippi banks are getting a fresh look from investors. Long struggling with the past perceptions and reputational issues – fairly or unfairly – associated with being located in Mississippi, our banks learned to rely on themselves and conservative practices.

Now, due to our strength and stability, many are beginning to take notice. But just don't take my word for it. Banking analysts from some of the country's top financial firms have rated Mississippi's four largest publicly traded banks as being

among the top banks in the Southeast as well as the entire nation. Our smaller community banks are holding their own as well. Again, when you do what's right and stick to what you know – you will be successful and people will eventually take notice. Mississippi banks, both big and small, have done just that.

Going forward and into 2010, there probably will be some mergers and possibly even a bank failure or two coupled with some FDIC-assisted combinations. But on the whole, we should all be proud of our Mississippi banks and how they've weathered the storm. The clouds are beginning to clear and I'm “cautiously optimistic” that we're looking at a bright future within the Mississippi banking industry and the communities we serve.

E. Robinson McGraw is chairman, president and CEO of Renasant Corp. and Renasant Bank. He also is serving as chairman of the Mississippi Bankers Association for 2009-2010.

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# Saving vs. spending

One is built for the short term, while the other has benefits in the long term

By Dennis Seid

BUSINESS JOURNAL

The cart before the horse.  
The chicken or the egg.

Save your money or spend it?

Until the recession clamped down on the economy and consumer spending, the savings rate of U.S. households was meager, running about 2 percent starting in early 2005.

The rate even dipped at or near negative territory as spending took priority over socking away money for the future.

Then came the start of the recession in December 2007. Homes no longer served as personal ATMs, credit got squeezed and people started losing jobs.

In May of this year, the savings rate reached 6.4 percent,

the highest in 15 years.

According to The New York Times Magazine, the average American household is expected to save about \$4,600 over the year.

And that's a good thing, economic experts say.

Savings is key to one's financial future. Spend all your money now and you don't have one.

But as signs suggest that the recession is over and the economy is slowly improving, maybe Americans haven't learned their lesson and are opening their wallets again.

The savings rate dipped to 4.4 percent in October, matching January's rate.

Many economists think that to spur the economy, Americans need to shop. Consumer spending makes up about 70

percent of the gross domestic product and is the engine that makes the U.S. economy go. Continued high savings would slow down a recovery.

**Many economists think that to spur the economy, Americans need to shop.**

Even the federal government saw the need to spend, injecting nearly \$800 billion to help "stimulate" the economy.

"In the short term, we need to spend," said Charles Campbell, an professor of economics at Mississippi State University. "Long term, it's good to be saving. I'm not saying everybody needs to spend, because not everybody can afford to. But anything we can to help the recovery, such as creating jobs, is

important."

But many economists and analysts think that the severity of the recession has changed the way Americans think about money and that they'll continue to save.

The recession wiped out nearly \$13 trillion in household wealth, the biggest drop in postwar history. Homeowners lost more than \$5 trillion in equity. Feeling that, Americans understandably held on to their purse strings a little tighter.

A recent MetLife survey showed two-thirds of respondents have reduced spending on non-essential purchases.

Fifty-seven percent say they intend to build an emergency fund. About 17 percent said they actually saved more, 15 percent consulted a financial

adviser and 15 percent diversified their investment portfolio.

Campbell doesn't disagree that Americans need to be saving more. But for him and other economists, spending more now will result in more savings later, as money gets into the pockets of employers and employees.

The federal stimulus was meant to do just that, he said.

But Campbell acknowledged stimulus spending also creates deficits, a problem that must be tackled.

"But you have to look at it this way," he said. "Companies go into debt to invest for the future, to create jobs, to make money in order to pay off that debt. The same thing applies to the government. And in the long term, it's important to pay off debt."



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# Succession planning is too often overlooked

By Dennis Seid

BUSINESS JOURNAL

"Keeping it in the family" doesn't always apply when it comes to running a business.

Less than a third of all family-owned businesses survive into the second generation, and only 12 percent make it to the third generation. Only 3 percent are still running as fourth-generation or older.

Business survival depends on many factors, but one that's often overlooked is succession planning. More businesses than not lack a plan that maps out who will be running operations after the principals are gone.

Lack of succession planning has much to do with not wanting to think about the end.

"Nobody wants to face their own mortality," said Oscar Atkinson, an associate with SEACAP Financial, an advisory company for family businesses based in Memphis.

Atkinson led a free succe-

sion planning seminar in Tupelo this week.

"People don't tank to face death," he said. "They hope to work hard and that things will somehow work out. But if there's no plan, it's very difficult for that business to continue. Often, businesses are based on relationships with the owner. And if the owner is gone, the relationships often go with them."

Succession planning means finding the people – who may or may not be related to the owner – who will run the business after the principal owner

or owners are no longer part of the business.

"It should involved the people with stakes in the game, the decision-makers," Atkinson said.

## Lots of money involved

The Family Business Review says family-owned businesses make up 80-90 percent of all business enterprises in the U.S., contributing nearly two-thirds of the country's GDP and employing more than 60 percent of the work force.

But nearly a fifth of those businesses don't have any es-

tate planning other than writing a will. Only 37 percent have a written strategic plan.

Stephen A. Miles, vice chairman and managing partner in executive research firm Heidrick & Struggles' leadership consulting practice, recently wrote in Forbes magazine that most businesses don't do all they should to pick the right CEO.

Transitions "historically have not been well done," he said. "When there's an internal succession, too often the outgoing CEO has had the largest –or only – influence on the

process. He (or she) has too often made one of two mistakes, either choosing someone in his own likeness when what the company really needed was someone different, or choosing someone of lesser stature to preserve his own legacy.

"When a board has been able wrest control of the succession from the CEO, it too often has instantly gone outside to recruit someone from another company. That is often an overcorrection. Very able candidates may exist inside. And they may present much less of a risk than an outsider."

And that's why it's important to get the management and ownership team of a company to talk about the future, to decide where the business needs to go

"It's important to develop a plan for continuing the business and that it can continue to thrive," Atkinson said. "You can't do that without a plan."

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# Chamber Connection

A publication of Journal Publishing and the CDF Chamber Division – December 2009

## Business to Business Connection and Taste of Tupelo to be Held January 26-27

**T**he fourth annual Business to Business Connection trade show and Taste of Tupelo event will be held Tuesday, January 26 through Wednesday, January 27, 2010 at the Bancorp-South Arena. Produced by the Community Development Foundation, booth spaces for the 2010 event can be reserved now.

“The Business to Business Connection is not a consumer’s market. This is a market for businesses to connect with other businesses. We encourage your buyers and purchasing agents to attend this event to see all of the products and services that are available right here in Tupelo/Lee County,” said Barbara Smith, vice president of chamber division, CDF.

The Business to Business Connection is a regional business-to-business and business-to-consumer trade show. The “Connection” will offer businesses and industries an opportunity to provide product demonstrations, complimentary samples, and first-hand information about their goods and services. This networking event for businesses of all sizes is a must-attend experience for everyone in the business community.

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

Booth space for the “Connection” can be reserved by contacting the Community Development Foundation at (662) 842-4521 or online at [www.tupelochamber.com](http://www.tupelochamber.com). Booth prices for CDF members start out at \$500. Non-members may purchase a booth for \$650. Booths are reserved on a first come, first served basis and must be paid in full by Friday, January 15, 2010 to ensure that your business is included in any event marketing and advertising.

The 2010 “Connection” will feature two free seminars on the floor of the BancorpSouth Arena, on Wednesday, January 27, presented by John K. Lindsey of Lindsey & Associates, Phoenix, AZ. Lindsey will conduct the seminars as a follow-up to last year’s “How to Generate Business in Tough Economic Times.” This year’s seminars, “Seven Remedies for Business Survival,” will cover conventional and unconventional ways to survive these tough economic times.

“We are undergoing a dramatic paradigm shift in consumer shopping and spending; and unless businesses make dramatic changes to adjust to these changes, they will not survive,” said Lindsey. “During the workshops, we will prescribe seven remedies that will help businesses survive: The



Power of a Positive Mental Attitude; Positioning A Business In The Marketplace; Creating Customer Delight; Keys To Effective Advertising; The Power of Social Media; The New Dynamics of Business Promotion; and Becoming An Innovation Leader.”

As an added feature this year, the Community Development Foundation will also host a free seminar for all businesses that have reserved a booth for the “Connection” on Wednesday, January 13 at 4:00 p.m. in the CDF boardroom, on how to successfully participate in a trade show. An expert in her field, Carey Snyder, owner of Snyder and Company, will share with participants how to properly market your business to trade show attendees.

For more information on the 2010 Business to Business Connection and Taste of Tupelo, please contact the CDF office at (662) 842-4521.

**Reserve your booth  
today for the 2010  
Business to Business  
Connection!**

Visit us online at  
[tupelochamber.com](http://tupelochamber.com)  
or call the CDF office  
at (662) 842-4521.

# Chamber focus

Dear Friends:

Congratulations to Beverly Bedford, co-owner of Honda of Tupelo, on her recognition as Ambassador of the Quarter. The CDF Ambassadors are our goodwill emissaries and they do a superb job of attending ribbon cuttings and welcoming our new members and businesses to the area.

The Business to Business Connection trade show and Taste of Tupelo is scheduled for January 26 -27 at the BancorpSouth Arena, and booth registration forms have been mailed to our membership. The trade show gives businesses an opportunity to market their products and services to other area businesses. Often times businesses go outside of the area to purchase services or products that can be purchased locally. When you buy locally, it's a guaranteed return. If you are interested in getting a booth, call the CDF office at 842-4521.

Plans are being made for the NEMS Economic Forecast Conference scheduled for January 20, 2010. An informative program is being planned by the committee, chaired by Charles Russell of Trustmark Bank. The speakers include Dr. Loren C. Scott, President of Loren C. Scott & Associates; Phil Hardwick, Stennis Institute of Government for Mississippi State University; and Chris Rogers, CDF Chairman. Invitations are being mailed later this month.

We hope you are taking advantage of CDF's



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new ChamberAdvantage program. Simply look for the ChamberAdvantage sign in the window of area CDF businesses. If you or your employer is a member of CDF, you will receive additional discounts or services that only CDF members are eligible. Before you go shopping, check out the businesses offering the discounts at

[www.cdfms.org/chamberadvantage](http://www.cdfms.org/chamberadvantage).

As we enter into this holiday season, CDF is mindful of our many blessings and thankful and appreciative to all of our members for their continued support. And, that is exactly the reason we hosted Member Appreciation Week last month. We ask for your continued support as we all work together for a prosperous 2010.

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

Vice President of Chamber Services

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

CDF is governed by a 59-member Board of Directors. The Executive Committee is composed of the CDF Officers and eleven additional members of the Board. CDF's goals and objectives are accomplished through the efforts of members appointed to committees operating under one of CDF's three divisions: Chamber Division, Economic Development Division, and Planning and Property Management Division.

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# Bedford Named Ambassador of the Quarter

Beverly Bedford has been named CDF Ambassador of the Quarter for the second quarter of 2009-2010. The CDF Ambassadors serve as official representatives of the Community Development Foundation and assist the staff by attending ribbon cuttings and groundbreakings, recruiting new CDF members, and participating in a member retention program.

For over 30 years, Bedford has run Honda of Tupelo with her husband Bill, a business that they own together. A staple on Daybrite Drive, the dealership offers Honda motorcycles, ATVs, scooters, generators, lawn mowers, motorcycle trailers, and weed eaters. Honda of Tupelo also carries all types of Honda parts and accessories, as well as leather ware, helmets, rain suits, and boots. A participant in the Chamber-Advantage member to member affinity program, Bedford understands the importance of doing business with other CDF members and feels that the CDF Ambassador program provides a valuable networking tool for her as a business owner.

"I love being a CDF Ambassador because I meet so many new friends and get to visit with friends that I have



Pictured, Jennie Bradford Curlee, CDF, presents the Ambassador of the Quarter award to Beverly Bedford, Honda of Tupelo.

known for a long time," said Bedford. "I enjoy going to all of the ribbon cuttings and learning about new businesses that are moving into this area."

2007-2008's CDF Ambassador of the Year, Bedford has served as Vice Mayor of the City of Saltillo, where she was an Alderman for over 22 years. During her

time of service, Bedford earned Certified Municipal Official status, Advanced Municipal Certification, and Professional Municipal Certification through the Mississippi Municipal League. Bedford was also inducted into the Mississippi Municipal League Hall of Fame.

The mother of two and grandmother of six, Bedford has served as a CDF Ambassador since 2006. As a goodwill emissary of CDF, Bedford attended 20 out of 23 record ribbon cuttings since August. She also volunteered during the 3rd Annual CDF Membership Golf Tournament and Member Appreciation Week. Through the efforts of Bedford and the other Ambassadors, CDF is able to meet the needs of even more of its member investors.

"The Ambassadors are great people and we encourage each other. The CDF staff members are all great to work with and I feel that the Ambassadors contribute greatly to the CDF program of work," said Bedford.

For more information on the CDF Ambassadors Club or to find out how your business can have an Ambassador, please contact Jennie Bradford Curlee at (662) 842-4521.

## AMEDISYS HOSPICE



In honor of National Hospice Awareness Month, and to celebrate the opening of their location in the Spanish Village, Amedisys Hospice held a ribbon cutting. Pictured on the front row are: Emily Addison, CDF; Lou Ann Kidd, Amedisys Hospice; Brother Danny Rushing, Amedisys Hospice; Councilman Fred Pitts; Jim Bivens, Amedisys Hospice; Kim Raines, Amedisys Hospice; Annette Morgan, Amedisys Hospice; Barbara Wise, Amedisys Hospice; Amanda Tension, Amedisys Hospice; Lisa Hurd, Amedisys Hospice; Holly Boyd, Amedisys Hospice. Pictured on the back row are: Bea Luckett, J. Guyton Group Realty; Barbara Smith, Tupelo Airport Authority; Jane Myers, Wiggles & Wags Pet Sitting; Richard Carleton, Mall at Barnes Crossing; Cindy Bryant, LSI Human Resource Solutions; Toby Hedges, Shelter Insurance; Johnna Moore, WTVA/WLOV/WKDH; Scott Medlock, The McCarty Company; Blair Hill, Master Hospitality; Bill McNutt, WLM Insurance, LLC; Ben Martin, RE/Max Associates Realty; Leslie Baker, Premier Bride of Mississippi/Mother and Child; and Waurene Heflin, Crye-Leike Realtors. Amedisys Hospice is located at 144 South Thomas Street, Suite 105 in Tupelo and can be reached at 662.620.1050.

## TUPELO RECYCLING



A ribbon cutting was held to celebrate the opening of Tupelo Recycling's new facility. Pictured at the event are: Greg Giachelli, CDF; Bryan Denton, Tupelo Recycling; Councilman Jonny Davis; Jonathan Denton, Tupelo Recycling; Ed Traylor, Tupelo Recycling; Prentiss Gray, Tupelo Recycling; Mayor Jack Reed, Jr.; Fred Agnew, Tupelo Recycling; Camille Dickerson, Tupelo Recycling; Chris Gates, Tupelo Recycling; Donnie Davis, Tupelo Recycling; Robbie Branch, Tupelo Recycling; and Supervisor Bobby Smith. Tupelo Recycling is located at 669 Westmoreland Drive in Tupelo and can be reached at 662.407.0708.



## SGK PET DESIGNS



To celebrate the grand opening of SGK Wholesale Pet Designs a ribbon cutting ceremony was held. Pictured on the front row of the event are: Waurene Heflin, Crye-Leike Realtors; Beverly Bedford, Honda of Tupelo; Rhonda Sanderford, SGK Wholesale Pet Designs; Debbie Clark, SGK Wholesale Pet Designs; Councilman Fred Pitts; Councilman Markel Whittington; Sheila Ray, SGK Wholesale Pet Designs; and Jennie Bradford Curlee, CDF. Pictured on the back row are: Veleka Ball, CB&S Bank; Connie Snell, My Elegant Clutter; Jane Myers, Wiggles & Wags Pet Sitting; Joe Nobles, Tupelo Radio Broadcasting; Scott Medlock, The McCarty Company; Toby Hedges, Shelter Insurance; Les Perry, North Mississippi Medical Center; Blair Hill, Master Hospitality; Randy Harris, M&F Bank; Cheryl Land, Land Sonnier, PA; Richard Carleton, Mall at Barnes Crossing; Leslie Baker, Premier Bride of Mississippi/Mother and Child; Barbara Smith, Tupelo Airport Authority; and Rebekah Hebert, CDF. SGK Wholesale Pet Designs is located at 516 South Gloster Street in Tupelo and can be reached at 662.844.4122.

## AMERICAN CANCER SOCIETY



A ribbon cutting ceremony was held at the American Cancer Society (ACS) at 607 West Main Street, Suite C in Tupelo. Pictured on the front row of the event are: Kimberly Hughes, ACS; Angela Brown, ACS; Monique Whitfield, ACS; Linda Ball, ACS; Elizabeth Fair, ACS; Janet Watson, ACS; Anita Hill, ACS; Mayor Jack Reed, Jr.; Councilman Mike Bryan; Sheila Home, ACS; Kim Easterling, ACS; Melonie Counce, ACS; and Emily Addison, CDF. Pictured on the back row are: Waurene Heflin, Crye-Leike Realtors; Jane Myers, Wiggles & Wags Pet Sitting; Beverly Bedford, Honda of Tupelo; Mike Maynard, Weatherall's, Inc.; Cindy Bryant, LSI Human Resource Solutions; Barbara Smith, Tupelo Airport Authority; Scott Medlock, The McCarty Company; Louis Conley, Renasant Bank; Carolyn Moss, Comfort Inn; Toby Hedges, Shelter Insurance; Cindy Black, Prudential 1st Real Estate; and Blair Hill, Master Hospitality. The American Cancer Society can be reached at 662.844.8544.

## Small Business Boot Camp

### "How to Start & Grow Your Small Business"

January 28 through March 25, 2010  
Thursdays from 6 - 8 p.m.

To register, call 1(800) 725-7232. The deadline to register is Tuesday, January 26.  
\*Registration is limited to the first 40 people.\*

#### The following workshops will be offered:

- |         |   |
|---------|---|
| Jan. 28 | Keys to Small Business Success  |
| Feb. 4  | First Steps - Starting Your Business                                      |
| Feb. 11 | How to Write A Business Plan  |
| Feb. 18 | Marketing/Secrets of Advertising  |
| Feb. 25 | Management - Planning, Organizing, Leading, and Controlling Your Business |
| Mar. 4  | Understanding Financial Statements  |
| Mar. 11 | Attracting, Selecting, & Training People                                  |
| Mar. 18 | Next Steps - Growing Your Business  |
| Mar. 25 | Programs for Minorities & Women   |

All sessions will be held at the Renasant Center for IDEAs  
398 East Main Street  
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**RENASANT CENTER for IDEAs**  
Tupelo/Lee County Regional Business Incubator



MSBDC is a member of the Mississippi Small Business Development Centers (MSBDC) network. MSBDC has assisted Mississippi businesses since 1981. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. To pre-register for an event, please contact: Jo Ann Harris, 788 Hawthorn Road, Uniontown, MS; visit our website at: <http://www.msbdc.org>; e-mail: [joaharris@msbdc.org](mailto:joaharris@msbdc.org); or call (in MS only) 1(800) 725-7232 or (662) 913-1291.

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

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## Mayor's Job/Economic Task Force Creates Card for Job Seekers



### TUPELO WORKS!

[www.tupelojobs.com](http://www.tupelojobs.com)  
[www.careerbuilder.com](http://www.careerbuilder.com)  
[www.monster.com](http://www.monster.com)  
[www.nemissjobs.com](http://www.nemissjobs.com)

For a listing of local employment agencies please go to [www.cdfms.org/chamber](http://www.cdfms.org/chamber), click membership directory, then click employment agencies.

This information is provided on behalf of the Mayor's Job Force/Economic Task Force.

**Tupelo WIN Job Center: 662.842.4371**  
or go to: [www.mdes.ms.gov](http://www.mdes.ms.gov)  
Click: Job Seeker Services  
Click: Job Search  
Keyword: Job Central

In the location box type Tupelo and then submit. This website provides valuable job hunting tips as well as a host of other information to assist in employment and training needs.

The City of Tupelo Mayor's Job Force/Economic Task Force has created a "Tupelo Works" card. The purpose of this card is to give job seekers as much information on where to look for jobs in the local area as possible.

"This is the City of Tupelo's effort to pitch in where the rubber meets the road in a citizen securing a job," said Mayor Jack Reed, Jr.

These cards will be distributed by task force members and will be made available to the public in various places throughout town such as city

hall, local banks, Lee County Library, Community Development Foundation, community centers, and other public arenas. Websites listed on these cards offer valuable information to job seekers on how to write a resume and cover letter, and give tips on interview skills.

For more information on the "Tupelo Works" card program, please contact Todd Beadles, task force member and vice president of workforce development for the Community Development Foundation, at [tbeadles@cdfms.org](mailto:tbeadles@cdfms.org) or (662) 842-4521.



# Mark Your Calendar FIRST FRIDAY

Friday, January 8, 2010

*Speaker:*  
Mayor Jack Reed, Jr.  
City of Tupelo

*Sponsor:*  
US Lawns of Northeast Mississippi

The Mall at Barnes Crossing  
Food Court  
7:00 a.m.  
Continental Breakfast Will Be Served.

For more information, call: 662.842.4521

## PARKGATE PREGNANCY CLINIC



A ribbon cutting was held for Parkgate Pregnancy Clinic. Taking part in the ceremony were: Councilman Markel Whittington; Councilman Mike Bryan; Sara Berry, Parkgate Pregnancy Clinic.; Rob Hudson, Parkgate Pregnancy Clinic; Jessica Roy, Parkgate Pregnancy Clinic; Mayor Jack Reed, Jr.; Senator Roger Wicker; Cathy Wikle, Parkgate Pregnancy Clinic; Rob Rice, Parkgate Pregnancy Clinic; Merrill Johnston, Parkgate Pregnancy Clinic; Michelle Hutto, Parkgate Pregnancy Clinic; and David Rumbarger, CDF. Parkgate Pregnancy Clinic is located at 100 Parkgate Drive Ext., Ste. 2 A-H in Tupelo and can be reached at 662.841.1517.

## HEART TO HEART HOSPICE PROCLAMATION



As part of National Hospice Awareness Month, Mayor Jack Reed, Jr. signed a proclamation for Heart to Heart Hospice in Tupelo. Pictured at the event are members of the Heart to Heart Hospice staff: JoAnn Young, RN Director; Diane Williams, RN Nurse Manager; Tonya Rogers, RN Assistant Administrator; Tiwana O'Rear, Director of Community Relations; Mayor Reed; Heather Palmer, Community Educator; Christy Dickey, Office Clerk; Dr. Steve Senter, Medical Director.

## THE UGLY CHAIR



A ribbon cutting was held to celebrate the opening of The Ugly Chair in Tupelo. Pictured on the front row at the event are: Janet Patterson, The Ugly Chair; Mayor Jack Reed, Jr.; Robert "Cotton" Watkins, The Ugly Chair. Pictured on the second row are: Beverly Bedford, Honda of Tupelo; Emily Addison, CDF; and Councilman Mike Bryan. Pictured on the third row are: Randy Harris, M&F Bank; Jane Myers, Wiggles & Wags Pet Sitting; and Mike Maynard, Weatherall's, Inc. Pictured on the back row are: Les Perry, North Mississippi Medical Center; and Blair Hill, Master Hospitality. The Ugly Chair is located at 248 South Green Street in Tupelo and can be reached at 662.840.0402.



# Baby's Kickin': Helping You Experience Your Own Little Miracle

Someone once said that "a mother's joy begins when new life is stirring inside, when a tiny heartbeat is heard for the very first time, and a playful kick reminds her that she is never alone." At Baby's Kickin' 3D/4D Ultrasound, the joys of motherhood are brought to life through incredible images and an unparalleled bonding experience.

Cousins Michelle McCarver and Mandy Rogers have known each other since they were babies. Growing up, they always knew they wanted to own their own business, and made a pact that they would do just that before they turned 35. As young adults, McCarver and Rogers attended ultrasound school together. In 2008, they decided to make their dreams of owning a business a reality. Together, they pondered several different ideas, focusing on business types that did not already have a presence in Tupelo. Unfortunately, nothing came to fruition.

Not giving up hope on their dream, one day as Rogers searched the Internet for business ideas, she Googled the word "ultrasound" and found a 3D/4D ultrasound franchise. Having a special place in their hearts for babies, McCarver and Rogers submitted information to the company without hesitation. After visiting a Jacksonville, Florida, facility, McCarver and Rogers leaped into their lifelong dream, and on October 28, 2008, Baby's Kickin' 3D/4D Ultrasound was born.

Exclusively housing the only 3D/4D ultrasound facility in Mississippi, Baby's Kickin' offers services not available at an ordinary physician's office. Sonostream LIVE technology is one such unique service. Originally designed for fathers in Iraq to be able to share the



experience with their wives or partners, Sonostream LIVE allows for an ultrasound session to be streamlined live through the Internet. By simply logging into a password protected website, family and friends can watch the ultrasound session in real time from across the world. Additionally, clients are welcomed and encouraged to bring unlimited family members and friends to share in the one-hour experience.

"It's a miracle in itself being able to watch your baby on screen," said McCarver.

"We strive to provide a comfortable, family, theatre-style environment to enhance the bonding experience with the baby," said Rogers.

"So many people ask us 'where is the popcorn?'" McCarver adds in jest.

Clients have traveled from areas throughout Mississippi, Louisiana, Tennessee, and as far as Germany to relish the Baby's Kickin' 3D/4D Ultrasound experience. With several package options available, clients can take home souvenirs from their visit, including black and white and color photos, session images on CD, and a session recording on DVD. As an incentive to schedule a return appointment, Baby's Kickin' offers a second visit coupon for \$59, which includes the

same services offered in the originally purchased package.

McCarver and Rogers find that clients often have the same questions regarding 3D/4D ultrasound scanning. Many clients ask to explain the difference between 3D and 4D imaging. 3D scanning captures a still image in a photo. 4D scanning provides a moving image where you can watch as the baby waves, yawns, smiles, and stretches. Clients also inquire about the safety and risks involved with 3D/4D ultrasound scanning.

"Extensive studies conducted over 35 years have found that ultrasound has not been shown to cause any harm to mother or baby. Routine scanning of all pregnancies is now normal throughout the United States," according to the company's website.

"Doctors' offices wouldn't offer it if it wasn't safe," Rogers said. "We have the same or better equipment that is used in most doctors' offices."

McCarver and Rogers recommend having the ultrasound performed between weeks 26 and 34 of the pregnancy, because babies are bigger and more developed. They also remind clients that they must be under a physician's care and are required to provide an ultrasound photo prior to receiving services at Baby's Kickin'.

Services at Baby's Kickin' 3D/4D Ultrasound are available by appointment only. To schedule an appointment with McCarver and Rogers, call 662.844.2229. For more information about Baby's Kickin' 3D/4D Ultrasound, visit their website at [www.babyskickin.com](http://www.babyskickin.com).

Please join us for the December meeting of the  
**TUPELO YOUNG PROFESSIONALS**

Thursday, December 17, 2009  
5:00 p.m. - 7:00 p.m.



129 W Main St.  
Downtown Tupelo

*Gather in the men's store for refreshments  
and networking.*

*The TYPs will adopt several angels from the  
Salvation Army Angel Tree. Please bring a mon-  
etary donation for this project.*

*Bring your spouse or a friend!*

Please RSVP to [typ@cdfms.org](mailto:typ@cdfms.org)

For more information please visit the TYP  
website at [www.typs.biz](http://www.typs.biz)

or

contact the CDF Office at 662.842.4521

## FRED'S SMALLMART



To celebrate the grand opening of Fred's Smallmart in Tupelo, a ribbon cutting was held. Pictured on the front row of the event are: Larey Hamblin, Fred's; Will Pate, Fred's; Karema Gillen, Fred's; Stephanie Pettigo, Fred's; Maaika Vhameka, Fred's; Kristin Bishop, Fred's; Nathan Moore, Fred's; Councilman Nettie Davis; James Comer, Fred's; Eddy Armstrong, Fred's; David Gagne, Fred's; Terry Petty, Fred's; Emily Addison, CDF; and Barbara Smith, CDF. Pictured on the back row are: Jamar Stallings, Fred's; Natasha Stribling, Fred's; Krystal Bailey, Fred's; Phaeton Hall, Fred's; James Shumpert, Fred's; Erica Delaney, Fred's; Gary Dye, Fred's; Kimberly Whaley, Fred's; Randy Harris, M&F Bank; Toby Hedges, Shelter Insurance; Cindy Bryant, LSI Human Resource Solutions; Carolyn Moss, Comfort Inn; Tim Long, Cellular South; Beverly Bedford, Honda of Tupelo; Mike Maynard, Weatherall's, Inc.; Bobby Hodge, Bancorp-South; Waurene Heffin, Crye-Leike Realtors; Bea Luckett, J. Guyton Group Realty. Fred's Smallmart is located at 1317 East Main Street and can be reached at 662.620.6507.

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YOUNG  
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## TYP NOVEMBER EVENT



The November Tupelo Young Professionals event was held at Newk's Express Café in Tupelo. Over 60 young professionals attended the event which featured a service project for the Yocona Area Boy Scouts' Scouting for Food program.

## Hebert Joins CDF Team



The Community Development Foundation is pleased to announce that Rebekah Hebert has joined its staff as Controller. Hebert comes to CDF with over two years Big Four accounting experience, working mostly in the health-care and financial services industries, including a non-profit healthcare organization.

"I'm excited to get the opportunity to work with the great people of Tupelo and Lee County," said Hebert. "I'm thrilled that I've been given the chance to contribute to

the economic and community development of such a great place to live and work.

As Controller, Hebert will serve as financial advisor to the company by providing financial analysis and planning, budget control, and profit and loss reporting. She will also review, analyze, and interpret budget reports for the organization.

A 2006 and 2007 graduate of the University of Mississippi, Hebert holds both a Bachelor's and Master's degree in Accountancy.

## VISTA RIDGE



A ribbon cutting was held to celebrate the grand opening of Vista Ridge Apartments in Tupelo. Pictured on the front row of the event are: Cindy Bryant, LSI Human Resource Solutions; Carey Snyder, Snyder & Company; Melissa Ollar, Vista Ridge Apartments; Suzann Watts, Vista Ridge Apartments; Mayor Jack Reed, Jr.; Dwana Golliday, Vista Ridge Apartments; Madison Bryan; Councilman Mike Bryan; Abby Phillips; Councilman Nettie Davis; and Emily Addison, CDF. Pictured on the back row are: Mike Maynard, Weatherall's, Inc.; Louis Conley, Renasant Bank; Bill McNutt, WLM Insurance, LLC; Tina Powell, BancorpSouth; Blair Hill, Master Hospitality; Mario Hilliard, BancorpSouth; Richard Carleton, Mall at Barnes Crossing; Les Perry, North Mississippi Medical Center; Randy Harris, M&F Bank; Jane Myers, Wiggles & Wags Pet Sitting; Paul Mize, BancorpSouth; Beverly Bedford, Honda of Tupelo; Bea Luckett, J. Guyton Group Realty; and Carolyn Moss, Comfort Inn. Vista Ridge Apartments is located at 699 Nation Hills Drive in Tupelo and can be reached at 662.841.8500.

## MERRY CHRISTMAS FROM THE CDF STAFF



*During this holiday season, the staff of the Community Development Foundation is thankful for your support of Tupelo/Lee County and wishes you a very Merry Christmas and Happy New Year.*

## MARK YOUR CALENDAR

### 2010 Northeast Mississippi Economic Forecast Conference

Wednesday, January 20, 2010

8:30 a.m. – coffee and networking

9:00 a.m. – conference

BancorpSouth Conference Center  
375 East Main Street

### Speakers will include:

#### Dr. Loren C. Scott

President, Loren C. Scott & Associates

#### Mr. Phil Hardwick

Stennis Institute of Government  
for Mississippi State University

#### Mr. Chris Rogers

CDF Chairman



Community Development Foundation

Application for Membership

Please tell us about your organization

Organization Name

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City, State, Zip Code

Physical Address (if different)

City, State, Zip Code

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Number of Employees

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

Main Contact (will receive all chamber correspondence)

Contact Name

Title

Phone

Toll-free phone

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Additional Contact

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Title

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Areas of Interest (please circle your selections)

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Sponsorship Opportunities

Tupelo Young Professionals

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

\_\_\_ Yes \_\_\_ No

Signature and title of authorized person with your company: \_\_\_\_\_

☐ My CDF membership check is enclosed \$ \_\_\_\_\_☐ Please send me an invoice☐ Please bill payment to: \_\_\_ VISA \_\_\_ MasterCard \_\_\_ American Express

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C. TODD SHERMAN

## Fred's opens fourth smallmart location

TUPELO – Fred's newest store in east Tupelo is new in more ways than one. The store is the discount retailer's new prototype, designated "fred's smallmart" by the Memphis-based retailer.

The Tupelo store is only the fourth for the company, which eventually plans to remodel its older format stores.

And while the store will have the usual assortment such as health and beauty aids, housewares, toys, office supplies, it won't have apparel or furniture. The store still will carry some home decor items.

The store covers about 12,000 square feet and will employ about 25 workers.

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 E-mail: oakcreek@msinfo.net

ANGELA G. SULLIVAN  
 Site Manager

## Apartments

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 Apartment Homes  
 Nina Sevier, Property Manager

3260 Hwy 145 N. • Tupelo, MS 38804  
 Ph: (662) 891-5000 • Fax: (662) 891-5292  
 email: TraceRidge@aol.com

## Attorneys

**JASON LEE SHELTON**  
 ATTORNEY-AT-LAW  
**Shelton & Associates P.A.**

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 P.O. Box 1762  
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