

# BusinessJournal

A MONTHLY PUBLICATION OF JOURNAL PUBLISHING AND THE COMMUNITY DEVELOPMENT FOUNDATION

October 2008

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- Women in banking
- State's banks in good shape

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# Buying time

## Life insurance is an important piece of your financial portfolio

By **Carlie Kollath**

BUSINESS JOURNAL

Along with juggling fuel expenses, mortgage payments and grocery bills, financial advisers recommend that consumers add life insurance to their plate.

"You're buying time," said Josh Grisham, a Tupelo-based financial services professional with New York Life. "If I die tomorrow, the income for the next five, 10, 40 years is not going to be there. By purchasing life insurance, it takes care of things that the income would take care of."

The National Association of Insurance and Financial Advisors says life insurance is a way to offer immediate financial protection for dependents after the death of a wage-earner or a caregiver. In 2006, 65 percent of U.S. families had life insurance.

There were 161 million individual life insurance policies providing \$10 trillion of protection.

On the flip side, research group LIMRA International says 68 million adult Americans have no life insurance. And of those who do have life insurance, LIMRA said it is typically four times their annual salary, a lower level than NAIFA's recommended five to 15.

But Grisham said the amount of life insurance should be determined on a case-by-case basis. He said each client has a different reason for a policy, which determines different amounts.

Here are several examples, with each requiring a different policy amount:

**1** You are one of two wage-earners in a family of four and your family couldn't maintain its standard

of living without your income.

**2** You are a stay-at-home mom and your death would result in expenditures for childcare, transportation, cleaning and cooking.

**3** You are a small business owner and the financial security of your business is dependent on you, a partner or a key employee.

**4** You are retired and your children are out of the house, but your death would cause financial struggles for your widow, who might outlive you.

**5** You are a college student who borrowed money from your parents for school and racked up a hefty credit card bill.

Grisham said because of the many different situations, he gets his clients to list any financial obligations that would

have to be taken care of after death. Items include hospital expenses not covered by medical insurance, debt liquidation, college funding for dependents, mortgage payments, car notes, income replacement, taxes and child care.

Nonprofit group Life and Health Insurance Foundation for Education has a life insurance needs calculator on its Web site, [www.lifehappens.org](http://www.lifehappens.org), but said the tool should not be used as a substitute for advice from a qualified insurance agent or financial adviser.

Dave Ramsey certified counselor Susan Hayden of Tupelo-based Susan Hayden Financial Coaching said a good rule of thumb is to buy at least eight to 10 times the

Turn to **INSURANCE** on Page 19

### Types of life insurance

■ **Term insurance**, the most affordable type of insurance when initially purchased, is designed to meet temporary needs. It provides protection for a specific period of time (the "term") and generally pays a benefit only if you die during the term. This type of insurance often makes sense when you have a need for coverage that will disappear at a specific point in time. For instance, you may decide that you only need coverage until your children graduate from college or a particular debt is paid off, such as your mortgage.

■ **Permanent insurance** provides lifelong protection. As long as you pay the premiums, and no loans, withdrawals or surrenders are taken, the full face amount will be paid. Because it is designed to last a lifetime, permanent life insurance accumulates cash value and is priced for you to keep over a long period of time.

SOURCE: Life and Health Insurance Foundation for Education

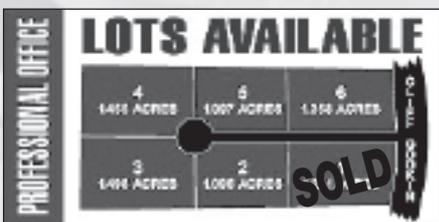
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# Now's not the time to get off roller coaster

**T**oday's investor might be ready to jump off the roller-coaster that is the stock market, what with the triple-digit swings that we've seen.

Tempting, yes, but don't do it.

Any competent financial adviser would say that you have to ride it out, no matter how ugly it looks. History shows us that every time there's been a decline, the market eventually went back up.

Where there's a bear, there comes a bull. Think of the markets after the plunges of 1929, 1987 and 2001.

Currently, we're in a trough. Seeing the Dow drop 4,000 points from just a year ago is a bit tough to accept, to be sure.

However, as tempting as it might be to put your money in a sock and bury it in the backyard, or invest in gold bullion, that's not the best use of money.

The best advice – find an expert who can show you the best way to invest your money.

"It's not a loss until you sell your investment," said Joan Kuykendall of Edward Jones. "Remember, everything is on paper until then."

Stacy Spearman, vice president of Renasant Financial Services, said "now is not the time to panic.

"Last October, when the Dow reached 14,000, it marked the end of a 5-year bull run," he said. "Historically, bull runs last about 3 1/2 years."

## Correction was coming

In other words, a "correction" as Wall Street lingo goes, was inevitable. And because some stocks may have been overvalued during the bull run, that made the current correction a bit harder.

As Scott Reed, CEO of Hardy Reed Fruge Capital Advisors in Tupelo wrote recently, "the market can't bottom until there is an almost unanimous feeling of dread. Well, we could be pretty close now because there seems to be a universal fear. And, as in other down markets, the fear is based on a lot of truth."

As you can see, these investment professionals have been there, done that. They've seen markets go down



Dennis  
SEID

and come back up. And they would tell you that eventually, the markets will rebound. It may take time, but they will go up.

And they would likely tell you that watching, reading and listening to financial gurus like Dave Ramsey and Suze Orman isn't necessarily a bad thing to do, but you shouldn't rely strictly on what they have to say.

"For what they do – and there's nothing really wrong about it – but they don't know you personally," Kuykendall said. "The information that's given isn't for everyone."

Who doesn't like to hear feel-good stories about getting out of debt, getting the financial snowball rolling and

saving money? But Kuykendall is right. Nobody knows your money situation better than you and your financial adviser.

It doesn't matter who you talk to – but you need to talk.

One line of thought is that the time to buy is in a down market. If you're inclined to believe that, then now's your time.

But before doing anything rash, talk to the experts. They're just as worried as you, but they have the tools and knowledge to help you through this difficult time.

As Reed said, "now is the time to hunker down, stay the course and wait for the market to turn, which it surely will do."

Contact Dennis Seid at (662) 678-1578 or e-mail him at [dennis.seid@djjournal.com](mailto:dennis.seid@djjournal.com).

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# Mississippi banking industry in good shape

## State financial institutions credit conservative lending and investment practices.

By Dennis Seid  
BUSINESS JOURNAL

What happens on Wall Street doesn't necessarily reflect what's happening on Main Street, and for Mississippi banks, that's a good thing. With the Big 5 investment banks now reduced to the Big 2 – Goldman Sachs and Morgan Stanley – the financial landscape has changed drastically in recent weeks.

But in Mississippi, commercial banks – while not completely immune to the problems plaguing Wall Street – are in good shape.

Ken Cyree, interim dean of the Ole Miss School of Business Administration, said a stable real estate market in Mississippi has been key.

## Largest market share

The top 10 financial institutions with the largest market share in Mississippi, based on in-state deposits as of June 30, 2007:

	NAME	DEPOSITS	MARKET SHARE
1.	Regions Bank	\$6.24 billion	15 percent
2.	Trustmark	\$5.67 billion	13.6 percent
3.	BancorpSouth	\$4.98 billion	12 percent
4.	Hancock Bank	\$2.92 billion	7 percent
5.	Renasant Bank	\$1.52 billion	3.7 percent
6.	BankPlus	\$1.41 billion	3.4 percent
7.	Merchants & Farmers	\$984.1 million	2.4 percent
8.	Citizens NB of Meridian	\$861.1 million	2.1 percent
9.	Cadence Bank	\$860.7 million	2.1 percent
10.	Peoples Bank Biloxi	\$667.1 million	1.6 percent

Source: FDIC

"On average, our real estate is up or slightly above market, so we don't have a lot of the problems like California or Florida," he said.

Also, banks in the state "have not participated in the subprime market ... business may be off a bit for some, but there

are no banks in trouble." The subprime implosion is the root cause of the financial turmoil, but for the most part, Mississippi banks shied away from those "toxic" investments.

And, Mississippi Bankers Association President Mac Deaver said the credit tightening on Wall Street hasn't been felt here, which bodes well for the everyday consumer looking for loans for business, for vehicles and for mortgages.

However, he did offer one caveat:

"Tightened liquidity on Wall Street would mean funds aren't available to the local level as quickly, so there could be a problem," he said. "However, that's not an issue

at the moment."

Bo Collins, president of BNA Bank in New Albany, echoed Deaver's analysis.

"We're pretty much unaffected by what's going on," he said. "There's a big difference between Wall Street and Main Street.

Those investments banks weren't really as regulated, which has helped keep commercial banks in pretty strong shape.

"We've got plenty of money and we're lending it," he added with a laugh. "You have to be cautious, and not take any unusual risks, which we don't do anyway."

James Threadgill, vice chairman of BancorpSouth,

said the regional and community banks that Northeast Mississippians are used to doing business with

have been conservative in their lending and investment practices. In his

opinion The errors made on Wall Street have been avoided here.

"We are far removed from that," he said. "So from the local standpoint, your money is safe, your company is financially secure and we have money to lend."

## NeMiss banks

A glance at other financial institutions based in Northeast Mississippi based on assets as of June 30, 2008:

NAME	HEADQUARTERS	TOTAL ASSETS
BNA Bank	New Albany	\$382.53M
Peoples Bank	Ripley	\$325.4M
Community Bank, North Mississippi	Amory	\$261.89M
First National Bank	Oxford	\$257.18M
First American National Bank	Iuka	\$235.18M
First National Bank	Pontotoc	\$220.24M
Farmers & Merchants Bank	Baldwyn	\$181.29M
Bank of Holly Springs	Holly Springs	\$174.25M
Oxford University Bank	Oxford	\$80.04M
Merchants & Farmers	Holly Springs	\$78.50M
Bank of Okolona	Okolona	\$75.16M
Amory FS&L	Amory	\$67.28M

Source: FDIC

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# Women bankers climbing up the ladder

■ **Survey shows women hold more than a quarter of senior management positions.**

By Dennis Seid  
BUSINESS JOURNAL

Walk into a bank – any bank – and you'll likely see that most of the employees are female. But travel up to the executive offices, and the numbers will likely drop.

However, that trend is changing.

A recent Financial Women International "Women at the Top" study shows that women hold some 27 percent of the senior management positions at the country's 50 largest community banks.

FWI found 442 senior-level executives within the 48 banks that responded to the survey, and 121 of those jobs were held by women.

This year's FWI study focused solely on the nation's

largest 50 community banks, defined as commercial banking institutions with less than \$1 billion in assets and based on bank data as of Dec. 31, 2007.

Last year's study, based on 2006 data from the country's 100 largest commercial banks, found that women held 16.1 percent of senior-level jobs at nationally chartered banks and 13.5 percent of the top jobs at state-chartered institutions.

"We're encouraged by the fact that women have a stronger foothold in senior banking positions today than in the past," said FWI President Regina Barr. "We believe that women will continue to move into top positions as more seasoned managers retire from our industry in the coming years."

## The more the merrier

That's an encouraging sign for Margaret DeMerville, chairman of the Bank of Okolona.



MCKINNEY



SMITH



DEMOVILLE

While the bank has only 25 employees, all but six are women.

The more the merrier, she said.

"I do feel strongly that the more diversified we are, the better we are," she said. "I think it helps bring balance."

Tupelo is home to the largest (BancorpSouth) and third-largest (Renasant) state-chartered banks, where the percentage of female execs is a little smaller than this year's survey, but in line with last year's report.

At BancorpSouth, where women make up 76 percent of the overall work force, about 13 percent make up the senior

staff. At Renasant, some 75 percent of the work force is female, with 134 of 248 bank "officers," or 48 percent, women. Nineteen percent of its senior staff is female.

But women in executive roles at the banks said it won't be too long before they'll see more female colleagues.

Suzanne Smith, Renasant's a first vice president and its retail operations coordinator, has worked for the bank for 21 years. The banking industry, long a male-dominated industry, is showing plenty of cracks in the glass ceiling, she said.

"You have to be confident in yourself and your abilities," she advised. "You have to be ready when opportunity knocks, knowing that you can perform at any level. If you believe in yourself and willing to do what it takes, you can make it happen."

And the banking industry offers plenty of opportunity for advancement, said Missy McKinney, a first vice president and manager of BancorpSouth's central loan operations. The bank has helped pay for her law degree, for example, one of many doors having been swung wide for her.

"It doesn't matter who you are," she said. "What matters is what type of job you do ... you can do anything you want."

McKinney has no doubts she'll see more female executives at BancorpSouth. In her department alone are 82 workers, and most are women.

DeMerville likes the numbers she's seeing, too.

"I definitely think there's no holding back, looking at the strides women have made over the years," she said. "You see more women than men working in the banks, and as they move up in the ranks, they'll be assuming a lot of those executive positions. It's just a matter of time."



**BusinessWeek**  
FOCUS STOCK: JULY 15, 2008, 10:04AM EDT  
**BancorpSouth: A Solid Buy**  
S&P says the regional bank's credit quality is near the top of the industry and ranks its shares a strong buy.

**"...the regional bank's credit quality is near the top of the industry and ranks its shares a strong buy"\***

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Ranked "Highest Customer Satisfaction with Retail Banking in the Southeast Region" by J.D. Power and Associates.

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\*From Standard and Poor's Equity Research quoted in BusinessWeek "Focus Stock" report posted on its Web site July 15. Full BusinessWeek report available at [http://www.businessweek.com/print/invstors/content/jul2008/jul20080714\\_093276.htm](http://www.businessweek.com/print/invstors/content/jul2008/jul20080714_093276.htm)

\*\*American Banker, March 31, 2008, U.S.-based bank holding companies by asset size excluding thrifts.



# Foreclosures remain low in Mississippi

The number could be attributed to a stable home market or lack of information provided to the reporting company.

By **Carlie Kollath**  
BUSINESS JOURNAL

Mississippi is at the bottom of the list and this time, that's a good thing.

According to Irvine, Calif.-based RealtyTrac, Mississippi had 237 properties receive a foreclosure filing in August, making it No. 47 on the list of the states with the highest foreclosure rates.

Nevada topped the list with 11,706 foreclosures, and California came in No. 2 with 101,724. West Virginia came in last with 43 foreclosures.

The states are ranked by the relationship of the number of properties foreclosed on compared to the properties in good financial standing.

For example, in Mississippi, RealtyTrac reported one out of every 5,238 properties was foreclosed on in August. Nevada averaged one out of every 91 properties.

RealtyTrac lists properties on the report that receive default notices,

auction sale notices or bank repossession notices.

For August, RealtyTrac reported 303,879 foreclosures in the country, a 12 percent increase from the previous month and a 27 percent increase from August 2007. One in every 416 U.S. households received a foreclosure filing during the month, the company added.

## Foreclosure numbers for NeMiss

On the county level, DeSoto in August reported 120 foreclosures or one in every 464 properties, the most for the state. Many counties, including Benton, Calhoun, Chickasaw, Itawamba and Pontotoc, reported no foreclosures. However, a RealtyTrac publicist warned that the company's data is lacking in Northeast Mississippi.

Of the numbers available for the region, Lafayette reported the most foreclosures (6) for the month. Lee followed with four or one in every 8,289 properties.

## Number of notices

In August, foreclosure information provider RealtyTrac said Mississippi had 237 properties receive a foreclosure notice in the form of default notices, auction sale notices or bank repossession. Here are the numbers in Northeast Mississippi. However, note that RealtyTrac publishes the state numbers, but said it lacks consistent information from NeMiss.

COUNTY	FORECLOSURE FILINGS	PROPERTIES PER FILING
Alcorn	2	8,179
Benton	0	
Calhoun	0	
Chickasaw	0	
Clay	1	9,083
Itawamba	0	
Lafayette	6	3,089
Lee	4	8,289
Marshall	1	14,239
Monroe	1	16,729
Pontotoc	0	
Prentiss	3	3,720
Tippah	2	4,643
Tishomingo	1	9,890
Union	1	11,121

SOURCE: REALTYTRAC

# Other report questions state's housing health

■ Analysis from a state group found Mississippi has the highest delinquency rate of mortgages in the country.

By **Carlie Kollath**  
BUSINESS JOURNAL

Mississippi's foreclosure situation isn't so rosy, if you use numbers from the National Delinquency Survey. The survey is based on a sample of more than 44 million mortgage loans serviced by mortgage companies, commercial banks, thrifts, credit unions and others. The numbers are reported quarterly.

According to analysis done by Ed Sivak, director of the Jackson-based Mississippi Economic Policy Center, Mississippi as of June 30 is ranked 23rd in the country with 1.98 percent of homes in foreclosure.

But more startlingly, he said, is that the state has the highest rate of mortgages that are past due in the country (10.4 percent). The numbers are not broken down smaller than a state level.

Sivak added that Mississippi has one of the highest rates of subprime lending in the country. Of subprime loans in state, one out of four is past due, the most in the country. And of the subprime adjustable rate mortgage loans, 30.5 percent are past due, also the highest in the country, Sivak said.

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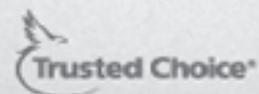
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## Four ways to pay off debt

By Marshall Loeb

MARKETWATCH

NEWYORK – Forget the rising price of gas or food. None of these can hold a candle to debt that compounds monthly. If you're in debt, the best thing to do is to pay it off as quickly as possible. The longer you wait, the more excessive it can become.

From the Motley Fool, consider these four tips to pay off your debt:

**1** Pay more than the minimum. First, break the habit of paying only the minimum required each month. Paying the minimum – usually 2 percent to 3 percent of the outstanding balance – only prolongs the agony. Besides, it's precisely what the banks want you to do. The longer you take to repay the charges, the more interest they make, and the less cash you have in your pocket. Don't play their selfish game.

**2** Cash out your savings account. You could cash out your savings and investments and use the proceeds toward debt repayment. Yes, no one wants to do that. But sometimes it's foolish not to do so. Even when debt interest is

at 12 percent, your investments would have to pay more than 18 percent before federal and state taxes to equal that outflow of dollars. It's doubtful that the dollars in your savings account are earning anywhere near that rate of interest.

**3** Borrow against your life insurance. Do you have life insurance with a cash value? If so, borrow against the policy. Yes, you're borrowing your own money. But the interest rate is typically well below commercial rates, and you can take your time repaying the loan. Do repay it though. If you die before it's repaid, the outstanding balance plus interest will be deducted from the face value of the policy payable to the beneficiary.

**4** Renegotiate terms with your creditors. You feel like you're against that proverbial wall. The money just isn't there. Is bankruptcy the only way out? No way. Try pulling an ace out of your sleeve prior to taking that step. What ace? The threat of bankruptcy, of course. Let your creditors know your situation. Tell them that if you are unable to renegotiate terms, you'll have no other recourse but to declare bankruptcy.

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# Start taking the bite out of tax filing

By Vicki Lee Parker  
MCCLATCHY-TRIBUNE

The turbulent financial market is causing people to shake up their financial portfolios, dump underperforming stocks, adjust retirement funds and sell homes and investment properties. The moves have tax consequences that, if ignored until the end of the year, could cause headaches.

Several tax experts recently offered their advice about what taxpayers can do now to be ready for the next tax filing season.

Here's what they said:

■ If you had a foreclosure, deed-in-lieu of sale, mortgage loan modification or a short-sale, you should be aware of the Mortgage Forgiveness Debt Relief Act of 2007. In tax law, the amount of forgiven debt is typically treated as income and is taxed. But to help people who are affected by the mortgage crisis, Congress excluded homeowners whose mortgage debt was forgiven in years 2007, 2008 and 2009. Keep good records, and keep track of the amount that the bank wrote off.

■ If you sell stocks this year that result in a loss, familiarize yourself with the "wash sale" rules. These rules set time limits on when you can

■ **If the down economy has led you to open a side business, use a spreadsheet such as Excel or Lotus to summarize all of your income and expenses for the year.**

sell or repurchase stocks that you sell at a loss. For example, if you sell a stock at a loss and then want to buy it back when the price increases, you may have to wait 30 days to use the initial loss to offset other income.

■ If you have a financial loss this year from the sale of stocks or other property, you can use that loss to offset capital gains from a property or stock sale.

If your losses exceed the capital gains, you can apply as much as \$3,000 toward ordinary income. Any amount of the loss above that limit can be carried forward to future tax returns. So if you had a capital gain of \$10,000 and a \$15,000 loss, you could offset the gain and apply \$3,000 to ordinary income and carry over \$2,000.

■ Gather records and receipts of work-related expenses that weren't reimbursed. Many companies are cutting back on expenses, and as a

result, more employees are paying for their own professional training and conventions. If those costs exceed 2 percent of your income, you can deduct them. Suppose you earned \$50,000. You could deduct work-related expenses above \$1,000. If you attend a convention and spend \$2,300 on airfare, hotel, registration and cab fees, you can deduct \$1,300.

Comb through purchase documents such as credit card statements, loan papers and check registers for assets such as business furniture, machinery, office equipment and laptops. You can take depreciation, or if you meet certain requirements, take a direct write-off. Other deductions to look for include fees for tax preparation, business consulting and legal assistance, as well as other expenses directly related to the production of business income, such as mileage, meals and phone charges.

## BusinessNotes

### LEE COUNTY

#### Tupelo store celebrates 20 years of business

■ TUPELO - Downtown retail veteran The Main Attraction turns 20 this year. The store, at 214 Main St., had its grand opening Sept. 17, 1988, according to owner Barbara Fleishhacker.

Fleishhacker first opened the boutique as a vintage clothing store but said she realized it wouldn't work in Tupelo when one of the first walk-in customers asked if it was a used clothing store. Now, the store sells a variety of new clothes, jewelry, home decor items, gifts and other trinkets. And, it is home to the Elvis Presley Coffee Bar.

Fleishhacker is planning a "big celebration" for the anniversary but hasn't firmed up the details yet.

#### Busylad prepares for national press attention

■ TUPELO - Buddy and Mary Stubbs, owners of Busylad Rent-All, had two special guests in September - the chief executive officer of American Rental Association and the editor of their industry's national magazine.

The two were in town to see Busylad and to do a story on Buddy Stubbs, who will serve as the organization's president next year. Moline, Ill.,-based ARA represents 4,856 members who include owners of rental businesses and suppliers.

ARA CEO Chris Wehrman said it was her first trip to Tupelo and she was impressed with the city.

Wayne Walley, editor of Rental Management magazine, spent his time interviewing Buddy Stubbs, who will be the topic of the magazine's January cover story.

*The Associated Press*

## For Employers Who Want Healthy Employees

ChamberPlus can help your small business reduce healthcare costs and help your employees be healthier. And healthy employees can mean a healthier bottom line for your business.

For more information, please call Lindsay Buford, Executive Director of ChamberPlus, at 601-948-7598 or 1-866-948-7598, or visit our website at [www.chamberplus.org](http://www.chamberplus.org)

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# Chamber Connection

A publication of Journal Publishing and the CDF Chamber Division – October 3, 2008

## Tickets Available for Kaminari Taiko

Tickets are now on sale for the October 16 Kaminari Taiko show at Tupelo High School's Performing Arts Center, at 7:00 p.m. Sponsored by The Japan America Society of Mississippi, Taiko is a dynamic music presentation that combines high energy movements to compelling percussive rhythms, that embodies spiritual essence and the heartbeat of Japan and its people. Tickets are available at the BancorpSouth Arena box office by calling 662.841.6528 or by visiting their website at [www.bcsarena.com](http://www.bcsarena.com).

Kaminari mesmerizes the audience with its unique style of dynamic taiko performances inspired by the traditional values of Japanese art and propulsive toe tapping original world beat and rhythms. Combined with an arsenal of over 30 professional quality taiko including the most powerful taiko in the world, beauty and harmony with the natural environment and human spirit are amalgamated into each explosive taiko performance that rocks the theatre with invigorating stage excitement known to produce earthquakes with magnitude 7 on the Richter Scale.

### Get your tickets

■ Tickets are available for the performance at the BancorpSouth Arena ticket office by calling 662.841.6528 or by visiting [www.bcsarena.com](http://www.bcsarena.com).

Kaminari Taiko was founded in 1996 by Jay Mochizuki, along with a number of talented musicians from diverse backgrounds and ethnicities. The members diligently trained under world renowned Taiko Masters such as: Daihachi Oguchi, Seiichi Tanaka, Kenny Endo, and Take-masa Ishikura to learn the fundamental skills, philosophy, and the spirit of centuries old Japanese tradition.

In addition to stage performances at theatres, festivals, and celebration events, Kaminari performers continually refine their skills through mandatory training programs several times per week at their own dojo (studio) and provide weekly taiko lessons for beginner taiko class, weekly public elementary school lessons, and fun filled clinical taiko workshops for terminally ill patients and children with disabilities.

Kaminari's public awareness/support programs have been recognized by many organizations such as: The Consulate General of Japan in Houston, City of Houston Mayors, Camp for All, Japan America Society, Asia Society, Japan Business Association of Houston, and Houston Independent School District.

For more information on the Kaminari Taiko, please visit the Japan America Society of Mississippi's website at [www.jasmis-us.com](http://www.jasmis-us.com).

The Japan-America Society of Mississippi  
ミシシッピー日米協会  
presents



# Kaminari Taiko

## 雷太鼓

**A Taiko Drum and Classical Dance Performance**  
**Tupelo High School Performing Arts Center**  
**Thursday, October 16th 2008, 7:00 P.M.**

**Tickets Available at BancorpSouth Arena Box Office  
and all BCS Ticket Outlets or online at [www.bcsarena.com](http://www.bcsarena.com)**  
**Tickets: \$15.00 (+BCS Service Charge for outlet, telephone and online orders)**  
**\$10.00 for Japan-America Society of MS members**  
**For more information visit [www.jasmis-us.com](http://www.jasmis-us.com) and [www.ilovetaiko.org](http://www.ilovetaiko.org)**

Special thanks to these sponsors and contributors for their continued support:



# Chamber focus

Dear Friends:

The week-long 60 Years of Service activities proved to be an enjoyable time for all. We were pleased to have so many of our members participating in the various events.

In preparing to celebrate the 60th anniversary of CDF, we wanted to engage in a service project for the community that would both reflect CDF's rich history of service to the area and stand as a reminder that CDF will continue to serve Tupelo/Lee County in the future. Therefore, in July, we partnered with Habitat for Humanity to build a home for a deserving family. The overwhelming response we



SMITH

received from our members offering their time, talent, and money was another example of the community spirit that embodies Tupelo/Lee County.

The 60th Birthday Party in the park was a lot of fun and we congratulate the winners of the gas cards. We do hope you enjoy the many random pictures of our 60th anniversary week included in this issue.

Vice President of Chamber Services

## Community Development Foundation's Board of Directors for 2008-2009

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.

### 2008-2009 Executive Committee

Mitch Waycaster, Chairman  
Jim Fitzgerald, First Vice Chairman  
Chris Rogers, Second Vice Chairman  
David Rumbarger, President/Secretary  
Jack Reed, Jr., Past Chairman

Tillmon Calvert  
Billy Crews  
Chauncey Godwin  
Lisa Hawkins  
Shane Hooper

David Irwin  
Guy Mitchell, III  
Mary Pace  
Tom Robinson  
Jeff Snyder

### 2008-2009 Board of Directors

Mike Armour  
David Brevard  
Mark Burleson  
Gary Carnathan  
Mike Clayborne  
V.M. Cleveland  
Scott Cochran  
David Cole  
David Copenhaver  
Ornella Cummings  
Byron Fellows  
Tom Foy  
Lloyd Gray  
Rubye Del Harden  
John Heer

David Henson  
Dick Hill  
Tommie Lee Ivy  
Terry Judy  
Zell Long  
John Lovorn  
Randy McCoy  
Robin McGraw  
Hughes Milam  
Buzzy Mize  
Chuck Moffatt  
Mabel Murphree  
Ed Neelly  
Alan Nunnelee  
Larry Otis

Greg Pirkle  
Scott Reed  
Eddie Richey  
Cathy Robertson  
Mike Scott  
Bobby Smith  
Terry Smith  
Jane Spain  
Kyle Steward  
Lee Tucker  
Patty Tucker  
Mary Werner  
Tim Weston  
Markel Whittington

## New CDF MEMBERS

**Barnes & Noble Booksellers**  
Ms. Allyson Barnes  
1001 Barnes Crossing Rd., #104  
Tupelo, MS 38801  
662.791.7828  
Retail and Specialty Shops

**CB&S Bank**  
Mr. Nelson Cole  
P.O. Box 2798  
Tupelo, MS 38803  
662.620.1120  
Banking

**Consolidated Pipe & Supply, Inc.**  
Mr. Justin Gillon  
2510 Mattox St.  
Tupelo, MS 38801  
662.841.1270  
Manufacturers/Distributors

**Covenant Storage, LLC**  
Mr. Chris Lindley  
1973 Cliff Gookin Blvd.  
Tupelo, MS 38801  
662.840.8888  
Moving and Storage

**The Dance Studio**  
Ms. Stephanie Betts  
108 N Spring St.  
Tupelo, MS 38804  
601.850.4437  
Dance Studios

**Dixie Net**  
Ms. Heather Lefler  
P.O. Box 28  
Ripley, MS 38663  
662.993.2153  
Computers and Internet

**Dutch Pastry Shoppe**  
Mr. Darin Buller  
361-A S Gloster St.  
Tupelo, MS 38801  
662.620.6323  
Restaurants and Catering

**ElderScript Services**  
Mr. Jamie Gunnells  
144 S Thomas St., Ste. 101-1  
Tupelo, MS 38801  
662.842.6204  
Health Care

**Lee Industries**  
Mr. Robby Kelly  
142 Wilson Cir.  
Tupelo, MS 38801  
662.566.7830  
Manufacturers/Distributors

**MG Landscape Group**  
Ms. Michelle Guyton  
P.O. Box 7356  
Tupelo, MS 38802  
662.844.2323  
Lawn & Garden

**Mississippi Bottled Water of Tupelo**  
Mr. Frank Anger  
750 Rex Dr.  
Tupelo, MS 38801  
662.841.1668  
Beverages

**Mr. Taxi, LLC**  
Mr. Tony Pass  
P.O. Box 1146  
Verona, MS 38879  
662.566.2874  
Transportation

**North Mississippi Allergy & Asthma Center, PLLC**  
Ms. Stephanie Finney  
811 Garfield St.  
Tupelo, MS 38801  
662.620.0688  
Physicians and Surgeons

**Sonic Drive-In**  
Mr. Todd Gambill  
2608 W Main St.  
Tupelo, MS 38801  
662.841.0073  
Restaurants and Catering

**Sonic Drive-In**  
Ms. Nikita Gentry  
1197 S Gloster St.  
Tupelo, MS 38801  
662.842.0813  
Restaurants and Catering

**SV MS LLC**  
Ms. Beth Grisham  
264 Industrial Dr.  
Pontotoc, MS 38863  
662.489.7218  
Furniture

**Top of Line Countertops**  
Mr. Jason Thornton  
2747 S Green St.  
Tupelo, MS 38801  
662.871.8895  
Contractors/Construction/  
Building Materials

**Turner Insurance**  
Ms. Carra Turner  
P.O. Box 126  
Houlka, MS 38850  
662.456.6528  
Insurance

**Dates to remember**

**2ND ANNUAL CDF MEMBERSHIP GOLF TOURNAMENT**  
8:30 a.m. and 1:30 p.m. shot gun starts  
Thursday, October 23  
Tupelo Country Club

**NEW MEMBER ORIENTATION**  
4:00 p.m.  
Tuesday, October 28  
CDF Boardroom

**FIRST FRIDAY**  
7:00 a.m.  
Friday, November 7  
Mall at Barnes Crossing Food Court

## BARNES &amp; NOBLES




Two ribbon cutting ceremonies were held to celebrate the grand opening of Barnes & Noble at the Mall at Barnes Crossing in Tupelo. The first featured Abby Curl, who helped Curious George and Allyson Barnes, Community Relations Manager for Barnes & Noble, open the children's section of the book store. The second ribbon cutting officially opened the store as a whole. Pictured holding the ribbon are: Beverly Bedford, City of Saultillo; Waurene Heflin, Crye-Leike Realtors; Carey Snyder, WTVB/WLOV/WKDH; Barbara Smith, CDF; Jeff Snyder, Mall at Barnes Crossing; Allyson Barnes, Barnes & Noble; Councilman Mike Bryan; Scott Jackson, Barnes & Noble; Laura Caryl, Barnes & Noble; Cheryl Phifer, Barnes & Noble; Casey McCoy, Barnes & Noble; Alan Bezotte, Barnes & Noble; and Emily Addison, CDF. Barnes & Noble is located in the Mall at Barnes Crossing and can be reached at 662.791.7828.

## FIRST FRIDAY



The September First Friday event featured several CDF Past Chairmen speaking on specific events that shaped CDF's history. Pictured are all CDF Past Chairmen who were present at the meeting. Front Row: Bo Gibens, Charles Johnston, Jack Reed, Sr., Tom Foy, Ted Moll, President Emeritus Harry A. Martin, Lewis Whitfield. Back Row: Chuck Imbler, Dick Hill, Ed Neely, Aubrey Patterson, Jim Threldkeld, Larry Kirk, Mark Ledbetter, Jim High, John Smith, Marion Cagle, Jack Reed, Jr., and current President/CEO David Rumbarger.

## Welcome to the NEW Jim Walter Homes

Jim Walter Homes is proud to announce a service that few other homebuilders can offer. Not only do they help customers find home financing, they now offer free land evaluations. Through this process, a representative of Jim Walter Homes will meet a customer on his property and explain to that customer what is needed to make the lot ready on which to build. Jim Walter Homes is considered an expert at building "on your lot," with over sixty years experience.

Not only is Jim Walter Homes helping customers find the right house for their lot, they also work with the customer to determine the right price for the individual. Because Jim Walter Homes builds 100% complete homes, lenders can now work with FHA, VA, USDA, and other financing programs to help customers get the lowest rates available to them. They also offer new features such as Whirlpool appliances, Price Pfister plumbing fixtures, and Sea Gull lighting. Flooring options now include laminate wood, engineered hardwood, and ceramic tile.

Jim Walter Homes has always carried a wide variety of homes to try to meet every customer's needs. Now in addition to the Classic series, Jim Walter Homes is proud to offer two new series of homes. The Fresh Ideas series has homes which feature the Colonial and Craftsman style exteriors. This series has homes that offer open living areas, high ceilings, and contemporary design elements. The homes in this series range from 1,000 to 1,700 square feet. The Neatherlin series is where luxury meets value. The standard features in this series are unmatched. The homes in this sequence range from 1,900 square feet to just over 2,400 square feet.

Customer satisfaction is of utmost importance to Jim Walter Homes. One of the tools they use is the 2-10 Home Buyers Warranty. By offering the 2-10 warranty, Jim Walter Homes is providing each customer with "the best new home warranty coverage available." They also use an internal program called "Taking the Extra Step" to measure customer satisfaction.

The company is engaged in meeting the needs of its local community. Jim Walter Homes has land/home financing programs and reaches out to local realtors by offering a specified real estate program. This program allows realtors to receive a three percent commission when the home goes under construction.

Jim Walter Homes is no longer a company that only builds shell homes, and they do not build mobile homes or modular or pre-fab homes. The company is a 100% complete, 100% stick built on your lot homebuilder. Sales counselors are ready and waiting to provide more information to prospective home owners.

Jim Walter Homes is located at 3574 North Gloster Street in Tupelo and can be reached at 662.844.0536. The office hours are Monday through Friday, 10:00 a.m. to 6:00 p.m. and on Saturday from 10:00 a.m. to 4:00 p.m. and Sunday by appointment only.

# Scenes from the CDF 60th Anniversary Celebration



Past Chairmen of CDF attended the September Board of Directors meeting. Mr. Harry A. Martin, President Emeritus of CDF, was also in attendance. The Past Chairmen shared stories from their time as Chairmen of the CDF Board of Directors. Past Chairmen in attendance were: Jack Reed, Sr. (68-69), Tom Bailey (69-70), Jim Threldkeld (72-73), Marion Cagle (73-74), Jim High (77-79), Dick Hill (79-80), Billy Wheeler (82-83), Len Pegues (83-84), Charles Johnston (84-85), Guy Mitchell, III (87-88), Ed Neelly (88-89), Chuck Imbler (89-90), Mark Ledbetter (90-91), Lewis Whitfield (91-92), Travis Staub (97-98), Larry Kirk (01-02), Robin McGraw (03-04), Jim Kelley (05-06), Mary Werner (06-07), and Jack Reed, Jr. (07-08).



Pictured above, the September Business Roundtable meeting was held at the Mall at Barnes Crossing, in front of the CDF 60th Anniversary window display. Members of the Business Roundtable heard informative reports by area businesses including Mr. Jeff Snyder, manager of the Mall at Barnes Crossing.



# CDF 60th Birthday Party in the Park



CDF ended its weeklong celebration with a city-wide birthday party in the park. The event was held in Fairpark Park and featured hot dogs grilled by the CDF staff, birthday cake, and entertainment courtesy of Johnny Fears' Jazz Express.



Winners of the crossword puzzle contest were announced at the picnic. Winners of the \$60 gas cards were: Joyce Long, Robby Kelly, Barbara Sheffield, Albert Delgadillo, Cathy Neaves, Debra Robison, Otis Tims, Ivy Duvall, Mark Long, and Jim Leeper. The grand prize winner of the \$600 gas card was Carol Warren.





CDF sponsored the building of a home with Habitat for Humanity as its 60th Anniversary service project. Members of CDF donated time, money, and materials to make the home a reality for Patricia Tyler and her family. A dedication ceremony was held on the grounds of the home on September 23, with lunch courtesy of Romie's Grocery. Pictured above left, Councilman Nettie Davis, Habitat President Albert White, CDF Chairman Mitch Waycaster, and Reverend Robert Jamison led the dedication ceremony. Pictured above right, Patricia Tyler (center in blue) shows her new home to guests of the dedication. Below are scenes from the dedication ceremony.



# CDF's 60th Anniversary Community Service Project

The Community Development Foundation would like to thank the following CDF members who so graciously gave of their time, money, and materials to help build a Habitat for Humanity House in honor of CDF's 60th anniversary:

Adair Carpet  
 Advanced Innovations  
 Alliance Collection Service  
 Aramark Uniform Services  
 ArchitectureSouth  
 BancorpSouth  
 Bassett Furniture Direct  
 Bauhaus USA  
 Big O Services  
 Dr. Swann Burrus  
 Busylad, Inc.  
 Casey Industrial  
 City of Tupelo  
 Comfort Inn  
 Cooper Tire & Rubber Company  
 Courtyard by Marriott  
 Covenant Investments  
 Crye-Leike Realtors  
 Custom Glass  
 Danco Finance  
 Mr. Paul Eason  
 Epistatis Enterprises  
 Ethridge Construction  
 Express Employment Professionals  
 E.L. Crane & Sons  
 Gifford Properties  
 GoBox of Tupelo  
 Health Link  
 Home Décor Innovations  
 Hussey Sod Farm  
 Ideal Foam  
 J. Guyton Group  
 J.T. Ray Company  
 Kline Mechanical Systems  
 Landscape Services/Total Lawn Care

Langner Management Services  
 Leake & Goodlett  
 M&F Bank  
 Magnolia Wholesale Florist  
 Mathnasium  
 Mid-South Nursery  
 Mississippi Door Company  
 Morris Sales Company  
 MSC Industrial Supply Company  
 Murphree Paving Company  
 NESCO  
 Norbord MS  
 North Mississippi Medical Center  
 Old Venice Pizza Company  
 PPI  
 Prairie Construction  
 Premier Countertops  
 Rebel Electric  
 Renasant Bank  
 Riley Building Supplies  
 Romie's Grocery  
 Servpro of Tupelo  
 Southern Patient Care  
 Specialty Sales & Supply  
 Stuart C. Irby Company  
 Mrs. Antone W. Tannehill  
 Tupelo Convention & Visitors Bureau  
 Tupelo Housing Authority  
 Tupelo Lumber Company  
 Tupelo Smiles  
 Unicef  
 United Blood Services  
 Williams Transfer & Storage  
 WLM Insurance, LLC  
 WTVA/WLOV/WKDH



**TUPELO YOUNG PROFESSIONALS**



The September Tupelo Young Professionals event was held at Room to Room. A service project was held in conjunction with the meeting to benefit the Tupelo-Lee Humane Society. For more information on the Tupelo Young Professionals please visit [www.typts.biz](http://www.typts.biz).

**60 CDF** **2ND ANNUAL CDF MEMBERSHIP GOLF TOURNAMENT** **60 CDF**  
**THURSDAY, OCTOBER 23, 2008**  
**TUPELO COUNTRY CLUB**  
**1ST ROUND 8:30 A.M./2ND ROUND 1:30 P.M.**

COMPANY NAME \_\_\_\_\_  
 CONTACT \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 PHONE \_\_\_\_\_ EMAIL \_\_\_\_\_  
 I WOULD PREFER \_\_\_\_\_ MORNING SESSION \_\_\_\_\_ AFTERNOON SESSION  
 TEAM MEMBERS \_\_\_\_\_

**ENTRY FEE:** \$90 INDIVIDUAL OR \$350 TEAM  
 \$300 HOLE SPONSOR OR \$600 TEAM & HOLE SPONSOR  
 (FOR SPONSORSHIP LEVELS, PLEASE SEE REVERSE SIDE)

**PAYMENT METHOD:**  
 \_\_\_\_\_ PLEASE BILL ME \_\_\_\_\_ MY CHECK IS ENCLOSED  
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 CARD NUMBER \_\_\_\_\_ EXPIRATION \_\_\_\_\_

**FAX ENTRY FORM TO 662.842.0695**  
**OR**  
**MAIL TO CDF GOLF TOURNAMENT**  
**P.O. BOX A**  
**TUPELO, MS 38802**

**ENTRY DEADLINE IS OCTOBER 16**



**60 CDF** **2ND ANNUAL CDF MEMBERSHIP GOLF TOURNAMENT** **60 CDF**

1. First round play begins promptly at 8:30 a.m. A buffet lunch will be served at 12:00 noon and second round play will commence at 1:30 p.m.
2. Due to the response to last year's tournament, two sessions have been scheduled. The afternoon session will be filled first and then the morning session will be opened. If you would prefer to play in the morning session, please note this on your entry form and should the morning session not make, an afternoon spot will be reserved for you.
3. An awards reception and business-after-hours will be held at 5:00 p.m., to award winners in each flight and all door prizes.
4. Special prizes will be awarded on designated holes for closest to the pin, longest drive, and most accurate drive.
5. Sponsorship levels include: hole sponsor, \$300; putting green sponsor, \$500; driving range sponsor, \$500; luncheon sponsor, \$1,000.
6. Tournament sponsors may set up a tent on their hole and give away any promotional items or information pertaining to their company. Putting green and driving range sponsors may set up tents and give away items in the registration area.

**FOR MORE INFORMATION PLEASE CONTACT**  
**JENNIE BRADFORD CURLEE**  
**AT 662.842.4521 OR JCURLEE@CDFMS.ORG**



Mark Your Calendar  
 First Friday, November 7, 2008  
**SPEAKER,**  
**MR. BILL RENICK**  
**CHAIRMAN, GETSMART HIGHWAY**  
**PROGRAM**  
 Sponsor, Robinson & Associates  
 The Mall at Barnes Crossing  
 Food Court, 7:00 a.m.  
 Continental Breakfast Will Be Served.  
 For more information, call: 662.842.4521

**SAVE THE DATE**  
**CDF New Member Orientation**  
 Tuesday, October 28, 2008  
 4:00 p.m.  
 CDF Boardroom  
 For more information please contact Emily Addison at 662.842.4521 or [eaddison@cdfms.org](mailto:eaddison@cdfms.org)

## Insurance

Continued from Page 2

amount of your annual income, especially if it is a one-income household. For single people with no children and no mortgages, Hayden said they should at least buy a policy big enough to cover their burial expenses. But she echoed Grisham's advice that coverage should be determined on an individual basis.

### Term versus permanent

Once you determine how much protection you need, you must decide on whether a term life policy or a permanent policy works best for you.

Grisham compared the two to renting versus buying.

A term policy is typically sold in five, 10 and 20 year increments. NAIFA said term usually provides the "greatest coverage for the lowest initial premium and is a good solution for people with temporary needs." The downside of term is that the premium on average will in-

crease as you age.

In contrast, premiums in a whole-life policy are locked in for life. The permanent option, NAIFA said, is good for people who "need lifelong protection and like the option of tax-deferred savings."

Grisham said another benefit of permanent products is that they are being seen now by financial advisers as a safe asset. The premiums build up and if policyholders need money before they die, they can borrow against the actual cash value, withdraw dividends if the insurance company offers them or surrender the policy for the ACV.

### The decision to buy

The price for life insurance varies with each policy. It typically is determined by the policyholder's age and health, the amount of the policy and the type of the policy. And, pricing varies at each insurance company.

Once you are ready to buy a policy, there are a few places for you to look. First, check with your employer. NAIFA said many jobs offer a basic

life insurance policy of one to two times your base salary.

You typically can buy extra coverage through the employer or go out on your own.

If you go out on your own, NAIFA said the most popular option is to find an agent or a financial adviser. After that, the organization advises consumers to look on the Internet or buy policies over the phone or by mail. Yet, NAIFA cautioned that most Web sites and phone and mail companies only sell term life policies.

And Grisham added his warning to consumers – "especially with the financial turmoil now" – advising them to pay particular attention to the company they buy policies from and to make sure they are going to be around for the life of the policy to pay the claim.

For more information about life insurance, go to the Life and Health Insurance Foundation for Education's Web site, [lifehappens.org](http://lifehappens.org), or the National Association of Insurance and Financial Advisors' Web site, [naifa.org](http://naifa.org).

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

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# KNOW YOUR OPTIONS

## When considering or hiring a financial adviser

By **CANDICE CHOI**  
THE ASSOCIATED PRESS

NEW YORK – Before the turbulent economy sends you running into the arms of a financial adviser, make sure you know all your options.

In addition to the various types of financial advice on the market, there are myriad ways advisers get paid for their services. Among them: commissions, hourly or flat rates for one-time help, asset-based fees for ongoing money management, or some combination thereof.

As you start your search, remember that “financial adviser” is a catchall term and doesn’t mean that the person has obtained any specific training. You’ll want to understand the different professional designations you may encounter and be mindful of potential fee structures.

### Free services

Many financial advisers, whether they work for a large brokerage or operate independently, offer free initial

consultations that usually last about a half hour or more.

But don’t expect to walk out with a detailed list of ideal investments. What the meeting should give you is a sense of how your adviser plans to approach your portfolio. One way to guide the discussion might be to ask what issues she thinks need to be addressed most urgently.

### Fees vs commissions

Some advisers work on a “fee-only” basis, meaning they charge a pre-determined amount for their services. Others, however, may also earn a commission from a third-party for selling financial products.

If you’re going to a stock broker, for instance, the prospect of earning a commission may influence him to suggest a particular mutual fund or an annuity, said Samantha Macchia, a principal of Summit Financial Strategies Inc., based in Columbus, Ohio.

Financial advisers are required to disclose whether they get any outside money from third parties.

### Fees for one-time help

If you have a question about a specific topic, you may want to hire a financial planner on an hourly basis. This may be an optimal choice if you think your issue won’t take more than a couple hours to address.

Rates vary widely, but typically range from around \$150 to \$300 an hour, according to the Garrett Planning Network, which has around 300 certified financial planners around the country who meet with clients on an hourly basis.

You can also find a certified financial planner in your area on the Financial Planning Association’s Web site.

Another option if you have a straightforward question is MyFinancialAdvice.com, which lists planners who give guidance via phone or e-mail. Users can browse professional backgrounds and client ratings. Planners also list a range for their hourly rates.

For those looking for more expansive guidance, such as how to save for

retirement, many financial planners charge a flat fee to help devise a big-picture game plan.

This arrangement usually includes periodic follow up, so make sure you’re clear on exactly how much follow up you’ll be entitled to, and in what form (meetings, phone calls, e-mails).

Depending on the issue, individual planner fees can range from \$500 to several thousand dollars, according to the Garrett Planning Network.

Some brokerage firms may also offer one-time help. At Charles Schwab, for instance, people can pay \$1,100 for a consultation to help them determine when they can retire and how to reach their retirement asset goals.

### Fees for ongoing management

If you want ongoing portfolio management and regular access to a financial adviser, you may be asked to

Turn to **ADVISERS** on Page 21

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# Four ways to save on prescription drugs

By **CANDICE CHOI**

THE ASSOCIATED PRESS

NEW YORK – In addition to changing leaves, for many of us, fall means we're handed a packet of materials and asked to ponder our medical benefits as part of open enrollment season.

So as you review your health care budget, remember that you may be able to save big on prescription drugs. At two pharmacies just a mile apart, for example, the price of the same medication can differ dramatically.

That's why doing your homework before heading to the drug store is just one way to cut costs on prescription drugs.

As the price of prescription drugs rises at a steady clip, here are six tips to keep in mind.

## Use generic medications

The easiest way to cut down on the cost of drugs is to ask for your prescription to be filled with a generic version. Despite their no-frills sound, generic drugs are no less effective, so you should always find out if this lower-cost option is available.

And finding a generic alternative

shouldn't be tough; generics are available for more than three-quarters of the 11,000 federally approved drugs on the market, according to the Generic Pharmaceutical Association. Last year, generic drugs accounted for 65 percent of all filled prescriptions, up from 56 percent in 2005.

## Find a lower cost option

Even if a generic is not available, you may still be able to find a cheaper alternative. For example, someone with heartburn could save more than \$100 a month by taking over-the-counter Prilosec instead of Nexium, said Gail Shearer, director of Consumer Reports Best Buy Drugs.

Before changing medications, of course, people should talk to their doctors about any impact a switch might have on their condition.

## Shop around

Call ahead to nearby pharmacies to get price quotes before heading out – especially if you're buying a brand-name drug.

Several states offer government-sponsored Web sites that allow con-

sumers to browse prices at area drug stores.

State sites are typically based on Medicaid prices, but cheaper prices for Medicaid recipients likely mean lower costs for non-Medicaid customers too.

Don't overlook traditional retailers such as Target Corp. and Walmart Stores Inc., which both offer \$4 prescription programs.

Other chains, including Kroger Co. and Safeway Inc., have rolled out similar programs.

## Order by mail

You've probably become accustomed to renting movies by mail. Your health is certainly more significant, but if you haven't tried it you should also look into cutting costs by filling prescriptions by mail.

If you're on a daily medication you'll certainly want to investigate. It's likely that the pharmacy program of your benefits package will offer 90-day supplies at discounted prices, said Charles Cote, spokesman for the Pharmaceutical Care Management Association.

## Advisers

Continued from Page 20

pay a fee based on a percentage of your assets.

This type of service typically costs about 1 percent of your investments, although the figure can go up or down depending on the size of your portfolio. Someone with more assets, for example, may be charged less than 1 percent. If you're being asked for 2 or 3 percent, you may be able to find something cheaper.

Other advisers charge a flat fee to develop a plan, then ask for an additional asset-based fee for active oversight.

Be sure to ask whether the fee covers costs for transactions (such as investing in an annuity).

Some advisers and brokerages only take on clients with a minimum level of assets. At ETrade, people with at least \$50,000 in investable assets can typically pay 1 percent or less for ongoing management.

If you don't like the asset-based fee structure, you may be able to find a planner who charges an annual, one-time fee in exchange for ongoing management.



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# Tips for homeowners in a financial pinch

■ **The government offers advice and provide free counseling to help Americans avoid foreclosure.**

## Daily Journal reports

If you are having trouble keeping up with your mortgage payments and fear your house might be foreclosed on, the U.S. Department of Housing and Urban Development has a tip sheet to put you on the road to recovery.

**1** Don't ignore the problem. The further behind you become, the harder it will be to reinstate your loan and the more likely that you will lose your house.

**2** Contact your lender as soon as you realize that you have a problem. Lenders do not want your house. They have options to help borrowers through difficult financial times.

**3** Open and respond to all mail from your lender. The first notices you receive will offer good information about foreclosure prevention options that can help you weather financial problems. Later mail may include important notice of pending legal action. Your failure to open the mail will not be an excuse in foreclosure court.

**4** Know your mortgage rights. Find your loan documents and read them so you know what your lender may do if you can't make your payments. Learn about the foreclosure laws and timeframes in your state (as every state is different) by contacting the State Government Housing Office.

**5** Understand foreclosure prevention options. Research foreclosure prevention (also called loss mitigation). HUD has an area

on its Web site ([www.hud.gov](http://www.hud.gov)) dedicated to the topic.

**6** Contact a HUD-approved housing counselor. HUD funds free or very low cost housing counseling nationwide. Housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance. Find a HUD-approved housing counselor near you or call (800) 569-4287 or TTY (800) 877-8339.

One free counselor is non-profit group Hope Now, part of the Homeownership Preservation Foundation. The hotline is 888-995-HOPE and the Web site is [www.hopenow.com](http://www.hopenow.com).

**7** Prioritize your spending. After health care, keeping your house should be your first priority. Review your finances and see where

you can cut spending in order to make your mortgage payment. Look for optional expenses – cable TV, memberships, entertainment – that you can eliminate. Delay payments on credit cards and other “unsecured” debt until you have paid your mortgage.

**8** Use your assets. Do you have assets – a second car, jewelry, a whole life insurance policy – that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job to bring in additional income? Even if these efforts don't significantly increase your available cash or your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.

**9** Avoid foreclosure prevention companies. You don't need to pay fees for foreclosure prevention help. Use that money to pay

the mortgage instead. Many for-profit companies will contact you promising to negotiate with your lender. While these may be legitimate businesses, they will charge you a hefty fee (often two or three month's mortgage payment) for information and services your lender or a HUD-approved housing counselor will provide free if you contact them.

**10** Don't lose your house to foreclosure recovery scams. If any company claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may well be signing over the title to your property and becoming a renter in your own home. Never sign a legal document without reading and understanding all the terms and getting professional advice from an attorney, a trusted real estate professional or a HUD-approved housing counselor.

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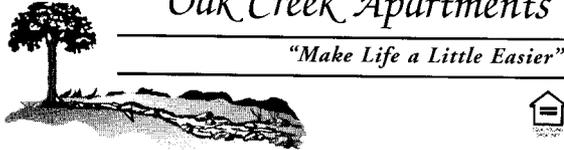
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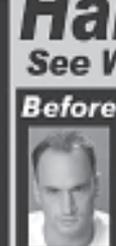
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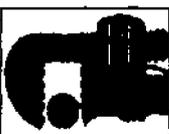


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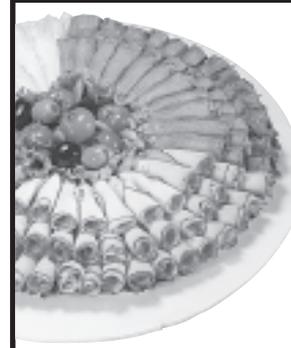
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