

BUSINESSVIEW

MOBILE AREA CHAMBER OF COMMERCE

SEPTEMBER 2021



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TRENDS**

**MERRILL LYNCH IS
BULLISH ON MOBILE**

**SMALL
BUSINESS
ADVISORY
TEAM**



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SEPTEMBER 2021

IN THE ISSUE



16 ON THE COVER:

Meet the local professionals representing those who should be on every small business' advisory team, why you need them and what you can count on them for on pages 19-25.

Photo by Dawn Finch Photography



11



30



34

- 7 News from Kemira, *Business Facilities*, Carnival Cruise Line, City of Mobile and more
- 13 Business Briefs: AutoMOBILE, Airbus, United, Aquarium of Alabama
- 14 Small Business of the Month: McAleer's Office Furniture
- 16 The Team Every Small Business Should Have
- 26 PPP Loan Forgiveness 101
- 28 New Alabama Tax Law has Potential Savings for Business Owners
- 30 Merrill Lynch is Bullish on Mobile
- 33 Guest Column: Cybersecurity: Ways to Protect Your Business, Chris Morton
- 34 Top Trends in Finance
- 37 Investor Focus: Century Bank
- 38 Executive Profile: Chris Tracy, BancorpSouth
- 39 Board of Advisors
- 40 Partners for Growth Investment 2020 Review
- 43 Chamber at Work
- 44 Galvin Joins Chamber Staff
- 45 Calendar
- 51 New Members

ABOUT THE MAGAZINE

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6 SEPTEMBER 2021

CHAIRMAN'S NOTE:

Terry Harbin, Chamber Board Chair

Editor's Note: Harbin has chaired the Mobile Area Chamber's board of directors since January 2020. He has 38-plus years of experience in all phases of sales, marketing, technology and banking management. He has started four businesses, most recently Affordable Homes Gulf Coast.

Several years ago, a business owner friend of mine said, "As long as we have \$25,000 in the checking account, I know we are all right." He could not have been more wrong. To manage a balanced, sustainable business, he needed to know so much more. In this issue of the *Business View*, we focus on the many aspects of your business that fall under the broad category we call "financials."

Starting, growing and maintaining a business requires an owner to have a broad range of financial knowledge: banking, insurance, legal and regulatory environment, marketing and sales, budgeting and accounting, and more. According to the U.S. Small Business

Administration, in 2019, the failure rate of startups was around 90 percent. Research concludes 21.5 percent of startups fail in the first year; 30 percent in the second year; 50 percent in the fifth year; and 70 percent in their tenth year.

Your Mobile Area Chamber provides resources, training and advocacy to help make sure your business is not a casualty, but rather a champion in your arena. This issue is dedicated to all things financial that will help you scale your business and manage it successfully.

I hope you enjoy the insight from our local experts and find a way to put the information to work in your business.



KEMIRA COMPLETES EXPANSION INVESTMENT IN NORTH AMERICA

Kemira recently completed a \$70.8 million expansion at its Mobile facility. Based in Finland with its American headquarters in Atlanta, the company is a leading global polymer producer serving the pulp and paper, oil and gas, and water treatment industries.

Officials say the latest investment will support Kemira's strategic focus to grow faster than the market.

"The capacity expansion in Mobile will strengthen Kemira's position in the energy market in the Americas and support our growth in the region going forward," said **Pedro Materan**, senior vice president of Kemira's global oil and gas division.

"The market demand is recovering after the 2020 slowdown, and we're in a good position and excited to meet the growing demand of our customers for high-quality emulsion polymers."

Emulsion polymer products are primarily used in water-intensive applications, including the oil and gas industry, where Kemira is a leading supplier.

The Mobile Area Chamber announced the project with Kemira officials in February 2019, with an anticipated operational date in 2021.

"The sustained growth in our manufacturing sector continues to secure and add high-paying jobs in our community, and is a signal to other international companies that Mobile is a business-friendly environment."

David Rodgers, vice president of economic development, Mobile Area Chamber

"The sustained growth in our manufacturing sector continues to secure and add high-paying jobs in our community, and is a signal to other international companies that Mobile is a business-friendly environment," said **David Rodgers**, the Mobile Area Chamber's vice president of economic development.

BUSINESS FACILITIES RANKS CITY OF MOBILE NO. 5 FOR BEST BUSINESS CLIMATE

Business Facilities magazine ranked Mobile No. 5 on its List of Cities with the Best Business Climate for populations under 200,000.

Factors used by the national economic development publication for this category include growth potential, talent pipelines, quality of life, affordability and a diverse mix of emerging growth sectors.

“These locations are maximizing their resources and establishing a foundation for sustainable growth for years to come,” said magazine editors.

“We continue to tell the story of just how competitive Mobile is for new and expanding industry,” said **David Rodgers**, the Mobile Area Chamber’s vice president for economic development. “Now, we are ramping up efforts to share Mobile’s available job market and unmatched quality of life with potential talent.”

“High-performing companies from around the globe are discovering that Alabama provides a favorable business environment, motivated workers and a support system that helps foster success.”

Greg Canfield, secretary
Alabama Department of Commerce

The state of Alabama was also recognized on several *Business Facilities* lists, including the No. 5 position in the Best Business Climate category; No. 6, Manufacturing Employment; No. 8, Manufacturing Output; No. 3, Customized Training; and No. 6 for Automotive Manufacturing.

“High-performing companies from around the globe are discovering that Alabama provides a favorable business environment, motivated workers and a support system that helps foster success,” said **Greg Canfield**, secretary of the Alabama Department of Commerce.

In June, *Area Development* magazine selected Alabama for its Gold Shovel Award for economic development success in manufacturing during 2020. Alabama was one of only three states to claim the award, and it’s worth noting the magazine singled out AM/NS Calvert’s \$775 million expansion project, expected to create 200 new jobs.



The rankings follow a strong year for Alabama’s economic development team, who were able to overcome the challenges posed by the COVID-19 pandemic to attract projects with close to \$5 billion in new capital investment, according to the state’s analysis.

Best Business Climate (Pop. Under 200k)

- 1 ALEXANDRIA, VA
- 2 WILMINGTON, DE
- 3 CHARLESTON, WV
- 4 AMARILLO, TX
- 5 MOBILE, AL
- 6 GREENVILLE, SC
- 7 MANCHESTER, NH
- 8 JOPLIN, MO
- 9 AVONDALE, AZ
- 10 SOUTH JORDAN, UT



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Trey St. John, CEO
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ONE MOBILE LITTER FREE

The Mobile Area Chamber is one of 14 inaugural supporters of the City of Mobile's comprehensive anti-litter campaign, "Litter Free Mobile."

Like other communities around the country, Mobile saw an increase in litter over the course of the COVID-19 pandemic and is still seeing the impact of that today.

To correct this, the city is using its newly created chief resilience officer (CRO) position, held by **Casi Callaway**, to leverage existing partnerships with nonprofits, businesses, community groups and local schools to attack the litter problem head-on.

"There are significant costs associated with solving a problem that can be prevented," says Callaway. She estimates litter costs the city \$10 million annually in equipment and staff time.

But prevention is not the first step, according to the plan released in July. The initiative will use education, prevention, collection and enforcement to target litter in the community.

"First comes education," Callaway says. "What do people need to know so they don't litter?"

Consistent messaging about the negative effects of litter on our environment, economy and quality of life, matched with the positive actions of local groups and businesses, will be key tactics of the education component.

In the area of prevention, the city is working to develop better rules and regulations for managing litter and reducing garbage. "We also want to rethink how the city works to prevent and respond to litter – this includes everything from how we provide services to where we place trash cans and dumpsters," she adds.

Collection ties closely into prevention. If you see cigarette butts in a corner of your parking lot, a collection container is a simple solution, Callaway says. For the city's role, she wants the city to target known "hot spots."

Enforcement is a last resort. These efforts are being backed by technology to detect and monitor areas being used as dump sites.

"There is no shortage of groups already working toward this goal, and it's the city's job to connect and support them in those efforts while empowering businesses and residents to do the same," says **Mayor Sandy Stimpson**.



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CARNIVAL CRUISES SAILING AGAIN

Visit Mobile announced the *Carnival Sensation* will cruise from the Port of Mobile starting in October. Last summer, the City of Mobile and Visit Mobile officials broke the news that Carnival Cruise Lines would move the *Sensation* to Mobile and take up itineraries previously assigned to the *Carnival Fantasy* and *Carnival Fascination*.

“Carnival’s partnership brings a tremendous boost to Mobile’s hotels, restaurants, attractions and the surrounding region,” said **David Clark**, president and CEO of Visit Mobile. “We are excited to have the *Carnival Sensation* as a part of our skyline and to welcome back more visitors into our city.”

Each year, cruising from Mobile brings in 200,000 guests, creating an immense economic impact with more than 35,000 overnight stays in local hotels and direct spending into multiple business segments.

The news came in late July that Carnival was ramping up its number of operating ships with plans to bring back its entire fleet by the end of the year.

“We’re so excited to restart cruising from Mobile and to finally welcome our guests on *Carnival Sensation*, which will be making her debut,” said **Chris Chiames**, chief communications officer for Carnival Cruise Line. “Thanks to everyone in Mobile for their incredible support and loyalty during this time. We can’t wait to get ‘Back to Fun’ in Mobile!”

Guests and travel advisors are encouraged to review Carnival’s Have Fun. Be Safe. guidelines at carnival.com.



Bob Omainsky with Wintzell’s Oyster House oversees a case of his restaurant’s gumbo being loaded on a previous *Carnival* cruise ship in Mobile.

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BUSINESS BRIEFS



Airbus + United

United Airlines placed an order for 70 planes with Airbus this summer. According to Airbus officials, a significant number of the A321neo aircraft will be produced in Mobile.

The A321neo features a new engine option with the lowest CO2 emissions per seat in its class, according to a company news release, and features expanded seating capacity.

The new order with United Airlines will position the airline to expand its presence in the single-aisle market, and is in addition to United's current order for 50 A321XLRs.

AutoMOBILE International Terminal

In a strategic move to capture some of the shipments destined for Mexico, Latin America and the Far East, the Alabama State Port Authority signed a memorandum of understanding with AutoMOBILE International Terminal in 2018.

The company opened its vehicle processing roll-on/roll-off (RO/RO) facility at the Port of Mobile this summer. The 57-acre terminal has an annual capacity of 150,000 vehicles. Company officials say AutoMOBILE is "ideally positioned to add value to the finished vehicle logistics supply chain in the region."



Official Aquarium of Alabama

The Dauphin Island Sea Lab has a new designation as the official Aquarium of Alabama. Passed through the state legislature earlier this year, it considered a step in highlighting its importance to education and research conducted by the organization.

Since 1998, more than 1 million students and visitors have walked through the doors of the aquarium for visual and interactive exhibits through the Mobile Tensaw-Delta and Mobile Bay, along the barrier islands, and into the northern Gulf of Mexico. The aquarium was created to improve ocean literacy and enhance the public understanding and wise stewardship of our coastal resources.



Melissa Cross, third from left, is pictured with the McAleer's Office Furniture team. Photo by Dawn Finch Photography

HOW MCALEER'S KEEPS CUSTOMERS HAPPY AND LOYAL

When Jim McAleer founded **McAleer's Office Furniture** in the late 1970s, he focused on the sort of products that would make impressive showrooms – something the company continues to do throughout its stores in Mobile and Pensacola today.

Now operated by Jim's daughter, **Melissa Cross**, and son, **David McAleer**, McAleer's is the Mobile Area Chamber's Small Business of the Month.

Online competition has been fierce for years, Cross acknowledges, so the company has embraced it with a significant online presence. But what sets McAleer's apart from those elsewhere in the United States and beyond is its service and fully stocked showrooms.

"Our main driving principle is to provide new and used quality office furniture at the lowest price possible," Cross said. "What makes us very competitive, especially today, is that we've always kept nearly \$1 million worth of product in stock at any given time."

Expedited delivery, free assembly and local support are keys to keeping McAleer's clients happy and loyal, she says. One of seven children of founders Jim and Camilla McAleer, Cross said she never intended to run the family business. But she ended up living in Dallas and working in the office furniture manufacturing industry with customers in large markets throughout the western United States.

When her dad started thinking about retirement, many in the family agreed she was a natural successor – an idea she's come to embrace since joining the company as president in 2012.

Cross has brought a leadership style rooted in mentorship and talent development, helping the company hone its "power of one" philosophy, where a representative takes care of his or her client from the first handshake to project completion, including design, management, procurement and project oversight.

“They’re going to see every transaction through to the very end, which makes the process so much better and easier,” Cross said. She currently has 20 employees between Mobile and Pensacola and is looking to expand.

A huge fan of the University of South Alabama’s RAMP mentorship program, Cross said participating in the U.S. Small Business Administration’s seven month Emerging Leaders course was a huge benefit to McAleer’s as a company. For the second year in a row, Cross is the chairwoman of the Chamber Chase resource development and membership campaign.

She is so passionate about the Mobile Area Chamber that she says it almost feels like her second job.

“Not every chamber is five-star like ours, and not every chamber has an economic development department,” she says. “I deeply believe in what the Chamber does, and the programs they offer for small business are just amazing.”

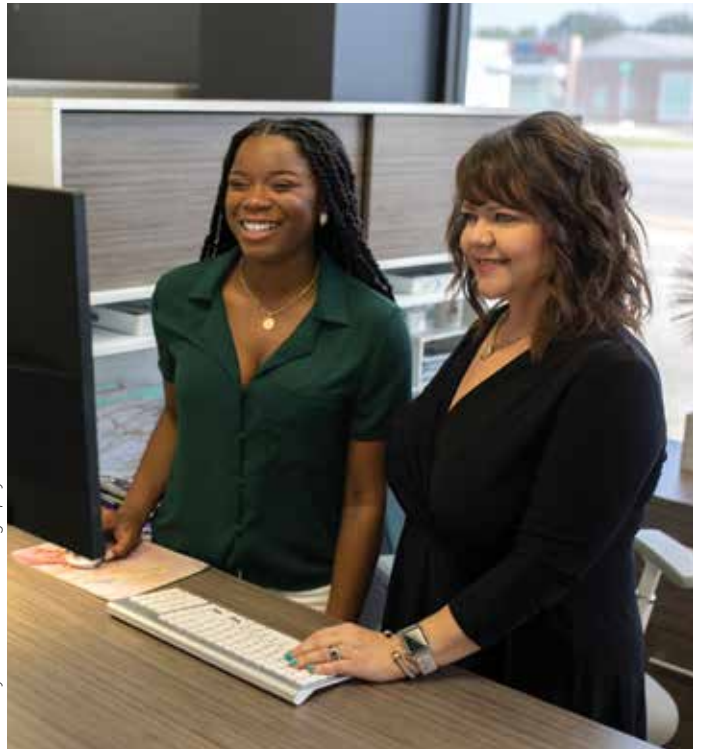


Photo by Dawn Finch Photography

COMPANY NAME: McAleer’s Office Furniture
OWNER: Melissa Cross
PHONE: 251.476.8555
WEBSITE: mcaleers.com
LOCATION: 3305 Springhill Ave., Mobile

Want to be featured as a Mobile Area Chamber Small Business of the Month? Go to mobilechamber.com to submit an application online, or contact Danette Richards at drichards@mobilechamber.com or 251.431.8652 for questions and/or additional information.

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THE SMALL BUSINESS ADVISORY TEAM EVERY BUSINESS SHOULD HAVE

A thriving company relies on more than just the business owner's skills, abilities and one or two managers. Resourceful owners know they don't know it all and, instead of trying to be an expert at everything from insurance to IT, they build an advisory team.

The Mobile Area Chamber's Small Business Development team identified six key professionals every owner should have on their team: an attorney, banker, a certified public accountant (CPA), financial advisor, information technology professional and insurance agent. Then, we talked to a past Emerging Leaders participant about his team.

The group (seen on the left) met at 5 Rivers Delta Resource Center for photos.

On the following pages, Danette Richards, the Chamber's small business development director, outlines what to expect of each of these professionals and how they can help your business.

Photo by Dawn Finch Photography



THE SMALL BUSINESS
OWNER

RASHAWN FIGURES

Dortch Figures and Sons

Who's on that team? Most businesses have a certified public accountant (CPA) a banker and an attorney. "And these are critical," says **Danette Richards**, the Mobile Area Chamber's director of small business development. "I would suggest all companies also have an insurance agent, financial planner and IT expert on the team. These six professionals are essential to growing your business, yet their true impact comes when they become a team."

Each of these professionals will help business owners avoid pitfalls, develop growth strategies and reach the goals set for their company.

"I learned early in my career you need a team that is capable of going where you want to go," says **Rashawn Figures**, owner of the general contracting firm **Dortch Figures and Sons**.

He hand-picked a group of skilled professionals based on their specialties in the construction field. "Together, they help me create a plan of attack and set milestones," he says. "A good team keeps you on your path."

Besides his professional advisors, other important members of Figures' team are his mentors. "You need those who have been through situations you haven't been through, so they can guide you and help determine the formula for success."

He encourages other small business owners to make sure everyone on their team adds value. "And if they add value," he says, "then they are worth the money."

On the following pages is a list of support professionals who should be on your team and what owners can count on them to do.

Photo by Dawn Finch Photography

JENNIFER HOLIFIELD

**Speegle, Hoffman, Holman
& Holifield**

Member: Attorney

Count on them for: Contracts
and operating agreements,
employment issues, legal
implications

Jennifer Holifield, a partner with **Speegle, Hoffman, Holman & Holifield**, specializes in business transactions and litigation. Holifield says she can navigate her clients around risks at every stage, from creating a business to dissolving one. She refers to herself as an “ounce of prevention,” she says. “A little now will save you more later.”

For example, collections are important to any business. An attorney knows what contracts should include so, if needed, you can collect, she says. “Don’t get your forms or contracts off the internet,” she adds. “What is sometimes projected as legal in Alabama, seldom is.”

As a way to separate personal and business assets, during her presentations to business owners Holifield advises them to always sign for the company by adding their title and the name of the business.

IMPORTANCE TO BUSINESS:

**“An attorney’s job is to keep you
out of trouble.”**

Danette Richards

Photo by Dawn Finch Photography





THE SMALL BUSINESS ADVISORY TEAM

SIDNEY KING

Commonwealth National Bank

Member: Banker

Count on them for: Access to capital, operations financing, evaluations

Sidney King, CEO of **Commonwealth National Bank**, stresses the relationship aspect between a company owner and banker. “I advise clients to date your banker – platonically, of course,” he says. Most business owners come into a bank with a marriage proposal, i.e. a loan application, before they know their banker and, more importantly, before their banker knows them.

An example of how he assists his clients outside of lending money is when he worked with a sole proprietor who had a profitable company but, when taxes were due, he wasn’t prepared.

King had him set up four different bank accounts. First, an operating account to handle day-to-day transactions. Second, a personal account so as not to mingle business and personal expenses. Third, a tax account to set aside monies for taxes to be paid. And, fourth, an emergency account for the company’s maintenance and repairs.

“This is great advice for all businesses and helps you visualize where your money is going,” Richards says.

IMPORTANCE TO BUSINESS:

“Your banker is a resource for more than just money. They often see when a customer needs a business plan, and they use your banking history to determine your future financial or cash flow needs.”

Danette Richards

Photo by Dawn Finch Photography

WES COODY

C² Wealth Strategies

Member: Financial Planner

Count on them for: Short- and long-term financial strategies, money management, retirement programs

When many CEOs call **Wes Coody**, president of **C² Wealth Strategies**, they need his expertise with retirement plans to be competitive, especially in a tight job market. “We’ve seen a rise in clients needing this service since the COVID pandemic,” Coody says. “Benefits are fundamental in both retaining and recruiting good employees.”

In addition to customizing retirement benefits, Coody also advises CEOs on how to invest profits and create strategies for how to best use their money. He says his unique experience comes from being the son of small business owners. That experience makes him dive beyond the business needs, making sure the owner has a buy/sell or succession plan, or is preparing for retirement.

One example is when a client’s company received a large settlement and, before investing those monies, he recognized the owner needed a will and estate planning. Those two things took priority before the settlement was later invested.

IMPORTANCE TO BUSINESS:

“While you might not initially include a financial planner on your advisory team, think about it. Everything is about growth and the future, whether it’s your retirement goals or your employees’ goals.”

Danette Richards

Photo by Dawn Finch Photography





Photo by Dawn Finch Photography

THE SMALL BUSINESS
ADVISORY TEAM

MAKEDA NICHOLS

**State Farm Insurance -
Makeda Nichols**

Member: Insurance agent

Count on them for: General,
property and professional
liability, business continuity,
data breach

Makeda Nichols, with **State Farm Insurance-Makeda Nichols**, emphasizes, “many business owners don’t realize the way they structure their company, the type of business it is, and the location they choose influences the premium.”

She says most businesses want to try to save on insurance because they don’t recognize the value, but if a customer bites into an olive pit and breaks a tooth, you need insurance that covers you. And before hurricane season, you should talk to your agent about what happens if the business has to close for a period of time or the power goes out and you lose heat-sensitive inventory, Nichols adds.

“If something happens, we try to make the claims process as simple as possible. My job is to be there for you and walk you through the process.”

Nichols says business owners should meet annually with their agents to review their coverage, talk about any changes in business operations and whether your insurance may need to be revised.

IMPORTANCE TO BUSINESS:

**“Your insurance agent makes
sure your business isn’t
vulnerable when the unexpected
happens.”**

Danette Richards

BRANDON BRADLEY

Wilkins Miller

Member: CPA

Count on them for: Financial data and review, budgeting and forecasting, tax strategies

Brandon Bradley, a CPA with **Wilkins Miller**, encourages CEOs to use him as a member of their management team and include him when they are making big decisions. “CPAs can be much more than a tax preparer,” he says.

One of his primary tools is the company’s budget and the data it provides. “A lot of people associate budgeting with cutting, but it’s about planning for growth.”

He says another way your CPA can support your business is to periodically review your bookkeeping reports, ensuring they’re right. “If you’re looking at good numbers, you’re likely to make good decisions.”

IMPORTANCE TO BUSINESS:

“Accounting is history, because everything you’re reviewing has already happened. Your CPA uses the numbers to help you see business trends, minimize your tax liability, and forecast your revenue and expenses.”

Danette Richards

Photo by Dawn Finch Photography



TREY ST. JOHN

Logical Computer Solutions

Member: Information
Technology (IT)

Count on them for: Data
management systems and
protection, work efficiency
best practices

“A good IT provider can streamline the services your company is depending on. Eliminating redundancy between antivirus programs would be one example,” says **Trey St. John**, CEO of **Logical Computer Solutions**. “Your firewall is only as good as your employees.”

St. John’s company conducts phishing simulations for customers with email tests to educate employees and make them skeptical. St. John also scans the dark web for current passwords, makes suggestions on how and where to back up company information and more.

“We can minimize your chances of being hacked, and if someone guarantees you they can prevent it, they’re lying,” he says. “It’s our job to minimize or eliminate an interruption in your IT services, so your employees can focus on their responsibilities.”

IMPORTANCE TO BUSINESS:

“It’s impossible to keep up with changing technology and the threats that come with it. Your company’s records are too important to lose.”

Danette Richards



Photo by Dawn Finch Photography



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PPP LOAN FORGIVENESS 101

Small businesses that received a Paycheck Protection Program (PPP) loan must follow guidelines to receive loan forgiveness.

The first step is to fill out a PPP loan forgiveness application and apply to your lender to find PPP lenders accepting forgiveness applications.

According to the Small Business Administration (SBA) there is no deadline to apply for PPP loan forgiveness, and lenders will continue accepting applications as long as borrowers have PPP loans. SBA recommends businesses apply for forgiveness before making the first PPP loan payment.

Before asking for forgiveness, businesses should make sure they are using, or have used, the PPP loan for its intended purpose such as payroll, mortgage interest, paying rent and/or utilities, operation expenditures, property damage costs, supplier costs and worker protection costs.

According to the SBA website, “a borrower can apply for forgiveness once all loan proceeds for which the borrower is requesting forgiveness have been used. Borrowers can apply for forgiveness anytime up to the maturity date of the loan. If borrowers do not apply for forgiveness within 10 months after

the last day of the covered period, then PPP loan payments are no longer deferred, and borrowers will begin making loan payments to their PPP lender.”

Bench.com, an online bookkeeping service, recently released its complete guide for PPP Loan Forgiveness. It explains all eligible expenses, but certain conditions apply. Use these steps to stay on track:

1. 8 to 24 weeks of expense coverage

Expenses eligible for forgiveness are those incurred over the eight- to 24-week period, starting from the day businesses receive a PPP loan from a lender, not necessarily the loan agreement date. All payroll costs that employers incurred over the eight- to 24-week period are eligible for forgiveness, even if the actual payout date falls outside the covered period.

2. The 60/40 rule

At least 60 percent of the PPP loan must be used for payroll costs, and the forgivable amount will scale in proportion to the percentage of the loan spent on payroll, up to the total loan amount. Payments to independent contractors cannot be included in the payroll costs.

3. Staffing requirements

Businesses must maintain the number of employees on their payroll because the purpose of the PPP loan is to maintain jobs.

4. Pay requirements

You must maintain at least 75 percent of each employee's total salary.

5. Rehiring grace period

For PPP loans distributed in 2020, any rehiring must have been done before Dec. 31, 2020.

For PPP loans distributed in 2021, the SBA has not released any information on a potential grace period for rehiring employees. As of July 2021, any rehiring must be done before the end of the PPP loan-covered period.

Other questions answered in Bench.com's guideline include:

How will PPP loan forgiveness affect my taxes?

With the passing of the second stimulus bill at the end of 2020, it was made clear that a PPP loan will not affect taxes.

Businesses do not need to include the forgiven amount as taxable income. Any expenses covered using a PPP loan will still be tax deductible.

Can I get PPP expenses forgiven and deduct them from my taxes?

Yes, any expenses covered by a PPP loan are still tax deductible.

My bills are due outside the 24-week covered period. Can I claim these expenses?

Yes, as long as business owners pay it on the next regular billing date, any of those eligible non-payroll expenses (utilities, rent, mortgage interest) can be claimed for forgiveness, prorated to the end of the covered period.

How long do I need to keep my supporting documents?

Businesses must retain documents for six years after the loan is fully forgiven or fully repaid and provide them to the SBA or the Office of Inspector General if requested.

Can I prepay my rent or mortgage?

No, prepayment is not an allowed use of the PPP and is not eligible for forgiveness.

What counts as mortgage interest?

Any interest paid on a mortgage on property used for business purposes is a PPP-eligible expense and qualifies for forgiveness.

For more information on PPP loan forgiveness, including calculation and example scenarios, visit sba.gov or bench.com/blog/operations/ppp-loan-forgiveness/.

Recordkeeping and Required Documents for Forgiveness

According to Bench.com's "PPP Loan Forgiveness: The Complete Guide," the following are required documents businesses need to collect to support their PPP loan forgiveness application. Lenders may have additional requirements.

Documents verifying the number of full-time equivalent employees on payroll and pay rates, for the periods used to verify businesses met the staffing and pay requirements:

- Payroll reports from payroll provider
- Payroll tax filings (Form 941)
- Income, payroll and unemployment insurance filings from state taxes
- Documents verifying any retirement and health insurance contributions

- Documents verifying eligible interest, rent and utility payments active in February 2020
- Documents verifying eligible interest, rent and utility payments (canceled checks, payment receipts, account statements)

Good recordkeeping and bookkeeping will be critical for getting a PPP loan forgiven, and businesses will need to keep track of eligible expenses and their accompanying documentation over the loan's covered period. Lenders will likely require documents in digital format, so scan any paper documents and keep backups of your digital records.

Furthermore, business owners will need to have complete financial statements at the end of the fiscal year. A lender and the SBA have the right to request and audit a business's financial documents and records.

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NEW ALABAMA TAX LAW HAS POTENTIAL SAVINGS FOR BUSINESS OWNERS



A new tax act signed into Alabama law this year has the potential to benefit S-Corporations, sometimes referred to as small business corporations, and Subchapter K entities, known as partnerships, and their owners.

Gov. Kay Ivey signed the Alabama Electing Pass-Through Entity Tax Act (Act 2021-1) giving businesses the option to pay taxes at the business level and get a federal deduction.

According to a June article in *The Tax Adviser*, published by the American Institute of CPAs, the 2017 Tax Cuts and Jobs Act “limits the amount of state and local taxes individuals can deduct for federal income tax purposes to not more than \$10,000.”

New Pass-Through Entity laws, similar to what Alabama enacted, give owners a way to bypass that cap.

Jeffrey Kintz, a CPA with Wilkins Miller, keeps up with changing tax laws and how they could benefit his clients. He explains the new tax law with a simplified example.

Say an eligible business partnership earns \$100,000 in taxable income in 2021. At the current tax rate, the business pays

5 percent, or \$5,000 in this case, to the state. As equal partners, each reports \$50,000 in taxable income and each receives a \$2,500 tax credit on their Alabama individual return. The business then deducts the \$5,000 tax payment on its federal tax return, lowering the taxable income and thereby lowering the partners’ tax liability on their individual federal returns.

Using current projections, Kintz adds, this new pass-through election is sure to save his clients money. “As long as the \$10,000 cap is in place, this is beneficial for a lot of people.”

One signal your business qualifies is if you receive a Schedule K-1 form, but Kintz encourages business owners to talk with their CPAs to make sure and discuss whether the compliance costs are worth the benefit. For those making this election, it is important to note that to avoid penalties and interest, a business is required to make estimated payments in 2021.

Kintz says the state was one of the early adopters of this type of law, and “it goes a long way in making Alabama even more business-friendly.”



Pictured are the Financial Advisors from the Mobile office of Merrill Lynch Wealth Management. From left to right are Ben Lily, David Wilson, Austin Bradford, Lany Simmons, Kennon Drew, Garner Jeffrey, Ann Richardson, Palmer Whiting. Not pictured are AJ Legrone, Jason Dabbs, Parker Huddle, Mike Shirk, Benton Thompson and Alan Bradley.

MERRILL LYNCH IS BULLISH ON MOBILE

For eight decades, Merrill Lynch has served Mobile families with financial planning and investment management. Over the last several years, the Mobile operation has more than doubled the annual number of new clients and recruited outstanding financial services talent.

“Mobile is a growth market for our business, due in large part to the resiliency and ingenuity of local residents and businesses.”

Andy Sieg, president
Merrill Lynch Wealth Management

The success of the local branch recently caught the attention of executives at the 107-year-old company’s New York headquarters. And all eyes are now on Mobile.

“Mobile is a growth market for our business, due in large part to the resiliency and ingenuity of local residents and businesses,” said **Andy Sieg**, president, Merrill Lynch Wealth Management. “Across the Gulf State region, Merrill Lynch added more than 400 net new households during the first half of 2021, ahead of many other regions and 50 percent greater than the first half of 2020. Merrill Lynch is bullish on Mobile.”

David Oberman, southern Gulf States market executive, Merrill Lynch Wealth Management, said Mobile was one of Sieg’s first stops on a recent tour, which speaks volumes about the importance of this community and its local team, he added.

Earlier this year, the company launched a new advisor development program that includes enhanced training and additional coaching to help the next generation of advisors succeed.

“Mobile is home to top advisor talent,” said Sieg. “Within the Merrill team, advisors are highly knowledgeable, averaging more than 15 years of experience, many with 20 or 30 years. Additionally, Merrill Lynch’s Mobile-based advisors are regularly ranked as top advisors statewide and nationally by *Forbes* and *Barron’s*.”

Having worked for the company in Mobile for 11 years, **Austin Bradford**, Mobile resident director and wealth advisor with Merrill Lynch Wealth Management, also recognized Mobile’s advantages of having a diverse economy represented by many industries, in addition to being a welcoming community to new businesses.

“However, Mobile’s greatest asset is its people,” he said. “We have a lot of talented business leaders that have been running successful companies for decades, as well as young and energetic entrepreneurs with the potential to create new types of businesses for our community.”

With a new generation taking over businesses and leadership roles, Oberman said there is a growing need for multigenerational financial advice.

“Baby boomers have been the lifeblood of the wealth management and advice industry and are expected to pass on an estimated \$40 trillion to \$70 trillion in assets on to their Gen X and Millennial children. Advising these next generations represents an enormous opportunity.”

Austin Bradford, Mobile resident director and wealth advisor
Merrill Lynch Wealth Management

From an industry perspective, Oberman said we are in the early stages of the Great Wealth Transfer – a historic movement of wealth transferring from the Baby Boomers to their children over the next few decade.



Merrill Lynch Wealth Management in Mobile recently welcomed company president Andy Sieg (right), shown here with David Oberman, the company’s southern Gulf States market executive.

“Baby boomers have been the lifeblood of the wealth management and advice industry and are expected to pass an estimated \$40 trillion to \$70 trillion in assets on to their Gen X and Millennial children,” he said. “Advising these next generations represents an enormous opportunity.”

As Baby Boomers are reaching retirement age in an active merger and acquisition market with strategic and financial buyers, “We are seeing a historic level of business owners seeking to sell or transition their business,” Bradford said. “In some cases, the pandemic has accelerated those plans.”

He added that business owners often overlook or put off preparing an exit strategy, which could result in missed business opportunities or even jeopardize the business. “We work with clients on exit plans that consider both their personal wealth goals along with the business goals,” he said. “Financial advisors can be a valuable resource to clients, helping families grow and preserve wealth, and to providing the next generation with financial education.”

In addition to commercial and small business banking through its Bank of America partners, Merrill Lynch also helps clients plan for their next chapter, such as dedicating more time to their family and friends and pursuing philanthropic priorities, while preserving their wealth over a lifetime.

“We help clients pursue their goals by serving in several different capacities, including planning, investing and, perhaps most importantly, as their friend and confidante,” said Bradford.

Now more than ever, personalized advice matters

Congratulations to Palmer G. Whiting for being named to the *Barron's* “Top 1,200 Financial Advisors” 2021 list and the *Forbes* “Best-in-State Wealth Advisors” 2021 list.

We can provide customized, comprehensive advice and guidance to help you stay on track to pursue your goals. When the world changes, we're here to help. Let's work through this together.



Whiting Bradford Wealth Management Group

Palmer G. Whiting, CFP®, CPWA®, CPFA

Managing Director
Wealth Management Advisor
251.345.0289
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Merrill Lynch Wealth Management

3674 Dauphin Street
Mobile, AL 36608
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Source: The *Barron's* “Top 1,200 Financial Advisors” list, March 12, 2021. The *Barron's* “Top 1,200 Financial Advisors” ranking considered advisors with a minimum of seven years financial services experience and have been employed at their current firm for at least one year. This is a list of the top advisors in each state, with the number of ranking spots determined by each state's population and wealth. Other quantitative and qualitative measures include assets under management, revenues generated by advisors for their firms, and the quality of the advisors' practices, regulatory records, internal company documents, and 100-plus points of data provided by the advisors themselves. Rankings and recognition from *Barron's* are no guarantee of future investment success and do not ensure that a current or prospective client will experience a higher level of performance results, and such rankings should not be construed as an endorsement of the advisor. *Barron's* is a trademark of Dow Jones & Company, Inc. All rights reserved.

Source: The *Forbes* “Best-in-State Wealth Advisors” list, February 11, 2021. Data provided by SHOOK™ Research, LLC. Data as of June 30, 2020. The *Forbes* “Best-in-State Wealth Advisors” ranking was developed by SHOOK Research and is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes: client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. Rankings and recognition from *Forbes* are no guarantee of future investment success and do not ensure that a current or prospective client will experience a higher level of performance results, and such rankings should not be construed as an endorsement of the advisor. Neither *Forbes* nor SHOOK Research receives compensation in exchange for placement on the ranking. *Forbes* is a trademark of Forbes Media LLC. All rights reserved.

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CYBERSECURITY: WAYS TO PROTECT YOUR BUSINESS

by Chris Morton, MCG Solutions

During my tenure as a technology professional, I have attended countless training sessions, seminars and webinars on security. Statistics indicate 70 percent of companies that experience a major disruption do not recover.

Today, ransomware is a leading concern for many organizations. It is so much a concern that the President of the United States signed an executive order in May of this year for organizations to increase their security posture and develop mature response plans.

I have searched for a silver bullet solution and have not found one. In fact, most of my experience has found that there are three focuses for cybersecurity.

A major misconception is that cybersecurity is an IT responsibility. A progressive organization is one where cybersecurity is every member's responsibility.

Insurance

The first recommendation is to ensure your cyber-insurance riders are properly covering your business. Be sure your policy has the riders you need to cover your concerns such as a breach at your location, a breach at a third party impacting your business, cyber-terrorism or fraud. Remember, this is insurance and best if your mitigations limit your threat vectors and reduce your overall liability.

Backups

The second is backups, backups and backups. Every online seminar I have attended in the last few years indicates it is not if you are compromised, but when and the recovery options are based on your backup restore capabilities. The key is to be able to alert when an incident happens and respond quickly and restore your data/environment efficiently.

The once mighty perimeter firewall protecting the environment is no longer functional. The perimeter is no longer enough. Consumerization has given rise to users accessing corporate resources on desktops, laptops, tablets and smartphones that may be corporate or personal. Corporate assets are no longer only hosted behind the corporate firewall but are now hosted in Amazon, Azure, Google and other cloud services.

Layered Approach

The final item is not a single solution but a layered approach to protecting your assets (endpoint and data). Here are a few key layers we like to include:

- Zero trust/least privilege is first. If you do not have the appropriate permissions, you cannot compromise something, even inadvertently.
- Antivirus is still a big part, but now there are so many more options to add.
- Operating system and applications must be maintained with the latest security updates.
- Web/content filtering to protect users from actively or inadvertently accessing malicious websites.
- Email content filtering pre-screening email for unsolicited/junk email, viruses or phishing campaigns.
- Central security logs and auditing.
- Central authentication (single sign-on) with MFA (multi-factor authentication), ideally using username, password and biometrics.
- Corporate policies.
- Change management.
- Training for ALL users. There is plenty of free training available on the Cybersecurity and Infrastructure Security Agency's website.

The idea is you put enough layers and alerts in place to let you know about something before it becomes a critical issue, allowing you to respond while maintaining business operations.

In closing, you can determine your personal level of liability by testing your credentials at haveibeenpwned.com.

ABOUT THE EXPERT

Chris Morton is vice president of MCG Business Solutions. Over the past 20 years, Morton has consulted with numerous customers from 5-user networks to the U.S. Department of Defense. He specializes in the use of information technology for strategic planning and implementation. To contact Morton, call 251.650.2231 or visit mcgnow.net.





TOP TRENDS IN FINANCE

Winston Churchill once said, “To improve is to change; to be perfect is to change often.” New technologies are not only changing the way people do business with financial institutions but also how they use and gain access to their money.

Financios, a small business accounting automation company, recently released its “55 Top Trends in the Field of Finance.” In this article, security and privacy were listed as top trends as well as embracing new technologies, procedures and governance.

To find out what trends were more local, *Business View* editors reached out to top financial member experts and asked what they thought were the top trends in their industry.

Data Collection

Of the respondents, most agreed that extensive use of data is a top trend, including analyzing data for customized offerings and getting the technology to secure data.

Process and Governance

Second was improving the foundations of finance – processes and governance – which, according to wolterskluwer.com, refers to the way a company collects, manages, monitors and controls financial information. In addition, it can refer to how companies track financial transactions, manage performance and control data, compliance, operations and disclosures.

International Payments

International payments were next and includes the use of block-chain, cross-currency consumer payment solutions allowing financial institutions to transfer low value payments in real time without delay or fees.

Marketing to Customers

Getting in front of your customers keeps organizations top of mind with its clientele and can be done through video marketing, using apps for quicker service to customers and utilizing websites to display all offerings.

Top 10 Financial Trends Checklist

- Data Collection
- Processes and Governance
- International Payments
- Marketing to Customers
- The Evolution of Open Banking
- Less Use of Real Money
- Security and Privacy of Data
- Digital Transformation
- Payment Platform Partnerships
- Human Factor

Open Banking

According to Investopedia.com, open banking is a banking practice giving third-party financial service providers open access to consumer banking, transaction and other financial data from banks and non-bank financial institutions using application programming interfaces (APIs). For example, a budget planning app can be given access to a person's credit cards and bank accounts.

Less Use of Real Money

Financios reports that in Sweden, just 1 percent of cash transactions took place in 2016 with people using less and less cash and more contactless payment options. And according to MarketsandMarkets, contactless payment market size globally is expected to grow from \$10.3 billion in 2020 to \$18 billion by 2025.

Privacy of Data

Security and privacy of data includes cybersecurity, fraud detection, secured transactions and digital identity. The highly sensitive information collected by financial institutions makes them a prime target for cybercriminals.



Digital Transformation

Utilizing more technology includes more automation, 24/7 banking options and digitization of information for customers and the financial institution. According to Google Cloud, financial institutions are now thinking strategically about their technological setup and questioning whether the tools they have previously relied on are the right ones to use going forward.

Payment Partnerships

Payment platform partnerships, a cloud-based point-of-sale combined with a retail platform, provide easier transactions between the two but also utilize robotic automation and virtual assistants to perform the tasks.

Human Factor

Lastly, the human factor means keeping a human touch within the financial institution with financial and digital competencies, remote working and strong internal controls. Financios reports that human accountants are still valuable working with artificial intelligence, which can provide real-time information, making it easier for humans to use the data and improve business.

Not on the list but noted as a top trend was the concern of inflation and the future of the U.S. debt and its impact on the tax code.

Google Cloud predicts 2021 is likely to be a year of deliberate cultural transformation to find new ways of working together to create safer, cheaper, more inclusive and more equitable financial markets.

Whatever is considered a top trend should always be considered when it comes to finance or any business. The pandemic changed the way people do business, and most small businesses are working to keep up. But being prepared for what's to come is the key to continued growth and prosperity for all.



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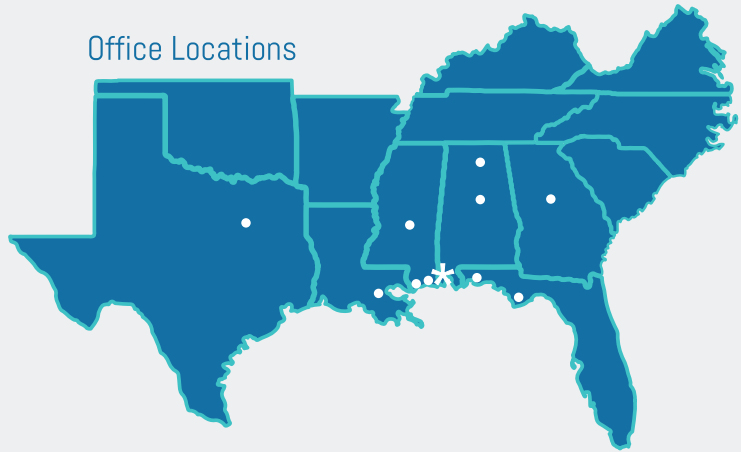
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CENTURY BANK

Company officials: Peter vanLingen, president and CEO; Douglas T. Luce Jr., chairman of the board; Dan Garland, executive vice president, chief lending officer; Miranda Eubanks, vice president of operations and cashier; Priscilla Ludgood, vice president of compliance and Community Reinvestment Act officer; Lauren Mizell, chief accounting officer; Karen Genard, vice president, Alabama division manager; and Donna Sampson, vice president, Mississippi division manager

Address: 127 I-65 Service Rd. N., Mobile (Springhill branch)

Main branch: 4282 Main St., Lucedale, Miss.

Website: centurybank.net

Number of employees: 116

Years in business: 118

Brief company description: Century Bank has been locally owned and operated since 1903, when Gregory M. Luce opened the doors of the Bank of Lucedale. Two years prior, the town of Lucedale, Miss., had incorporated the Luce name in honor of the entrepreneur, “who had come to the area not only with capital, but also with commitment and stayed to help his neighbors gain prosperity,” said vanLingen.

The commitment still endures as Century Bank continues to adapt and evolve over the decades. The bank is able to make local decisions and be involved in the surrounding communities they serve. “Since we’re locally owned, the decision makers sit here,” said vanLingen. “Customers need flexible options fast, and they get that here with personal service.”

Why do you support the Mobile Area Chamber of Commerce’s Partners for Growth Initiative? “We share the common goal of serving businesses in our area and promoting

the economic soundness of Mobile,” said vanLingen. “We have personal relationships with businesses all across the Gulf Coast and want to continue to grow those relationships while forming new ones. The Chamber organizes many community events each year that we stand behind and support.”

How long have you been a continuous Mobile Area Chamber Member? Since 2006

About Partners For

Growth: Growing Global, Investing Local 2018-2022, Partners For Growth is a five-year, public-private



initiative of the Mobile Area Chamber, to grow and diversify Mobile’s economy. Its five pillars include: 1) new business recruitment and investment attraction; 2) existing industry support, innovation and entrepreneurship; 3) workforce attraction, retention and development; 4) diverse business development; and 5) business advocacy and quality of place.

Join the Chamber’s economic development investors by contacting David Rodgers, vice president, economic development, at 251.431.8657 or drodgers@mobilechamber.com.



EXECUTIVE PROFILE

CHRIS TRACY

BANCORPSOUTH

TITLE: Market president for Mobile and Baldwin counties

HOMETOWN: Kansas City, Mo.

EDUCATION: Bachelor's degree in political science/finance from James Madison University in Harrisonburg, Va., and master's degree from the Graduate School of Banking at Louisiana State University.

FIRST JOB: Mowing grass for neighbors, but officially had a paycheck lifeguarding at 14.

PREVIOUS EXPERIENCE: He served in the U.S. Marine Corps and later worked for American Express Financial Advisors in Vienna, Va. Throughout his career, Tracy has worked in the banking industry for Wachovia Bank and Wells Fargo Bank.

PROFESSIONAL ACCOMPLISHMENTS: Completed Leadership Mobile and Leadership Alabama

WHO/WHAT INSPIRES YOU? People. Motivating and being motivated to contribute and help others.

DO YOU HAVE A HIDDEN TALENT: Mechanical and construction skills

SECRET TO SUCCESS: Staying disciplined and persistent on the right priorities

WHAT IS THE MOST USEFUL THING YOU OWN? A Bible

WHAT IS YOUR PASSION? Motivating others

THE LAST BOOK YOU READ? John Maxwell's *Developing the Leader within You*

YOUR FAVORITE WRITER(S)? John Maxwell, Steven Covey, Daniel Coyle

YOUR FAVORITE HERO OF FICTION? Bond, James Bond

BEST THING ABOUT YOUR JOB? A great leadership team at BancorpSouth that shares the same culture and banking philosophy that I do.

BRIEF COMPANY DESCRIPTION: BancorpSouth Bank is a financial holding company. The company, through its principal bank subsidiary, conducts commercial banking and financial services operations in Alabama, Arkansas, Florida, Louisiana, Mississippi, Missouri, Tennessee, Texas and Illinois.



DAVID CLARK

VISIT MOBILE

Clark, a 32-year veteran in the hospitality industry, is president and CEO of Visit Mobile. He worked for Marriott International for 25 years, spending 23 years at The Grand Hotel Marriott Resort, Golf Club & Spa in Point Clear. Clark and his teams earned numerous national industry awards. Visit Mobile supports Mobile's tourism efforts, selling and marketing leisure and convention opportunities. He is president of the University of South Alabama's Hospitality and Tourism advisory board and serves on the boards of Coastal Alabama Partnership, the Alabama Restaurant and Hospitality Alliance, Downtown Mobile Alliance and the Alabama Association of Direct Marketing Organizations. He is a lifetime member of the Professional Golfers Association of America. Clark has a bachelor's degree in business management from Western Kentucky University.

ROBERT "ALLAN" GUSTIN JR.

DUNN BUILDING CO. LLC

Gustin is the vice president of the Gulf Coast area for Dunn Building Co. LLC, where he has worked since 2014. He previously served as vice president for White-Spunner Construction Inc. and Coastal Builders Inc. Gustin earned a bachelor's degree in construction engineering technologies from the University of Southern Mississippi. He has served in leadership positions and as the board president for Partners for Environmental Progress, Associated General Contractors of Alabama (AGC) Mobile Section and the Associated Builders and Contractors (ABC) Mid-Gulf Chapter. In addition, he has held leadership positions with the Barton Academy Foundation and the Historic Mobile Preservation Society.



GIA WIGGINS

MORALE RESOURCE LLC

Wiggins is the founder of Morale Resource LLC. Her human resource management career spans 21 years. A native of Mobile, she received a bachelor's degree in psychology and sociology from Grambling State University in Louisiana, a master's in business administration from California State University and a doctorate in business administration at the University of South Alabama with a concentration in management. Wiggins also holds certifications as a Senior Professional in Human Resources (SPHR) and Society for Human Resource Management - Senior Certified Professional (SHRM-SCP). She has held executive human resource management roles in companies such as AT&T, Cintas, Target and BAE Systems Southeast Shipyards. In addition to serving her diverse client base, Wiggins also serves as an adjunct instructor with the University of South Alabama and the University of Mobile, teaching human resources management, intro to business and small business entrepreneurship.



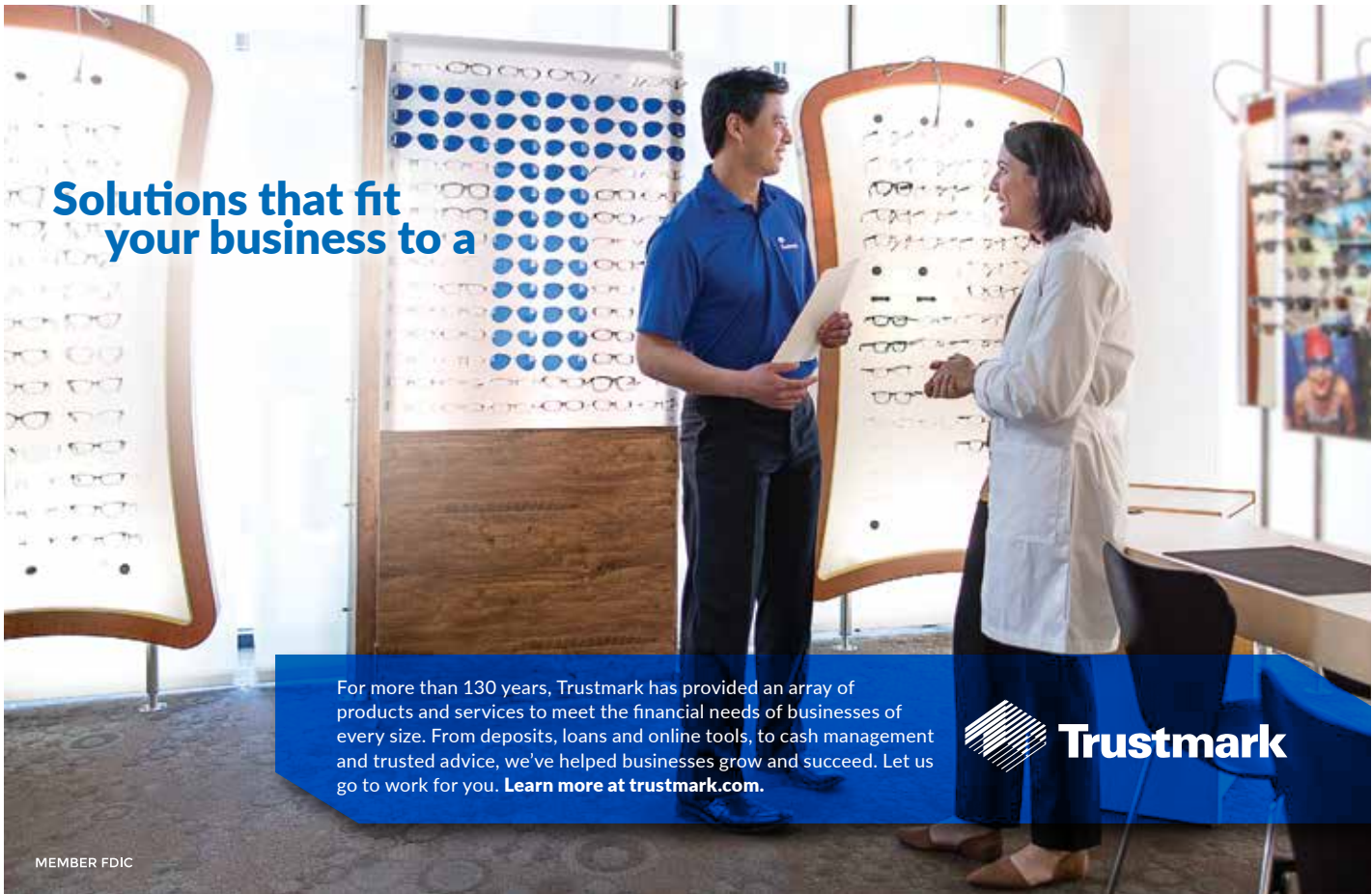
PARTNERS FOR GROWTH INVESTMENT 2020 REVIEW

The Chamber's economic development team hosted a Partners for Growth (PFG) reception in July, showcasing recent activity and successes. PFG investors support the Chamber's economic development efforts. To learn more about joining this effort, contact **David Rodgers** at drodgers@mobilechamber.com, or call 251.431.8657.

The department is working 33 active projects in multiple industry sectors including aerospace, manufacturing, forestry, chemical and warehouse/distribution.



Photos by Dawn Finch Photography



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CHAMBER AT WORK



1 & 2 EMERGING LEADERS ALUMNI Hosted by the Chamber, past graduates from the Small Business Administration (SBA) Emerging Leaders and Roadmap for Growth came together with the 2021 Emerging Leaders class for an alumni meeting. The Chamber partners with SBA to offer Emerging Leaders, an executive-level, entrepreneurial training program. After SBA canceled Emerging Leaders in 2020 due to COVID-19, a similar customized program, Roadmap for Growth, was created. The Roadmap for Growth entrepreneurial program was a combined partnership with the University of South Alabama, University of Mobile, Hatch and the Alabama Small Business Development Center.

3 RIBBON CUTTING Chamber staff and ambassadors helped celebrate a grand opening and ribbon cutting at USA Health Industrial Medicine. For more information on how the Chamber can help with your grand opening or ribbon cutting, contact Mallory Tyson at mtyson@mobilechamber.com or call 251.431.8621.

BOARD OF ADVISORS Three companies joined the Chamber's board of advisors: KDF Safety Services, Ray-Mont Logistics Mobile and Shoe Station. The advisory group is made up of 265 individuals, representing the Chamber's largest dues-paying members, and meets three times a year with the governing board of directors.



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MOBILE AREA CHAMBER ANNOUNCES NEW SENIOR STAFF MEMBER

Michael Galvin was named senior vice president of member engagement for the Mobile Area Chamber of Commerce. In this new position, Galvin will work with the Chamber's President and CEO **Bill Sisson** and the organization's senior management team to research and help implement industry best practices regarding member recruitment, engagement and retention, product and service delivery, and alternative revenue sources.

"Mike is a proven marketing and sales executive with broad-based business expertise and a clear record of results," said Sisson. "His experience in the ever-changing digital marketing landscape and success in key sales leadership roles at AT&T, YP Marketing and Gannett - *USA Today Network* will be tremendously valuable to our Chamber members and investors." This position is a key component of the Chamber's new three-year strategic plan.

Galvin comes to Mobile from the Montgomery Area Chamber of Commerce where he was the chief officer for membership and engagement. Prior to that position, he served as general manager for TALON, a provider of innovative decision making tools. While at Gannett - *USA Today Network*, he served as president of the *Montgomery Advertiser* and regional vice president of LOCALiQ, a B2B marketing arm. Galvin also served in capacities of increasing responsibilities with YP Marketing Solutions (formerly AT&T Advertising) and BellSouth Advertising and Publishing in markets across the Southeastern U.S.

"I'm thrilled to be joining the Chamber team to support our members and investors' goals and contribute to positive growth in our community," said Galvin.

Galvin holds a bachelor's degree in marketing from the University of Tennessee.

He can be reached at 251.431.8628 or mgalvin@mobilechamber.com.

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SEPTEMBER 2021

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2 STATE OF THE CITY AND COUNTY

Join us for a panel discussion with City of Mobile Mayor Sandy Stimpson and all Mobile County Commissioners – Merceria Ludgood, Connie Hudson and Randall Dueitt.

When: 8 to 9 a.m./Doors open at 7:30 a.m.

Where: Mobile Convention Center Ballroom

Cost: \$30 members/\$50 for future members or table of 8 for \$325 members/\$500 for future members (price includes breakfast)

Contact: Mallory Tyson at 251.431.8621 or mtyson@mobilechamber.com

Reservations required.

Gold Sponsor: Mobile Area Water and Sewer Service

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THANK YOU TO THE SPONSORS OF OUR SEPTEMBER EVENTS



6 LABOR DAY - CHAMBER CLOSED

8 FORUM ALABAMA WITH CONGRESSMAN JERRY CARL

The Forum Alabama series provides a platform for Mobile's business community to hear directly from federal and state elected officials on policy and business issues affecting our community.

When: 8 to 9 a.m./Doors open at 7:30 a.m.

Where: The Battle House Hotel Moonlight Ballroom

Cost: \$30 members/\$50 for future members or table of 8 for \$325 members/\$500 for future members. Payment must be made with reservation.

Contact: Mallory Tyson at 251.431.8621 or mtyson@mobilechamber.com

Reservations required.

Program Sponsor: Bishop State Community College

Series Sponsors: Airbus, AT&T, University of South Alabama, USA Health

Gold Sponsors: Alabama State Port Authority, Coastal Alabama Community College

Supporting Sponsor: Adams and Reese LLC

8 NETWORKING AT NOON

**Members only.*

Make 20-plus business contacts in 90 minutes over lunch.

When: Noon to 1:30 p.m.

Where: Mobile Area Chamber, 451 Government St.

Cost: \$10 and must be paid with reservation

Contact: Mallory Tyson at 251.431.8621 or mtyson@mobilechamber.com

Reservations required.

Sponsor: Kessler Federal Credit Union

21 EXECUTIVE ROUNDTABLE

**Members only.*

A monthly forum for Chamber-member small business owners and managers featuring speakers on important business topics.

When: 8 to 9 a.m.

Where: Mobile Area Chamber, 451 Government St.

Speaker: Dr. Amanda Jones, principal, Barton Academy for Advanced World Studies, Mobile County Public Schools

Topic: Barton Academy Programs

Contact: Brenda Rembert at 251.431.8607 or brembert@mobilechamber.com

Registration requested for limited seating.

Sponsor: BancorpSouth

22 PREPARING FOR BUSINESS GROWTH - PART 4

The fourth in a series of training events for new or experienced business owners to develop and improve the strength and position of their companies. Building on the previous seminars, this in-person seminar gets more detailed in the areas of developing a capability statement, pricing/estimating processes, cash flow, burden, overhead, take-offs and negotiating best practices.

When: 8:30 a.m. to 4:30 p.m.

Where: Mobile Area Chamber, 451 Government St.

Contact: Brenda Rembert at 251.431.8607 or brembert@mobilechamber.com

There is no charge to attend. Registration requested for limited seating.

Sponsor: BBVA



Mobile Area Chamber of Commerce
**EAGLE AWARDS
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Friday, October 8, 2021

11:30 a.m. to 1 p.m.

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or call 251-431-8607.

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WHO'S NEW

UM Announces Directors of New School of Nurse Anesthesia



Hicks

Speeg

Dr. Todd Hicks joined the University of Mobile (UM) as professor of nurse

of nurse anesthesia and director of the new school of nurse anesthesia. He leads the first and only doctor of nurse anesthesia practice program in a four-state region that includes Alabama, Mississippi, Louisiana and Georgia. He earned bachelor's degrees in education and nursing from Auburn University, a master's degree in nurse anesthesia and a doctorate in nursing practice from The University of Alabama at Birmingham (UAB).

Also joining the UM school of nurse anesthesia as assistant professor and associate program director is **Dr. Hunter Speeg**. He earned a bachelor's degree in nursing in 2011 from the University of Southern Mississippi and then a doctorate in nursing practice (nurse anesthesia) from UAB.

New Director at Mobile Preservation Society/Historic Oakleigh



Voltz

Taylor Voltz was named director for Mobile Preservation Society/Historic Oakleigh. Voltz earned a bachelor's degree in American history from Kennesaw State University and a master's degree in preservation studies from Tulane University.

Roberts Brothers Welcomes New Agents



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Nancy Raulerson and **Daniel Tatum** are the newest agents with **Roberts Brothers**.

Southern Cancer Center Hires Baldwin County's First Female Oncologist



Case

Southern Cancer Center welcomed medical oncologist **Dr. Brittany H. Case**, making her the only female medical oncologist available in Baldwin County. Case obtained a bachelor's degree from Troy University, completed the rural medicine program at Auburn University, then received a medical degree from The University of Alabama at Birmingham. Most recently, she completed a hematology and oncology fellowship at the University of Mississippi Medical Center in Jackson.

Travers Joins USA Health in Multifaceted Leadership Role



Travers

USA Health named **Dr. Ara Travers** the new assistant chief medical officer and medical director of clinical care management. Travers received a medical degree from the University of Mississippi Medical Center in Jackson. She completed residency training in family practice at Floyd Medical Center in Rome, Ga. She earned a master's degree in business administration from the University of South Alabama.

Coastal Alabama Partnership Hires Project Initiative Coordinator



Hensley



Caitlin

Claire Hensley joined **Coastal Alabama Partnership (CAP)** as project initiatives

coordinator to assist in coordinating five regional program initiatives: policy and planning; insurance; tourism; seafood; and infrastructure. Hensley previously worked as a higher education administrator at the University of Mississippi and the University of Tennessee-Knoxville, where her work focused on the importance of community collaboration, event coordination and student support/advocacy.

In addition, **Daniel Caitlin** joined Coastal 150, a group of community leaders who work to further the mission of Coastal Alabama Partnership, as director of community relations to serve as a liaison to members with local stakeholders, associations and elected officials. He brings more than 15 years of policy and community development experience and previously served as a district representative.

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New Broker Joins Bellator



Oden

Bellator Real Estate & Development hired **Annette Oden** as the new broker in its Mobile office. She has worked in the real estate industry for more than six years and was named a multi-million dollar producer, along with various other monthly/quarterly awards for top listings, closings and office culture during her time as a Realtor.

Interim President Named at Bishop State



Brandyburg

Dr. Lawrence Brandyburg was appointed interim president at **Bishop State Community College**, replacing Dr. Reggie Sykes. Brandyburg earned an associate's degree from Blinn College in Brenham, Texas, a bachelor's degree in history and a master's in sociology from Prairie View A&M University. He has a doctorate in educational administration from the University of Texas at Austin. He also served as a military officer in the U.S. Army.

EXIT Realty Lyon Adds Staff Members

EXIT Realty Lyon hired **Kathy Helms, Carmeca Williams, Gerald Coggin** and **Kike Pettaway** to its growing team of real estate sales professionals.

BUSINESS ENDEAVORS

Marston's 'Keepin' It Real' On TV

Cam Marston's "Keepin' It Real" commentary series is expanding to **WALA FOX10 TV**. It will air Friday mornings at the end of the 7 a.m. newscast, beginning Sept. 24. Marston, president of **Generational Insights**, began recording the program for **Alabama Public Radio** in 2018. A new partnership with **Infirmary Health** is supporting the transition to video.

Electric-Powered Tugboat Under Construction

Coden-based **Master Boat Builders** will build the first all-electric powered harbor tugboat. **Crowley Maritime Corp.** developed the vessel, designed for future autonomous operation. With an estimated mid-2023 timeline, the eTug will operate at the Port of San Diego.

Infirmary Medical Clinics Announces Partnership

Infirmary Medical Clinics partnered with the area's newest orthopaedic clinic, **Gulf Orthopaedics**. Learn more about the physician team and services offered at gulfortho.com.

ServisFirst on NYSE

The parent company of Mobile's **ServisFirst Bank**, **ServisFirst Bancshares Inc.**, recently announced it is transferring the listing of its common stock to the New York Stock Exchange (NYSE) from The NASDAQ Global Select Market.

WELL DONE

Wilkins Miller Named A Top 400 Firm

Wilkins Miller accounting and advisory firm was named a "Top 400 Firm" by **INSIDE Public Accounting (IPA)**. IPA 100, 200, 300 and 400 firms are ranked by U.S. net revenues and are compiled by analyzing the more than 520 responses received this year for IPA's survey and analysis of firms. This is IPA's 31st annual ranking of the largest accounting firms in the nation.

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Local Wendy's Manager Receives National Recognition



Tangie Lett, general manager for the **Wendy's** restaurant located at 3464 Springhill Ave. in Mobile, was recognized as one of the Top 500 General Managers for 2020 by

The Wendy's Co. This distinction places Lett among the top of all Wendy's general managers throughout the U.S. and Canada. General managers from the entire Wendy's global network of more than 6,700 restaurants were evaluated against set criteria, such as customer satisfaction scores and customer count growth.

Local Hospital CEO Elected to Statewide Office



Joe Stough, executive vice president and chief operating officer of **Infirmiry Health**, was named secretary-treasurer of the Alabama Hospital Association (AlaHA). Stough has a bachelor's

degree from The University of Alabama and master's degrees in business and health administration from The University of Alabama at Birmingham. In 2016, he became a Fellow of the American College of Healthcare Executives, the nation's leading professional society for healthcare leaders. AlaHa is a statewide trade organization that assists member hospitals in effectively serving the healthcare needs of Alabama through advocacy, representation, education and service.

COMMUNITY NEWS

Veterans Recovery Resources Awarded \$4M Federal Grant

Veterans Recovery Resources (VRR) was awarded a \$4 million federal grant to support mental health and substance abuse treatment services. VRR will use the two-year Substance Abuse and Mental Health Services Administration grant to adopt the Certified Community Behavioral Health Clinic (CCBHC) model for care delivery. The CCBHC model ensures access to crisis care, care coordination with other local healthcare providers, law enforcement and schools as well as comprehensive community recovery support services.

Submission deadline for Member News is two months prior to publication. News releases should be one or two brief paragraphs. Photos must be professional headshots labeled with the person's first and last name, and must be 300 dpi at full size and saved in an eps, tiff or jpg format. Send your information to news@mobilechamber.com

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ABOUT THE PHOTOGRAPHER

DAWN FINCH

What began as a hobby for Mobile photographer Dawn Finch has become a thriving business. She has become one of the region's most talented family and special occasion photographers.

Upon graduation from the University of South Alabama with a degree in business administration, Finch began her business career in finance and quickly rose through the ranks of the banking industry in the Gulf Coast market. Through her business mentor and involvement in the Mobile Area Chamber, she was encouraged to pursue her interest in photography.

In 2018, she formally started Dawn Finch Photography LLC, focusing on studio newborns, children and family posed and candid sessions.

Finch draws on her business resources as a commercial lender at Trustmark Bank by offering business portraits and headshots for marketing and advertising. But after hours and weekends are spent pursuing her passion and growing her business.

Finch's photos can be seen on the cover, the Small Business of the Month feature, the Small Business Advisory team feature and the Partners for Growth update.

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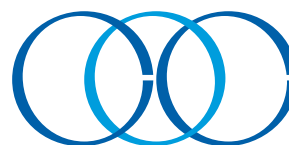
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