

June 2010

DIRECT

from your Cobb Chamber of Commerce


COBB
 Chamber of Commerce

Cobb Celebrates the Importance of Small Business



The Cobb Chamber of Commerce will celebrate the long time tradition of small businesses in Cobb County with activities in June. The Chamber will kick off Small Business Month at the June First Monday Breakfast when it presents the Cobb Chamber and *The Atlanta Journal-Constitution* 2010 Small Business of the Year award to the finest small business in Cobb County. The Chamber also will honor Cobb's Top 25 Small Businesses of 2010. The awards will be presented at 7:30 a.m. on June 7 at the Atlanta Marriott Northwest.

The Chamber also is celebrating Small Business Month by offering a discount at the Walter Kelly, Jr. Business Resource Center. During the month of June, companies in need of customized market data can schedule an appointment and receive a \$10 discount on their research requests. Don't forget, the first research request for Cobb Chamber members is always free! The center is a source of up-to-date information for companies or individuals searching for custom market data.

The center includes a business database that provides company profiles, demographic reports with current year estimates and a database of available commercial property.

The Cobb Chamber's focus on small business will also extend into the classroom. Business U is offering the following seminar:

Tying the Knot: Integrating E-mail Marketing with Social Media and Producing Results
 524 Creative will explain why e-mail

marketing campaigns are crucial to every company's marketing success, how affordable they can be and how easy they are to do. Topics to be addressed:

- Different types of e-mail marketing and when to use them
- Appropriate content for different types of campaigns
- Integration of e-mail and social media for the most effective marketing campaigns

This seminar will take place on June 24 from 8 to 10 a.m. at the Cobb Chamber. Members \$20 online; \$25 at the door. General Admission \$30. Online registration and refunds end on June 23 at noon.

Register for all Business U seminars at www.cobbchamber.org. SCANA Energy is the presenting sponsor for the Business University.

2010 Top 25 Small Businesses of the Year

Beaumont Products, Inc.	HLB Gross Collins, P.C.
Blue Sky Exhibits, LLC	The Investigative Accounting Group, LLC
BlueWave Computing, LLC	LOUD Security Systems, Inc.
Casteel Heating and Cooling, Inc.	MetroAtlanta Ambulance Service
CCA and B, LLC	Mopdog Creative + Strategy
Deluxe Athletics	Puckett EMS
EPIC Response, LLC	R. F. Knox Company, Inc.
Ezekiel IPM	The Service Fort, LLC
Freeman Mathis & Gary, LLP	Signature HealthCARE of Marietta
Fulfillment Strategies International, Inc.	Solar Velocity, LLC
Global Technology Connection, Inc.	Sundial Plumbing Services
HighGrove Partners, LLC	Unique Cleaning Service, Inc.
	Valuation Management Group

For information on Small Business Month, contact Katy Cleveland at 770-859-2336 or kcleveland@cobbchamber.org.

Wachovia Donates \$20,000 to Project 2400

During the grand opening of their new Merchants Walk location, Wachovia, A Wells Fargo Company, presented Project 2400 with a check for \$20,000. Mindy Mercaldo, community bank president for Cobb, said, "It's not often you get to help an educational program like this, so we really wanted to give back and let the community know that we truly care about this county and its residents."

Project 2400, created in 2006, is a strategic partnership between the Cobb Chamber of Commerce and the Cobb County School District to help enhance our students' SAT scores, which is now based on a score of 2400.

The Cobb Chamber helps fund Project 2400 to provide an SAT preparation course for students in their junior year of high school.



Sheri Brante (left) of the Cobb Schools Foundation accepts a check for \$20,000 from Mindy Mercaldo (right) of Wachovia, A Wells Fargo Company.

Networking at Night

Strike up some new business contacts at the Chamber's next Business-



After-Hours on June 10. The event will be from 5 to 7 p.m. at Midtown Athletic Club at Windy Hill.

The Cobb Chamber's Business-After-Hours events are a great opportunity for business leaders to connect in a casual environment while enjoying complimentary food and drinks.

Exhibit your business by sponsoring a Business-After-Hours event or by purchasing a Business Showcase table. Business Showcase tables can be purchased for \$150 to display information and promotional materials, as well as recognition from the lectern.

Availability is limited. For more information about Business Showcase tables contact Megan Stambaugh at 770-859-2337 or mstambaugh@cobbchamber.org.

General Admission: \$20 online; \$30 at the door. Members: Free Online; \$20 at the door. Reservations are required. Registration closes June 8 at noon. To RSVP, visit www.cobbchamber.org.

For more information on sponsoring a Business-After-Hours, contact Kristen Conyers at 770-859-2320 or kconyers@cobbchamber.org

Chamber Launches an additional Exclusive Member Savings Program

The Cobb Chamber is proud to announce a brand new opportunity for Cobb Chamber members and their immediate families to save money. BrandsMart U.S.A. has partnered with the Cobb Chamber to offer its new direct benefits program. This program is now open for enrollment. All



members enrolled will receive exclusive pricing on items both in the store and online. Cobb Chamber members will also have exclusive access to the Cobb Chamber portal on BrandsMart U.S.A.'s web site. To enroll visit www.cobbchamber.org.

For more information contact Megan Stambaugh at 770-859-2337 or mstambaugh@cobbchamber.org.

The Cobb Chamber Golf Tournament: Reserve your Sponsorships now!

The 2010 Cobb Chamber/AT&T Business Open Golf Tournament has been set for Monday, Sept. 20 at Indian Hills Country Club in east Cobb.

Even if you're not a golfer, your business still can take advantage of the unique marketing opportunity provided through several sponsorship levels.

Take this opportunity to showcase your business and have some fun. Multiple sponsorship levels are available.



For more information contact Megan Stambaugh at 770-859-2337 or mstambaugh@cobbchamber.org

A Visit from Washington



U.S. Congressman Phil Gingrey speaks to attendees at April's First Monday Breakfast, bringing his perspective of current events on the national level.

Nominate Cobb's Public Safety Employee of the Year

Cobb's public safety agencies have many exceptional employees who deserve public recognition for their contributions to law enforcement, firefighting and keeping our community safe. Here is your chance to nominate one for the Cobb Chamber of Commerce's 2010 Public Safety Employee of the Year. All ranks are eligible for the award, including sworn and non-sworn officers, civilian employees, communications officers, trainers and more. Nominees may include police officers, firefighters, sheriff's deputies, Georgia State Patrol officers, park rangers, emergency medical



service personnel and campus police officers.

The winner will have performed his or her duties with exceptional skill, expertise and innovation and achieved results. Other awards may be given, such as the Award of Merit to recognize bravery at great personal risk, the Medal of Valor to recognize bravery beyond the call of duty in a life-threatening situation, and the Distinguished Achievement award to recognize an individual whose service and performance exceed the realm of their job.

The awards will be presented at the Cobb Chamber's First Monday Breakfast on Oct. 4 at the Cobb Performing Arts Centre, which will kick-off a countywide Public Safety Appreciation Week.

Nominations will be accepted until July 14. To receive a nomination form, visit www.cobbchamber.org or contact Tya Dawson at 770-859-2341 or tdawson@cobbchamber.org.

Exclusive Invitation from The Georgian Club

The Cobb Chamber is proud to partner with The Georgian Club to offer Chamber members exclusive club membership at a special initiation fee.

The Georgian Club, located in the Galleria 100 building, is a great place for conducting business, hosting

special events, networking or just relaxing with friends while enjoying fine cuisine and personalized service.

The Cobb Chamber enjoys using The Georgian Club to host many of its events and is pleased to offer this opportunity.

Please contact Beverly Huff at The Georgian Club at bhuff@georgianclub.com or 770-952-6000 for details on this exciting Chamber partnership.

Welcome New Members!

The following businesses joined the Cobb Chamber from March 16, 2010 to April 15, 2010:

All(n)1 Security Services, Inc.	Day Three Media, Inc.	K-9 Coach (Bed & Bark)	★ Resurgens Orthopaedics
Alta Mill Apartments	Days Inn	KB Howard Freelance Writing Services	Saint Leo University
Arch-I-Tech Doors, Inc.	dk Gallery	Klean Pros Team, Inc.	Shell Food Mart
Art Plumbing Company	DRI Integrative Wellness Clinic	Kline Driver	SIMMCO Group
B K Interior Construction, Inc.	DTI Training Consortium, Inc.	LAI Engineering	SourceOne Corporation
BSI America	★ Eastside Baptist Church and School	Little Caesars Pizza	State Farm (Scott Helenbrook)
CA South	Executive Alliance, Inc.	Martin General Contracting, Inc.	Steve Nations Roofing & Contracting, Inc.
Carniceria La Villa	Faith Christian Center	Mastech Enterprise, Inc.	Storyminers
Certified Home and Office Inventory Solutions	First Rate Stucco, Inc.	Medina Creative Design, LLC	United Arts of Cobb
Closets & More, Inc.	Foxhall Resort and Sporting Club	Mighty Oak Group	United Sales Force
Cobb County Republican Party	Full Graphic Effect	Mirasco, Inc.	Web Writing Wizards
Collective Core	Georgia Family Law.com: Worrall Law, LLC	Morgan Stanley Smith Barney	West Cobb Diner
Co-Operative Exterminating Company, Inc.	Giant Impact	My Girlfriends Boutique	West Cobb Towing Services
Cornatzer & Associates, Inc.	GrowthMindset	Newburger-Andes Real Estate Investments	West Georgia Accounting Services
Council for Quality Growth	Haigh Group, LLC	Peachtree Orthopaedic Clinic	WFN, Inc.
D. McKeon Heating & Air	Hearing Plumbing	Property Masters, Inc.	Winning Promotions, Inc.
Dare 2 Dream Kidz Corp.	Holland & Company, Inc.	Racetrac Petroleum	
	Imagine Marietta	★ Regions Bank	★ Chairman's Club Level Membership
	Immaculate Auto Sales, LLC	◆ Republic Services	◆ Executive Club Level Membership



Terri Bunten
First Landmark Bank

Approaching Your Bank for that Much Needed Loan

Despite the media coverage to the contrary, commercial banks continue to lend. In fact, lending is a large part of every commercial bank's strategic plan. Even in the midst of this recession, credit standards have changed little and understanding how a bank approves a loan may help you navigate the credit process.

First, understand your personal borrowing philosophy and share it with your banker. Are you debt averse? Are you more concerned about cash flow and low payments? Do you prefer to hold on to your cash and maximize borrowing? Or use your cash to pay down on purchases to minimize your interest expense? Next, get to know your bank. All banks are not the same, having different expertise and varying policies. It is important to determine if your bank's lending philosophy fits your needs.

Every business owner needs to have a relationship with their banker. A business owner should ensure their banker has some level of expertise or an understanding of their business cycle. If your first meeting with a banker is to present a signed contract with a request for a loan, the banker has no track record on which to base your request.

To determine if a loan will be approved, a bank analyzes the risks associated with the repayment of the loan. This is accomplished in three ways.

- **Repayment of the monthly principal and interest payment.** Funds should come from cash flow from operations and is documented with a term called debt service coverage. This is calculated as: Company's cash available for debt service (shorthand method is to take net income and add all non cash expenses, i.e. depreciation, and interest expense) divided by company's total debt service (all monthly debt obligations plus the new loan payment added together and annualized). The resulting number is called a debt service coverage ratio. Most banks look for this number to be above 1.25 times, which means for every dollar of debt service the company has, it generates \$1.25 in cash to make the payment.
- **Liquidation of the collateral.** The type of collateral on a loan, often the item being purchased,

generally dictates the terms of the repayment. Short term collateral such as inventory and accounts receivable has limited cycles and requires a short repayment. A building with a useful life of 40 years allows for an amortization of between 15-25 years depending on the bank's policy.

- **Speculative loans.** If the loan proceeds must be used to generate the income necessary to adequately repay the loan, the loan would be considered a speculative loan, which has a greater amount of risk associated with it. This type of loan would require additional sources of repayment, possibly including an SBA guaranty.

It also is important that the banker receive all the necessary financial data needed to determine a company's ability to repay the loan:

- Three years of complete corporate tax returns
- All owners of 20% or more of a company will need to provide current personal financial statement and two years of complete personal tax returns
- Listing of all business debt including monthly payments, maturity dates and interest rates
- Resumé on the company and owners

All major financial decisions for a business should be made after consulting an accountant, attorney and banker. A banker is an advisor and should be relied upon when making any decisions that will ultimately affect the cash flow of the business or ability to repay new or existing debts.

Terri Bunten is Executive Vice President/Chief Lending Officer of First Landmark Bank, headquartered in Marietta/Cobb County, and specializes in small business lending. Opened in March 2008, the Bank will move to its permanent Marietta location at 307 N. Marietta Parkway in late June. April was Community Banking Month in the State of Georgia, and Ms. Bunten salutes the commercial lenders in every community bank throughout Cobb County.

Chamber honors Chattahoochee Tech GOAL students

The Cobb Chamber of Commerce honored students from Chattahoochee Technical College in April for their academic achievement in the Georgia Occupational Award of Leadership (GOAL) program. The GOAL program recognizes outstanding technical education students in Georgia.



The Cobb Chamber honored technical education students at the April First Monday Breakfast. (l to r) Sanford Chandler of Chattahoochee Technical College, GOAL Award winner Sybil Thompson, Cobb Chamber Chairman Rob Garcia.

Sybil Thompson, who is pursuing a degree in nursing, was named the 2010 winner from Chattahoochee Technical College. She was honored with a plaque and scholarship at the Cobb Chamber's First Monday Breakfast on April 12.

In addition, several other students were recognized for their outstanding achievements, character and leadership. They are: Yohanon Lelonek, Jonathan Valdes and Bethany White all of Chattahoochee Technical College.

The GOAL program is sponsored by the Cobb Chamber of Commerce and the following Cobb businesses: BB&T, Carastar, Cobb EMC, CobbWorks, Inc., Credit Union of Georgia, E. Smith Heating & Air Conditioning, Inc., Gas South, Lockheed Martin Aeronautics Company, Shaw Industries and Six Flags Over Georgia.

LCA Celebrates Earth Day



(l to r) John Sell, Jennifer Farmer, Wade Kelly, Karen Carter, Cassandra Buckalew, Mitzi Smith, Al Martin and Mike Dempsey pose for a picture after presenting a project during their hands-on learning experience on Earth Day.

The Young and the ACES

The purpose of ACES (Achieving Chief Executive Success) is to establish and cultivate young talent while building Cobb's next generation of business and community leaders.

The Cobb Chamber is looking for savvy, diverse young professionals in their 20's and 30's who have strong educational backgrounds, a dedicated work ethic and want a strategy for career development.

The next ACES event will be held on June 24 from 5:31-7:29 p.m. at Dave and Buster's. ACES members Free online; \$20 at door; Non-ACES members \$20 online; \$35 at the door.

Reservations are required. The RSVP deadline is June 23 at noon. For more information, visit www.cobbchamberaces.org or call Kristen Conyers at 770-859-2320 or kconyers@cobbchamber.org.

This year's Leadership Cobb class celebrated Earth Day with a day of learning. On April 22, they visited Southern Polytechnic State University and the Cobb Water Quality Lab to learn about the positive effects of "going green." During the day, speakers covered topics like organic farming, environmental awareness and sustainability.

For more information on Leadership Cobb, please contact Michele Bickerstaff at 770-859-2345 or mbickerstaff@cobbchamber.org.

Support local schools by becoming a Partner in Education

The success of the Cobb County and Marietta City school systems is due, in part, to community support. Through the Cobb Chamber of Commerce's Partners in Education program, businesses can be partnered with individual schools to provide volunteer support, extra funding or unique services matched to the school's needs.

Participation in the program provides opportunities for businesses to:

- Support a school or schools of its choice
- Educate students on the requirements and expectations of the business world
- Heighten awareness of present and future job needs
- Understand the quality and needs of the public school systems, whose health is vital to the community's economic well-being
- Build support for schools among employees while simultaneously boosting company morale
- Be recognized as a community-involved company

Cobb Chamber of Commerce

PARTNERS IN EDUCATION

Invest in education. Invest in the future.

- Improve the educational opportunities of future employees and customers

The program is open to small and large businesses, civic groups and non-profits and is instrumental in providing Cobb schools with volunteers, equipment and supplies, scholarships, in-kind services and cash donations.

There is no financial investment associated with the program, but participants are asked to make a one year commitment to engage in quarterly activities with their partner school.

The Cobb Chamber has coordinated the program for Cobb County and Marietta City schools for more than 20 years, and during that time, more than 1,000 community school partnerships have been established.

Please join us on Thursday, July 22 at Cobb EMC from 10:30 to 11:30 a.m. for a free Prospective Partner Information Session. Register online at www.cobbchamber.org by July 21 at noon.

For more information, contact the Education Department at 770-859-2360 or partners@cobbchamber.org.

Sam Olens receives the Glass Ceiling Award

Cobb Executive Women named Sam Olens the winner of the 2010 Glass Ceiling Award. The Glass Ceiling Award recognizes an individual who has helped or allowed women to break through the "glass ceiling" by promoting women and championing their role in the business world.

Sam Olens has been at the forefront of addressing Georgia's infrastructure, water and traffic issues. He is known throughout the region for his visionary leadership and pro-active problem solving.

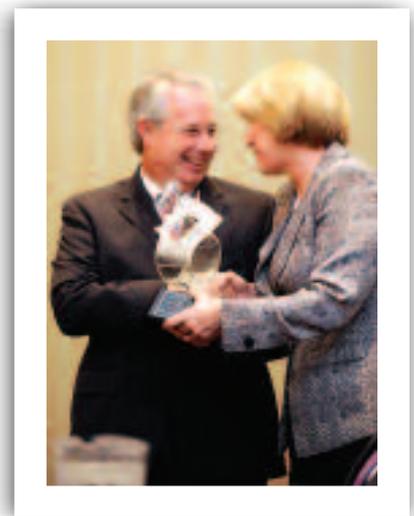
Olen has been a tremendous advocate for women in the workplace and in identifying avenues to leadership while offering coaching and mentoring that enabled many to reach success. He has not only been a mentor to women within his own workplace, but also to the many women he works with throughout this community.

Without question, Olen has a strong and deep commitment to helping women "break through

the glass ceiling," and throughout the years, he has been a great friend to the women in Cobb.

He has been recognized locally and nationally for his conservative, commonsense and fiscally responsible management of one of Georgia's largest counties.

Olen and his wife, Lisa, have two children, Lauren and Jonathan.



Sam Olens receives the 2010 Glass Ceiling Award at the May First Monday Breakfast from CEW Chairwoman Sandy Miller.

Patriotic Spotlight

The Cobb Chamber is proud to acknowledge the achievements of leaders in our community who have succeeded in business while setting a standard in Chamber programs honoring the men and women who serve our country and community every day.



The Chamber is pleased to salute Brent Brown, founder, chairman, president and CEO of Chesley Brown Companies, Inc., for his patriotism and support of our Armed Forces. His many efforts to highlight the role of the military in the community have been instrumental in efforts to create a supportive network for service members and their families.

Brown's history in law enforcement and public safety began with his service to the community as a metropolitan Atlanta area police officer. The formation of Chesley Brown Associates, Inc. sprung him full-force in the private security arena. As a person with extensive knowledge and experience in the area of security, he is often called upon as a commentator for many media outlets such as CNN, MS/NBC and ABC News.

Adding to Brown's long list of achievements is his involvement with the Cobb Chamber. His time with the Cobb Chamber has been spent with the Leadership Cobb Association, the Leadership Cobb Alumni Association, the Public Safety Committee, the Honorary Commanders Association, Honorary Commanders Alumni Association and the Atlanta Regional Military Affairs Council (ARMAC).

EVENT SNAPSHOT

Visit www.cobbchamber.org for reservations, directions and to keep up with Cobb Chamber programs and events. For more information, call 770-980-2000.

Tuesday, June 1, 8, 5, 22, 29

7:30 to 8:45 a.m.
\$5 (Members Only)
Registration not required

Thursday, June 3, 10, 24

3:15 to 4:30 p.m.
\$5 (Members Only)
Registration not required

Monday, June 7

7:30 a.m.
General Admission: \$50
Members: \$20 online; \$35 at door
Online Registration Closes: June 3 at noon

Wednesday, June 9

7:45 a.m.
General Admission: \$35
Members: \$15 online; \$25 at the door
Online Registration Closes: June 7 at noon

Thursday, June 10

5 to 7 p.m.
General Admission: \$20 Online; \$30 at door
Members: Free Online; \$20 at door
Online Registration Closes: June 8 at noon

Friday, June 11

11 a.m.
CEW Members and Guests: \$20 online; \$35 at door
Online Registration Closes: June 9 at noon

Wednesday, June 23

11:45 a.m.
General Admission: \$30
Members: \$10 online; \$20 at the door
Online Registration Closes: June 21 at noon

Thursday, June 24

8 to 10 a.m.
General Admission: \$30
Members: \$20 online; \$25 at the door
Online Registration Closes: June 23 at noon

Thursday, June 24

5:31 to 7:29 p.m.
General Admission: \$20 Online; \$30 at door
Members: Free Online; \$20 at door
Online Registration Closes: June 23 at noon

Tuesday, July 6, 13, 20, 27

7:30 to 8:45 a.m.
\$5 (Members Only)
Registration not required

Thursday, July 1, 8, 15, 22, 29

3:15 to 4:30 p.m.
\$5 (Members Only)
Registration not required

Thursday, July 8

11:30 a.m.
Free event
Registration is required by July 6 at noon to attend

Monday, July 12

7:30 a.m.
General Admission: \$50
Members: \$20 online; \$35 at door
Online Registration Closes: July 8 at noon

Wednesday, July 14

7:30 a.m.
General Admission: \$35
Members: \$15 online; \$25 at the door
Online Registration Closes: July 12 at noon

Public Meetings at the Cobb Chamber of Commerce: The Development Authority of Cobb County meets the third Tuesday of each month at 11 a.m.; and the Cumberland Community Improvement District meets the last Thursday of each month at 7:30 a.m. Call to confirm: 770-859-2357.

Business Builders

Location: Cobb Chamber of Commerce

Leads to Success

Location: Cobb Chamber of Commerce

First Monday Breakfast

Location: Atlanta Marriott Northwest
Program: Small Business of the Year
Sponsor: *The Atlanta Journal-Constitution*

Northwest Cobb Area Council

Location: Marietta Country Club

Business-After-Hours

Location & Sponsor: Midtown Athletic Club at Windy Hill

Cobb Executive Women Luncheon

Location: The Georgian Club
Sponsor: Reynolds Plantation

South Cobb Area Council

Location: Coach George E. Ford Center
Speaker: Mark Moraitakis
Program: Customer Service

Tying the Knot: Integrating E-mail Marketing with Social Media and Producing Results

Location: Cobb Chamber of Commerce
Presented by: 524 Creative
Program: Business University Seminar
Sponsor: SCANA Energy

ACES

For young professionals in their 20's and 30's
Location and Host Sponsor: Dave & Buster's
Speaker:
Program: Financial Management for Major Buying Decisions
ACES Straight Flush Sponsor: SCANA Energy

Business Builders

Location: Cobb Chamber of Commerce

Leads to Success

Location: Cobb Chamber of Commerce

Smyrna Area Council

Location: Smyrna Community Center
Speaker: Mayor Max Bacon, City of Smyrna
Program: State of the City Address
Sponsor: Georgia Power Company

First Monday Breakfast

Location: Atlanta Marriott Northwest
Speaker: Cobb County Sheriff Neil Warren
Program: 2010 Leadership Cobb Graduates
Sponsor: Continuing Education at Kennesaw State University

Marietta Area Council

Location: The Mansour Center

Get social with us!
We are now on Facebook, LinkedIn and Twitter.

CHAMBER INK

DIRECT is published by the
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