



Financial



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Twin Rivers to host economic summit on May 1st

THOMASVILLE — Twin Rivers Economic Development Partnership will host an Economic Summit on May 1st at Alabama Southern Community College, Thomasville Campus.

The keynote speaker will be Neal Wade, Director of the Alabama Development Office. Also speaking will be Greg Barker with Alabama Power and Wiley

Blankenship, President/CEO of Coastal Gateway Economic Development Authority.

"We wanted to enlighten everyone on the state, regional, and local perspectives of economic development, and the important role that Twin Rivers expects to play in bringing jobs and investments to Clarke and Choctaw Counties," said

Chairman Chip Harrigan.

TREDP was formed last year to recruit and market Clarke and Choctaw counties, to support existing business growth and to develop an aggressive legislative agenda.

Clarke County board members are Buddy Bedwell of Thomasville, Chip Har-

rigan of Grove Hill, and Paul Parham of Jackson. Choctaw County board members are Nancy Gibson of Butler, Kelvin Hill of Pennington, and Earlae Nealey of Gilberttown.

For more information regarding the Economic Summit contact Bridgett Shewmake at (888) 256-3537.

Community banks are the economic lifeblood of a neighborhood

They are an integral part of their communities. They focus on the needs of local families, businesses, churches, civic groups, and other organizations. And a high level of personal service has been their trademark from the beginning of their existence.

Alabama's community banks are the independent, locally owned institutions whose deposits and loans are concentrated in the areas where they are located. Unlike many

larger banks that may take deposits in one state and lend in others, community banks channel most of their loans to the neighborhoods where their depositors live and work.

Since Planters and Mechanics Bank of Huntsville opened its doors in 1816, community banks have been the economic lifeblood of various landings, outposts, villages, towns, and cities in Alabama. Because community banks are themselves small businesses, they

understand the needs of small business owners. And their willingness to bear substantial local risks has been a vital factor in the economic development of the state.

More than 135 community banks dot the landscape of the state. Some serve rural areas, and others are located in urban settings. Some are large, and others are extremely small. Some are young, and others are senior citizens.

Alabama's community

banks — through their trade association, the Community Bankers Association of Alabama (CBAA) — are initiating "You and Your Money" as a public service vehicle to provide banking and financial information to their neighbors throughout the state. Columns will address issues such as financial planning, credit cards, retirement, Internet banking, identity theft, and consumer credit.

Watch for the columns as

they appear in this and other newspapers. They are designed to help you keep abreast of financial matters that are important in your daily lives. We hope you will find them beneficial.

(ED. NOTE: This article made available by First United Security Bank as a member of the Community Bankers Association of Alabama. First United Security Bank is an FDIC bank and an Equal Housing Lender.)

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Top 10 reasons why developing rural Alabama communities is so hard to do

By Larry Lee

1. People Don't Understand What Community Development Is

Community leaders and resource providers tend to put characteristics in with community development that constrict the definition. Often it is confused with other development ideas such as economic development, infrastructure, schools, and business development.

Community development is all of these things, but not packaged separately. Contrary to the belief that any one of these can fix or solve problems that need to be addressed, it takes all of them to complete the puzzle we call community development.

The definition of community development can be stated as, "The process

of improving the social, economic, and cultural conditions of a village or small town." Even this definition may come up short, but at least it addresses other facets of what the community is all about.

2. Differences between Rural and Urban

Agencies and funding sources often try to address community development as if what worked for urban areas will also work for rural areas. This very seldom happens as they are two different beasts. Why refer to them as beasts? Because urban and rural communities have lives of their own.

Where do we separate the two so that we can all grasp the differences? Maybe we don't have to. This is an area of understanding and perception, so it all leads back to the fundamental, yet simple, conclusion that rural is anything urban is not.

While this is easy for some of us who live in smaller rural townships (less than 2,000 in population), it is not as easy

for agencies addressing development and providing funding. Fair or not, this becomes one of the reasons why community development in rural areas is so difficult.

3. Understanding Community Gate Keepers

Rural communities are made up of a social group called the gate keepers. This may prove to be one of the most difficult aspects of community development in small rural towns.

Gate Keepers are usually people who have lived in the community for years, often clear back to the time when small rural communities were thriving. They made a living and prospered while raising their children. The community was and is still good to them. They do not want to see new community development come in and take away what they have acquired.

These people often resist big changes with statements like, "We don't need that!" or "It was good enough for me when I was growing up." The key to

dealing with the gate keeper plight is to involve them from the beginning in the discussion and work.

4. Change Is Not Comfortable

Like the gate keeper mentality, change is also a barrier to community development. Comfort levels and routine are easier to understand for most community members. Large-scale change is uncomfortable and often hard work.

When you are dealing with buildings, you may have destruction and construction going on all around the community that disrupts routine. When you are dealing with people and politics, elections bring new leadership, but they also may bring change to the community.

New business brings competition which communities may view as healthy, but to existing business that must now compete for the shrinking rural dollar, it is not. Communities are made up of

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Vice President, Butler

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