



St. Patrick's Day Business After Hours

March 13th rocked as the Chamber membership gathered at the Holiday Inn Express to celebrate St. Patrick's Day and to network with their peers. Music, food (corn beef and cabbage, dip, chips, cheese trays, and more), and drink (libations and green punch) were abundant as well as the door prizes provided by our auto dealers who are some of our Corporate Sponsors. Chairman Jon Staggs, Alabama Power, welcomed the large crowd and everyone wore green (green beads were furnished as you walked in the door). Your Ambassadors were outstanding hostesses and everyone had a great time, some had a really great time! Our thanks to our sponsors: Anthony Underwood Automotive, Bessemer Chrysler/Dodge/Jeep, Dixie Nissan, Premiere Chevrolet, and Town & Country Ford. Also we want to thank Neal Soni and the staff at Holiday Inn Express for opening their great facility to us and to the local newspapers who covered the event.

Member Appreciation Night at Woodward Country Club

Board member David Darby, Chairman Jon Staggs and their committee are planning a great evening on April 18th at Woodward Country Club with the Casino Night theme. Come join your fellow Chamber members and enjoy great food, fun, drinks, music and dancing as the Board of Directors and your Ambassadors show their appreciation for your being a member of the Chamber. You are the reason we are here and you are appreciated! David has promised to have Woodward decorated and jumping beginning at 6:30 pm and going until 11:00 pm. Your board and ambassadors look forward to this event each year where the funny money you win can be used in the auction at the end of the evening. The silent auction is another competitive event of the night with strategies to be the last bidder on some great prizes. Margaret Snider, John John's Jewelry, will be our auctioneer and she promises you some spirited action so be prepared to bid and defeat the competition. It is all in fun and whether you want to play the games, eat or listen to the music you will have a great time. For more information see the flyer enclosed or contact the Chamber at 425-3253 or email mmilan1@bellsouth.net.

Dr. Perry Ward Addresses Area Pastors

On March 6th at the Chamber building, the area pastors committee met with Dr. Perry Ward of Lawson State Community College and heard of the many programs available to local ministers and their membership. Reverend Doug Caddell, Canaan Baptist Church, conducted the meeting as a Chamber board member and Dr. Deborah Horn, Bessemer Superintendent of Education, attended as the Chamber's Chairperson-elect. The conference room was full of ministers, staff, and Lawson State employees as Dr. Ward provided information that the ministers could use to help their members get better educations. Dr. Ward said, "If a person really wants an education or to better themselves, we will find a way to make that possible." It was a great meeting and Rev. Caddell announced that the next meeting of the Bessemer ministers would be in May. If you missed this meeting please look for the announcement of the next. For more information about the Chamber's quarterly ministers meeting contact the Chamber at 425-3253 or email mmilan1@bellsouth.net.



Dr. Deborah Horn, Rev. Doug Caddell and Dr. Perry Ward welcome area pastors and representatives of Lawson State

*"If you ask me anything I don't know, I'm not going to answer."
Yogi Berra*

— Inside —

It's Your Business: Fame or Success?	Page 2
Chamber News: Ziti Luncheon Big Hit	Page 3
Community News: Bessemer Salvation Army Banquet	Page 4
Business News: Reality Check for Students @ McAdory	Page 5
Business News: Signs of Financial Disaster	Page 6
Business News: Spotlight: State Senator E.B. McClain	Page 7

From the President

"Don't confuse fame with success. Madonna is one; Helen Keller is the other," so said writer Erma Bombeck and she is so right. Just because the world lauds someone does not make them successful. Looking at Helen Keller, what she brought to the world and the positive impact she has had, it is easy to see the difference in fame and success. Most of our leaders have been famous but many of them have not been successful. In business it is the same. A company may be well known but for what it is known is very important to the business's success. Make sure the fame of your company is for its impact on lives, great customer service, professionalism, good products, and trustworthiness.

Our most successful business leaders know how someone's perception of success can affect them. Take for example Bill Gates the billionaire who is also a great humanitarian. He says, "Success is a lousy teacher. It seduces smart people into thinking they can't lose." Watch for the pit fall of assuming success and letting it go to your head.

We see examples of this everyday. If a person believes that they are successful because they perceive they are great they and their ego may have a date with disappointment. Recently, the Governor of New York found this out. His personality according to news reports was one that had him absolutely sure he was always right and that he was great. Disappointment came his way affecting his family, friends, state and his name. Hypocritical actions will always get you in trouble.

Remember success is not due to one's level of education, the amount of money that one makes, or in the medals or accolades a person may have earned. Success is always in the positive impact on lives that a person has. When a person dies it will not matter how much education they had or the amount of money they made, it will matter how they are remembered by people whose lives they may have been a part. The same is true with your business. The small business in a neighborhood where customers are touched by the owners friendly personality, outstanding customer service or the valuable products sold will always be remembered. One such small business was Mrs. Shadix's Store at the end on Kimbrell Cutoff Road on Old Tuscaloosa Hwy. I remember it because Mrs. Shadix had good candy at good prices and she was a great friend to me as a child and to all my cousins. She made us feel welcome and the atmosphere was one that made kids feel good. We loved going to Mrs. Shadix's Store. We got candy, a smile and great service.

Never be full of yourself. Humility is the sign of a great businessperson and is always in vogue. Your success is possible by doing those things you are best at, the things you understand, providing your customers with great service and doing well to help others. Will Rogers put it best when he said, "There is nothing so stupid as the educated man if you get him off the thing he was educated in." If you know shoes sell shoes don't try to sell stock. Be the best at what you know and are trained to do.

So remember you must know the difference in fame and success, be smart in your business and in your life but in the things you know best work hard to succeed, and don't let any amount of fame go to your head especially until you succeed because its your business.



President

www.bessemerchamber.com



The Western Star

Ziti in the City Scholarship Lunch Big Hit Again

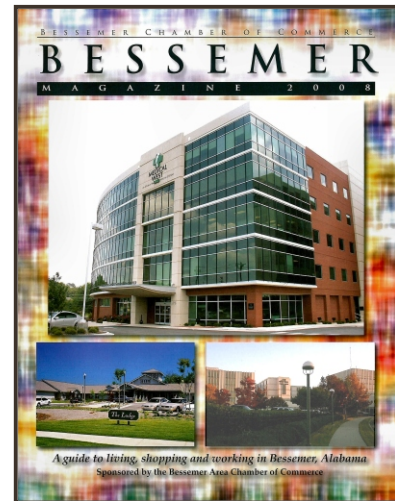
Bringing in about \$1,800 the Chamber's Ambassadors again brought in needed dollars for the Ora Foster Community Service Scholarship. Proud is not the word for how we all feel of the hard work and unselfishness by the staff and Ambassadors to make this annual event a big success. March 14th was a busy day. Pans of baked Ziti were moving from the First Presbyterian Church downtown to points all around the Bessemer Area. Your Ambassadors were "slinging the hash" as hungry Chamber supporters enjoyed the great food while helping a very worthy cause. As a reminder the scholarships are presented annually to a senior at our three local high schools: Jess Lanier, McAdory, and Bessemer Academy. The Ambassadors will have another fundraiser in the Fall so be looking for it and help them help our area schools.

Administrative Professionals Luncheon April 23rd

Thanking them is not enough, show the administrative professionals who work for you how much they mean to your business and to you personally. The Chamber is providing the perfect venue where you take them to lunch, enjoy an entertaining speaker who relates to your employees and provide each of them a gift of your appreciation. Being held at Lawson State Community College on April 23rd beginning at noon this promises to be another tremendous day for our business community. The cost is low but the appreciation is priceless. To nominate a deserving candidate for the Administrative Professional download a nomination form at www.bessemerchamber.com/events or email mmilan1@bellsouth.net.

2008 Bessemer Magazine is Being Distributed

Craftsman Printing has delivered the 2008 Bessemer Magazine and we are getting it out! All members can receive a copy plus every hotel and attraction will have copies for visitors. If you would like additional copies just drop by the Chamber or call us at 425-3253.



2008 Magazine Cover



KONICA MINOLTA



LEGACY YMCA



Goody's Honors West Hills Elementary School

Goody's Family Clothing in Bessemer recognized West Hills Elementary School on March 18th as a finalist in its inaugural Good Deeds for Schools grant program. The newly created program is designed to help local schools pay for the things they really need but cannot afford through regular education funding. West Hill's grant proposal requested funding for a robotics lab and was selected by a panel of judges who work at the local Goody's store. The school's proposal is now in the final round of judging at the Goody's corporate headquarters, vying for one of 50 \$10,000 grants the company will award in April. In appreciation for its efforts, the school will receive volunteer hours from its local Goody's store management. The Chamber wishes West Hills the best of luck and thanks Goody's for being a good citizen.

Bessemer Salvation Army Banquet

A packed crowd at the Annual Salvation Army banquet enjoyed some outstanding food and an inspirational talk from local attorney, Fred Ross III who with his wife are involved in the Advocate Voices for Orphans. Held March 18, 2008 at the Bessemer Civic Center the event recognized all those in our area who helped support the SA in its mission. Judge Eric Fancher was the emcee and he was joined at the head table by Captains Brian and Shannon Tompkins (our Bessemer SA leaders), Major John Carter and Hueytown Mayor Delor Baumann. During dinner Rev. Mark Weldon provided music that made the dinner more outstanding as he played the violin. The Chamber supports the community efforts of the Salvation Army and encourages all civic and business groups to do the same.

Greater Alabama Council of the Boy Scouts of America Honors Duty to God Recipients

Scouts and adult leaders from all denominations and faiths gathered at the Canterbury United Methodist Church in Mountain Brook to honor those who not only worked hard to advance in their Scouting ranks but also took the time to earn their religious awards for Duty to God both as youngsters and adults. David Dowd was the emcee with featured speaker David G. Richardson, Director of Religious Relationships for the National Boy Scouts of America. Everett Holle, long time local TV personality and retired Army Reserve General, presented awards to several Scouting leaders: Byron White, retired Methodist minister; John Refieuna, Bastion Technologies, Inc.; Alan Jones, Dentist; Jan Overton, Cumberland Presbyterian Church; Alain Gallet, Gallet & Associates, Inc.; Bill Weinzierl, Century 21 Real Estate; and Don Schwarzhoff, Director of Youth Programs for the Catholic Diocese of Northern Alabama.

Midfield Chamber Banquet

County Commissioner Shelia Smoot gave an energetic presentation to the members and guests of the Midfield Chamber of Commerce at their annual banquet on March 20th. Door prizes, great food, and the leadership of President Jon Staggs made the evening outstanding. Seen attending were State Representative Priscilla Dunn, County Tax Collector Grover Dunn, District Attorney Arthur Green, Asst. DA Bill Veitch, members of the Midfield City Council and several judges including Eugene Verin. It was a well planned and enjoyable evening.



TOWN & COUNTRY



"A New Attitude"

ITT

ITT Technical Institute

WATERMARKPLACE



McAdory High School is Site of "REALITY CHECK" For Students

On April 14th the Jefferson County Career Technical Advisory Committee (Nelda Weaver is Chairperson of the Committee) and your Chamber will coordinate the REALITY CHECK program for McAdory High School students hosted by Principal Sam Staggs and the Career Tech teachers at the school. The program pursues the educational initiative of working with students in the area of financial literacy. This is an area of focus by the State Board of Education. Through the collaboration of the Jefferson County Career/Technical Education Advisory Committee, Bessemer Area Chamber of Commerce, Alabama Cooperative Extension Service, McAdory High School and the JefCo Career/Technical Education Department, "J.U.M.P. – Just Using My Potential in Financial Literacy" will be presented on Monday, April 14, 2008 at McAdory High School.

The financial literacy component will follow the format of "Reality Check" which is provided by the Alabama Cooperative Extension Service. Each participant (student) is given a career, level of education, a family situation, and a monthly salary. They will visit the various "real-life" booths where leaders in business, community and education will assist students to experience what is necessary to survive financially per month. The booths will have topics of need: insurance, automotive, real estate, clothing, utilities, etc. Budgeting principles and critical thinking skills will be used.

The goal is to replicate this program at all of the high schools in Jefferson County Schools. Therefore, all business and community leaders in the area are invited to attend the presentation at a time convenient to your schedule. The morning rotations will be between 8:15-11:00 and the afternoon rotations will be between 11:55-2:30. It will take approximately 45 minutes for a student to complete the cycle.

Nelda Weaver, Chamber board member, and JefCo Career Tech Director Beverly Lavender do an outstanding job of working with area schools to prepare students to be better potential employees. We need volunteers to help with the students on that day. Please mark this exciting event on your calendar. RSVP by April 7th at either bpatterson@jefcoed.com or dvining@jefcoed.com.

Eight Signs You're Headed For Financial Disaster by Liz Pulliam Weston

Long before the bill collectors start to call, the signs are everywhere. Are you paying attention? Financial crises don't typically happen overnight. The seeds are usually planted at least months and often years before bankruptcy, eviction, repossession, foreclosure or other disasters ruin people's financial lives. Recognizing -- and correcting -- risky money behaviors is key if you want to avoid derailing your finances. Here are some of the biggest red flags to watch out for:

1) You're surprised by your bank balance or credit card statements.

In today's financial world, you can't be caught napping. "Float" -- the time it takes a transaction to clear your account -- has all but disappeared, and financial services are eager to penalize any lapses, such as a bounced check or an over-limit transaction, with hefty fees. At the very least, you need online access to your financial accounts, and you need to check them often -- at least once a week, more often if you've bounced a check or incurred any other fine in the past six months. Personal finance software like Money or Quicken can help you keep track of pending transactions and forecast your cash flow.

2) You have no savings.

You don't necessarily have to keep thousands of dollars stuffed away somewhere, but you do need some kind of financial cushion to cover unpredictable expenses.

3) You're carrying credit card debt.

Don't fall for the myth that credit card debt is normal or that the average American carries huge balances. In reality, the most U.S. households have no credit card debt, according to the Federal Reserve. Only one household in 14 have more than \$10,000 in credit card debt. Credit card debt not only costs you ridiculous amounts of interest, but it drastically reduces your financial flexibility, since any balance you've charged is credit you can't access in an emergency. If you've got balances on your plastic, make paying them off a priority. Take a hard look at the real choices.

4) You have no discretionary income.

If every paycheck is spent before you get it, or your fixed expenses eat up most or all of your income, you need to fix the problem, now. You may have convinced yourself that you have no choices, but chances are good that you do; you just haven't been willing to really consider them yet.

5) You don't know what kind of mortgage you have or when the payment resets.

One out of three homeowners, when asked what kind of mortgage they had, confessed to pollster G.K. Roper that they had no idea. Unless you have a traditional mortgage -- with a fixed rate for the life of the loan -- your ignorance could be expensive. The payment that's currently affordable could skyrocket, leaving you among the rising numbers of homeowners losing their homes to foreclosure. Call your lender now to find out whether and when your payment can change, and get an estimate of how high it can go; then consider your options. You may be able to cut other costs to compensate for the bigger payment, or you may want to explore refinancing or even moving.

6) You're underinsured.

If your job doesn't provide adequate health insurance, you need to look for another job. Also check the liability limits on your auto, home and/or renters policies. Liability coverage protects you if you get sued; if your policy limits aren't high enough, you risk losing much of what you own plus big chunks of your future income. Make sure the limits are at least equal to your net worth (what you own, minus what you owe).

7) Your business (or rental property) is losing money.

As a fellow business owner, I understand how much you want your venture to succeed. But too many months of red ink will sink not only your business but your personal finances, especially if you're using your personal credit or savings to stay afloat. Come up with a plan to fix the problem and set a (relatively short) deadline; if your business or real estate isn't generating positive cash flow by that deadline, then pull the plug. Face the facts.

8) You're ignoring an elephant.

This catch-all refers to any big, ongoing money problem you're consciously avoiding or pretending doesn't exist. Maybe you've got a car payment you're struggling to or you've got adult kids (or parents) constantly turning to you for financial help or you're retired and your nest egg is shrinking faster than you'd planned.

Whatever the problem, you need to assess the toll it's taking and find a solution before you're backed into a financial corner.

Speaking of corners, any of the following are good indications you're already in one:

- You're borrowing from one lender to pay another.

This includes using cash from one credit card to pay another, but it also includes tapping your home equity to pay off credit card debts if you don't have a plan for avoiding credit card debt in the future.

- You've missed a payment on any loan.

Skipping a payment, or failing to pay the minimum specified, is a very big deal. Missing even a single payment can knock 100 points off your credit scores and trigger higher interest payments on your credit cards. Fall much further behind and you could face collection actions, lawsuits, repossession (if you're late on a car) and foreclosure. Don't wait until things get awful; fix them while they're still just bad.

- You've taken out a payday loan.

The payday loan industry would love you to believe that borrowing money at triple-digit interest rates is a normal and reasonable thing to do. It's neither. If you're borrowing from payday lenders, your financial house is on fire and you need emergency help. A legitimate credit counseling agency (one associated with the National Foundation for Credit Counseling, for example) can provide budgeting help as well as debt repayment plans.

SPOTLIGHT ON BUSINESS: STATE SENATOR E. B. McCLAIN



NOTE TO MEMBERS: This monthly article presents the thoughts and suggestions of members of the Chamber about business related topics. This year we are learning more about our State and Federal elected officials.

Senator Edward B. "E.B." McClain is a Democrat serving the 19th District in Jefferson County. This district covers most of our Chamber area. Senator McClain is an advocate for our region and a supporter of the Bessemer Chamber. His personality and persona make him a recognizable politician who is a friend to western Jefferson County. He is serving his fourth term in the Senate after serving two consecutive terms in the House of Representatives.

Senator McClain was born on April 29, 1940 in Jefferson County. He received his B.S. degree from Miles College. Senator McClain is married to the former Eloise Saunders from Bessemer and they are the parents of four children: Edward, Jr., Kevin, Kim, and April. He is a member of Antioch Baptist Church in Fairfield, Alabama, a Democrat, a member of the Bessemer Voters League, the Alabama Democratic Conference, the Jefferson County Citizens Coalition, and the Phi Beta Sigma Fraternity. Senator McClain is Coordinator of Community Relations and lists reading as his hobby. He currently serves on the Board of Trustees of the University of Montevallo.

He is respected by his peers and constituents for his honesty and integrity. Committees that Senator McClain serves on are Banking and Insurance, Business and Labor (Chairman), Energy and Natural Resources, Health, Finance and Taxation, Local Legislation, and Tourism and Marketing (Vice Chairman).

Senator McClain can be contacted at the State House: Room 734, 11 S. Union Street, Montgomery, AL 36130 phone- (334) 242-7867 or fax (334) 353-9625. He lives in Midfield and his email address is ebmc@bellsouth.net.



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Thelma Vanderburg, First American Bank
Nelda Weaver, Weaver Land & Realty, Inc.

Calendar of Events April 2008

April 1	City Wide Prayer Breakfast	7:30 A.M.	Medical West
April 1	Ambassadors Meeting	8:15 A.M.	Chamber
April 14	Reality Check Program	8:00-2:00 P.M.	McAdory H.S.
April 15	Executive Committee Mtg.	11:30 A.M.	Chamber
April 15	Board of Director's Mtg.	Noon	Chamber
April 17	Hueytown Chamber Banquet	7:00 P.M.	No. High. Bapt. Ch.
April 17	Medical West Charity Golf Tourn.	1:00 P.M.	Bent Brook
April 18	Membership CASINO NIGHT	6:30-11:00 P.M.	Woodward C.C.
April 23	Administrative Prof. Luncheon	Noon	Lawson St.-Bess
May 1	National Day of Prayer	TBA	1st Presbyterian

Welcome New Members for March

CLIFFS NORTH AMERICAN COAL, LLC
Mark Bria, Danny Frederick
8800 Oak Grove Mine Road
Adger, AL 35006
Phone: 205.497.3600 Fax: 205.497.3606
mbria@cleveland-cliffs.com
www.cleveland-cliffs.com
*Coal Mining

Granger Thagard & Associates, Inc.
G. W. (Bill) Thagard
1806 Oxmoor Road
Birmingham, AL 35209
Phone 205.326.0833
bill@gtauctions.com
www.gtauctions.com
*Marketing/Auction Specialists

DESTINY HOUSE
David M. Barnes
5031 Ford Pkw Ste 111
Bessemer, AL 35022
Phone 205.477.7584
Fax 205.477.7584
pastordbarnes@aol.com
*Coffee House Ministry

INGERSOLL RAND
Chris Burns, David Phillips
900 Powder Plant Road Ste 100
Bessemer, AL 35022
Phone: 205.428.1704 Fax: 205.428.7604
jameschris_burns@irco.com
www.air.irco.com/birmingham
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BESSEMER AREA CHAMBER OF COMMERCE

P.O. Box 648
Bessemer, Alabama 35021-0648

OFFICE HOURS
Monday-Friday 8:30 A.M. - 5:00 P.M.
Phone: 205-425-3253 Fax: 425-4979
Toll Free: 1-888-4BESSEMER (Toll Free)

www.bessemerchamber.com

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