

# Hometown Express

A Quarterly Publication of Community Bank of Pickens County



John Trammell, President/CEO  
Community Bank of Pickens County

*"... I still strongly believe that community resurgence will come primarily from the ability of community banks to support the growth..."*

**Community  
Bank** of Pickens  
County

*"We can make a difference"*

## Economic Rebound Held Back by Uncertainty

Recently I attended a portion of the Pickens County Chamber of Commerce seminar "Transitioning to a Thriving Economy." One of the more informative sessions involved an economic update through the eyes of Georgia Power. Since Georgia Power would be involved in many plans for economic development, their comments were very insightful. They expressed several reasons for optimism for the Georgia economy. Several that I thought were important were:

- Deleveraged households - less debt per person than in the past;
- Excess commercial capacity - Georgia is attractive to business from outside the state;
- Large and midsize companies are sitting on cash;
- Large banks will soon need to start lending to show profits expected of them; and
- Airports, ports, etc., poised for growth;

Georgia in particular, has some good future prospects due to:

- A great capacity for convention business;
- Georgia ports have shown growth for the last nine quarters in container output;
- Airports (logistics) are excellent for metro Atlanta and even Pickens County; and
- They predict 75,000 jobs will return to Georgia by 2012.

They base much of their optimism on the fact that they have 187 active projects they are working on. This is a greater number of projects at one time than ever before. They also have 105 projects that are in some stage of getting to active. In other words, potential businesses have asked for a Georgia Power energy or economic viability analysis on particular sites and these businesses are serious about developing them.

Finally, they felt Georgia was poised for growth and the primary thing holding Georgia back is uncertainty.

Their report was encouraging and certainly a sign of some optimism. The hold-back of uncertainty seems to be the "theme" running throughout our country. By the time you read this, we'll have had an election. Nationally it is predicted a message will be sent to Washington that generally no one is happy. In Georgia it's predicted that many elected positions will remain in Republican hands. Locally, who knows? We have a county that needs economic development, jobs and investment. There seems to be a better spirit of cooperation among county and city officials to work together for everyone's sake. Yet, we will be voting on a possible new form of county government at this very critical time. I expect it will be close. I hope that we don't do anything to cause "uncertainty" by those looking to invest in our county. Everything begins by putting people back to work and creating an environment that entrepreneurs seek, not the uncertainty that they run from!

In conclusion, I still strongly believe that community resurgence will come primarily from the ability of community banks to support the growth. Politicians, on all levels, know this is how "main street" will rebound. It's interesting that none seem to be embracing this solution publically. Maybe this solution would be too cost effective, or maybe it would help fix some of our economic problems too quickly to get the most political gain depending upon their party angle! ●●●



John



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## Team Member Spotlight on Brian Craig



Brian Craig  
Loan Administration

The spotlight is on Brian Craig. Brian was born in Floyd County, Georgia and was raised in Gordon County. He graduated from Calhoun High School and received his AS Degree in Business Administration from Reinhardt University in Waleska, Georgia. Brian has been in banking for 13 years and joined Community Bank of Pickens County in March of 2006 as a Customer Service Representative. Since then he has been promoted to Loan Administration. When asked why he chose CBOPC he stated, "Having worked previously for two corporate banks, I wanted the opportunity to work for a hometown bank focused on building customer relationships, and CBOPC does just that. I feel coming to work for CBOPC was a very smart decision. I enjoy being part of a bank which continues to place customer service as its first consideration. For me, it has truly been a rewarding experience."

In 2006, Brian founded a reading program for the Boys & Girls Club of Pickens County. CBOPC purchases books to be read and donated to the Roper Park and West End Boys & Girls Clubs. He manages the program by selecting the books to be read each year, and ensures there are readers at both clubs each week. Brian continues to read at the West End club on a regular basis.

In his free time, Brian enjoys spending time with his wife of nine years, Mindi, who was his high school sweetheart and their 21-month-old daughter, Ella Blair. He also serves as Church Pianist/Praise & Worship Leader at Ludville Church of God. For hobbies, Brian enjoys participating in swimming and volleyball. •••

*We are very proud to have a strong commercial banking relationship with the businesses shown below. We hope you will consider doing business with them as well.*

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In each issue of our newsletter we would like to share family recipes that have been around for many years and make family gatherings special.

## Tex-Mex Chicken Salad

This recipe was submitted by Brian Williams of CBOPC and is a tailgate party staple. This succulent dish has traveled to many a Georgia Tech game including one in Starkville, MS. Gather your friends, make a big batch and enjoy!

- ½ cup Mayonnaise
- ¼ cup Chopped Fresh Cilantro
- 2 tsp. chili powder
- ½ tsp. ground cumin
- ¾ cup diced poblano or cubanelle pepper
- Salt to taste
- Soft, taco-size flour tortillas, warmed
- ¼ cup Sour Cream
- 3 Tbsp. Fresh lime juice
- 1 tsp. minced garlic
- 4 cups chopped grilled chicken or shredded deli-roasted chicken

Toppings: diced mango, diced avocado, diced tomatoes, shredded Monterey Jack cheese

Whisk together first 7 ingredients in a large bowl. Stir in chicken and poblano/cubanelle pepper and salt. Serve in warm tortillas with desired toppings. ●●●



Note: If you have a favorite family recipe you would like to share, drop it off at the bank or email it to [susan.wright@cbopc.com](mailto:susan.wright@cbopc.com) and you may see it published here.

"The sage does not hoard. The more he helps others, the more he benefits himself, the more he gives to others, the more he gets himself..."

~ Lao Tzu



"We can make a difference"

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