

Hometown Express

A Quarterly Publication of Community Bank of Pickens County



John Trammell, President/CEO
Community Bank of Pickens County

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**Community
Bank** of Pickens
County

"We can make a difference"

Small Business Can Create Jobs with Help of Community Banks

Of the 700,000 plus registered businesses in Georgia, 97.5% are categorized "small" by the Federal Government. To be categorized "small," a business has less than 500 employees.

In Georgia, 95% of the small businesses have fewer than 50 employees. Almost 80% employ fewer than 10 people. 87% of Georgia small businesses employ 5 or less!

The top performing 1% of firms in any given year generate roughly 40% of all new jobs.

Given the above facts from the Georgia Department of Economic Development, why are we not hearing more about encouraging small business? I think some folks rationalize their non-concern by the fact that they are not a small business person and therefore lack of small business growth doesn't really affect them. We hear our politicians rant about taxing the rich, raising taxes across the board, cutting expenses, fair tax, health care, fixing our entitlement programs, immigration, and of course, our national debt! Blah! Blah!

While no one seems to belittle the fact that all of the above is extremely important (depending on your party or group affiliation), it seems everyone agrees that job creation is ultimately what will bring us out of this economic downturn. My question is "Why are we not doing anything to encourage it?" When people are working, the U.S. economy thrives. More people are paying taxes, so taxes can remain low, more money is coming in so more "programs" can be created (how was that for political correctness?).

Whether we're a small business person, a corporate executive or retired, we all benefit from an economy that has people working. Markets are better, savings rates are better, competition brings lower borrowing rates, taxes are collected, and I could go on and on. Funny, there just doesn't seem to be the sense of urgency to fix our problems till they become a catastrophe!

Consider this: how do these 87% of small businesses who employ 5 or less get capital? What about the 80% who employ 10 or less? Some may be fortunate enough to have a rich uncle! I venture to guess that most have a community bank that took the risk with them. I didn't say a Wall Street investment firm or a multi-billion dollar bank, I said a real community bank. Our system seems so eager to "bail out" the "big boys." Who's creating jobs in our communities? Do you know many small businesses around here were funded by these "big boys"? How many local jobs have they created? THINK ABOUT IT!

On a lighter note, I would like to thank the 100 plus folks who are opening checking and savings accounts at our bank each month! You are very much appreciated! Also, thanks to our customer service representatives who are making it easy for folks to "make the switch" to a real hometown bank! ...

John



Our new ATM at Holcomb's Crossing in Ball Ground



New Ball Ground ATM. Featured L to R: Mark Mitton, CBOPC; Christie and Mark Holcomb of Holcomb's Crossing; and Ryan Keeter, CBOPC.

The address is:

Holcomb's Crossing Shopping Center
10150 Ball Ground Highway
Ball Ground, Georgia

Great Family Fun...



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www.caglesfamilyfarm.com for hours and admission



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& December 19

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Our way of saying thank you!
Refer as many friends as possible. Both your name and the person(s) you refer will be entered into separate drawings to be held quarterly. Each of you could win!

See a customer service representative for more information.

Community Bank of Pickens County
"We can make a difference"

"Making A Difference Thru Hometown Commitment"

Team Member Spotlight on Sherri Arp



Sherri Arp
Senior Head Teller

The spotlight is on Sherri Arp. Sherri was born and raised in Pickens County and graduated from Pickens High School. Early in her career she worked in the auto industry locally and developed strong customer service and paperflow skills. She joined the team at Community Bank of Pickens County in August of 2006 and is currently serving as Senior Head Teller. When asked why she chose CBOPC she stated, "I had my account with CBOPC, the people were so friendly and helpful, and I had gone to school with several of them. It felt like family."

Sherri is one of the bank staff volunteers providing books and reading to the children at the Pickens County Boys and Girls Club. In her free time, Sherri enjoys spending time with her husband of 20 years, Donnie; daughter Emily, age 13; son Dylan, age 9; Dog named Moses and Cat named Gizmo. Sherri also has a lot of family in the county she spends time with and Donnie and she ride motorcycles and enjoy camping. •••

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.



Join us in welcoming Regina Todd in Loan Administration

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Join us now to help preserve our special places!

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.

Simply Pleasurable Pork Chops!

This recipe was submitted by Liz Cole, Executive Director of Mountain Conservation Trust of Georgia. When asked the origin of the recipe, Liz responded, "The recipe was concocted while working overseas in a country that did not allow pork products. Craving and being denied one of my favorite foods led to the creation of a number of homemade recipes with pork as the star! One of the many things I learned overseas was cooking with simple ingredients. Long flights led to creative thinking and an immediate trip to the grocery store upon landing back in the States. Hope you enjoy this simple pleasure."

2 - 1" Thick Pork Chops w/ Bone
Sea Salt
Soy Sauce
2 - Oranges

2 - Garlic Cloves
Fresh Cracked Black Pepper
Frank's Red Hot Original Cayenne Pepper Sauce

Slice garlic cloves and insert equally throughout chops. Salt and pepper both sides of chops. Apply soy and Red Hot sauce on both sides of chops. Slice oranges with rind and place on top of chops. Cover and place in fridge for at least 1 hour. Prepare charcoal grill. Remove oranges and grill chops to desired temperature. Baste chops during grilling with soy and Red Hot mixture. Grill and baste orange slices. Place chops on serving plate and garnish with grilled orange slices. •••



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 and you may see it published here.

"There are no secrets to success. It is the result of preparation, hard work, learning from failure."

~Colin Powell



"We can make a difference"

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