THEVOICE

VOLUME 1, NUMBER 1

W W W . A L A B A M A R E T A I L . O R G

INSIDE THIS ISSUE:

- A Texas Size Tax Cut
- How Retailers Can
 Use \$1 Billion in
 Fraudulent Activity to
 Their Advantage
- Tips to Avoid Identity Theft

THE OFFICIAL
PUBLICATION OF THE
ALABAMA RETAIL
ASSOCIATION

THE VOICE of Retailing in Alabama



HOW RETAILERS CAN USE \$1 BILLION IN FRAUDULENT ACTIVITY TO THEIR ADVANTAGE

Alison Wingate

dentity theft, the criminal act of assuming another person's name, address, social security number and/or birth date in order to commit fraud, affects upwards of 500,000 people annually. Identity stealing thieves have racked up between \$750 million and \$1 billion for each of the past several years.

Criminals are stealing the identity of your legitimate customers. One way is to get actual bank account or credit card numbers and make fraudulent transactions. Another is to get a person's social security number or other identifying information and open accounts. Due to technological advances, identity theft is a rampant crime with many crooks using the Internet not only to obtain personal information such as social security and credit card numbers, but also to apply for bogus credit cards and make purchases. Because identification, such as a driver's license, is not required for Internet transactions, the thieves get a sense of anonymity and are often hard to trace or prosecute. One study states that retail Internet fraud is 12 times higher than offline fraud.

Identity theft can occur in many ways. "Dumpster diving" is the practice of stealing other's garbage, often from their front yards, where a criminal may find receipts or statements carrying valuable information. Thieves may also take mail from mailboxes, looking for credit card statements or paid bills also carrying identifying information. They may complete a change of address card to reroute mail completely.

The latest way information is being stolen is over the Internet. Just as technology has served to help retailers through e-commerce sites and faster check-out procedures, it has also helped enhance the life of the common criminal. Hackers are stealing information and selling it on-line. One may also manufacture and sell counterfeit

identification documents over the Internet, now a multi-million dollar industry.

Criminals can use the Internet to manufacture driver's licenses, birth certificates and other vital documents so well that they fool law enforcement officials. They have gotten so precise that special security measures such as holograms, micro printing and barcodes can be duplicated. In turn, these can be used to open fake bank accounts and cash or write bad checks.

Unfortunately, no one is safe from this crime, not even someone with a multi-million dollar paid endorsement with a credit card company. Golfing great Tiger Woods, who has a sponsorship deal with American Express, recently went to court to testify in the trial of a man accused of using Wood's identity to charge \$17,000 on a bogus credit card. It is alleged that the accused man

(Continued on page 4)



THE VOICE

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FROM THE PRESIDENT

CHARLES McDONALD

elcome to the inaugural edition of our new publication, *The Voice.* Inside this new format you will find exciting and timely information on a variety of subjects of interest to retailers.

As I write this article, the Alabama State Legislative Session is coming to a close, and what a wild ride it has been! There were many successes, such as passage of identity theft legislation. The Consumer Identity Protection Act defines certain elements of identity theft as crimes so that they can be prosecuted under Alabama law to help protect consumers from this increasing modernday fraud. Senate President Pro Tem Lowell Barron of Fyffe and Rep. Mike Hubbard of Auburn sponsored the legislation drafted by Attorney General Bill Pryor. Co-sponsors were Sen. Jabo Waggoner of Vestavia Hills and Rep. Neal Morrison of Cullman.

Specifically, the Consumer Identity Protection Act makes it illegal to use already existing identification documents and numbers belonging to someone else, to establish new documents and numbers in someone else's name, or to use any such information to obtain goods and services under the other person's identity. The bill also defines and provides penalties for a more serious crime of trafficking in stolen identities. Convicted criminals would be required to pay restitution to their victims, to include any costs for correcting credit history and rating, any costs of administrative proceedings to deal with debts caused by the theft, any lost wages, and attorneys fees. Be sure to read our article on how you can turn this crime into a proactive public relations program for your business.

One bill that faced major opposition and is dead for the session is the Streamlined Sales Tax legislation. The counties and cities fought the passage of this bill because they did not want the State Department of Revenue to be responsible for collecting their taxes. The pending legislation is the first step in a series of actions that must be taken if Alabama is to be able to require

remote sellers to collect our state and local sales taxes. Remote sellers are catalog



merchants or Internet retailers who are not now required to collect or remit sales taxes because they have no nexus (connection) to Alabama.

There are several reasons this is important to ARA members. First, because these remote sellers do not charge sales taxes, it gives them an 8-9% competitive advantage over local retailers. Alabama retailers are losing sales to e-commerce retailers. Second, this loss of sales is impairing sales taxes collected by state and local governments. If this continues, public education will further suffer. To meet this shortfall, you can bet the legislature will be looking at new taxes that will more than likely fall, in part, on retailers.

What many do not realize is that USE TAX IS ALREADY DUE ON REMOTE-LY SOLD PURCHASES! All we need to do is collect it! The revenue losses from e-commerce are due to tax evasion, not tax avoidance. Use tax is due even if the sales tax is not collected.

Losses in revenue can be expected to continue to rise for several reasons. The major loss is because e-commerce significantly expands the potential for remote sales, and Alabama will lose revenues that were formerly paid on sales taxes on state and local purchases.

It is essential that Alabama retailers be informed about this subject so that we can again fight for this legislation next year. It is going to take a collective effort to convince our leaders, and the public, on the need for this law. It is projected that Alabama will lose \$269 million in tax revenues due to ecommerce in the year 2003, ALONE! The effect on Alabama's tax collection will be catastrophic.

Please enjoy our new publication and have a great summer!

A TEXAS-SIZE TAX CUT

Before the paint had even dried on his new Oval Office walls, President George W. Bush began his sales pitch to push for enactment of the centerpiece of his first year agenda:

to give every family who pays income taxes an across-the-board tax cut.

But even before the President's plan had reached Capitol Hill, partisans on both sides of the aisle were beginning to find things about the plan they didn't like. Many in the minority, for instance, feel the President's \$1.6 trillion tax cut - the deepest in two decades – goes too far. Likewise, in the majority, especially in the

many in the majority, especially in the House, don't feel the tax cut goes far enough.

Here are the highlights of the President's plan. Among other things, it would:

- Give a tax cut to every family that pays income taxes.
- Replace the current five-rate tax structure with four lower rates 10, 15, 25 and 33 percent.
- Double the child tax credit to \$1,000.
- Reduce the marriage tax penalty.
- Eliminate the death tax.
- Expand the charitable tax deduction.
- Make the research and development tax credit permanent.

Critics of the plan complain that the tax cuts are based on projected budget surpluses that may not prove accurate. But while it is true that the forecasts, based on a ten-year projection, are uncertain, recent trends show that the budget surplus has actually risen by more than \$1.5 trillion just during the 14 months since the President first proposed his cut.

Today, the President's \$1.6 trillion cut is based on a projected surplus of \$5.6 trillion over the next decade. This raises the question – whose money is it anyway? As U.S.

Senator Zell Miller, D-Georgia, pointed out in a recent op-ed piece for USA Today, "The government is collecting too much money from American taxpayers and it's time we gave some of that money back."

LOW AND MIDDLE INCOME FAMILIES ARE BIGGEST WINNERS

Under the Bush proposal, low and middle-income families would come out the biggest winners. For instance:

- A family of four making \$35,000 a year would get a 100% tax cut.
- A family of four making \$50,000 a year would receive a 50% tax cut – at least \$1,600.
- A family of four making \$75,000 a year will receive a 75% tax cut.
- The marginal income tax rate on low-income families will fall by more than 40%.

In making his case in favor of a tax cut, the President started with a premise that most Americans already buy into: the current tax code is unfair. For example, under the current system, a single mom making \$22,000 a year pays a higher marginal tax rate than someone making \$200,000 a year does. In addition, it's a well-known fact that federal taxes are the highest ever during peacetime. Today, Americans spend more in taxes than they spend on food, clothing and housing combined. Finally, Americans work more than four months of the year just to pay their tax bills.

For his part, the President put it into words most people can understand. "My budget will fill our priorities, from education to defense, to protecting Social Security and Medicare," the President said recently. "It will pay down our national debt. And when we have done all that, we will still have some money left over. I strongly believe we should return that money, the leftover money, to you, the American people, in the form of tax relief."

This article was reprinted, in part, from "Congressman Sonny Callahan Reports from Washington," with the permission of Congressman Callahan's office.

HIGHLIGHTS OF THE PRESIDENT'S PLAN:

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- Eliminate the death tax.
- Expand the charitable tax deduction.
- Make the research and development tax credit permanent.

THE FEDERAL TRADE COMMISSION OFFERS THESE TIPS TO AVOID IDENTITY THEFT:

- Before revealing personal identifying information, find out how it will be used and if it will be shared with others. Ask if you have a choice about the use of your information: can you choose to have it kept confidential?
- Pay attention to your billing cycles. Follow up with creditors if bills do not arrive on time.
- Give your Social Security number only when absolutely necessary.
 Ask to use other types of identifiers when possible.
- Minimize the identification information and the number of cards you carry to what you actually need. If your I.D. or credit cards are lost or stolen, notify the creditors by phone immediately, and call the credit bureaus to ask that a "fraud alert" be placed in your file.
- Order a copy of your credit report from the three credit reporting agencies every year. Make sure it's accurate and includes only those activities you've authorized.
- Keep items with personal information in a safe place; tear them up when you don't need them anymore. Make sure charge receipts, copies of credit applications, insurance forms, bank checks and statements, expired charge cards, and credit offers you get in the mail are disposed of appropriately.

HOW RETAILERS CAN USE \$1 BILLION IN FRAUDULENT ACTIVITY TO THEIR ADVANTAGE

Continued from page 1

used Wood's social security number to open phony accounts in the golf professional's real name, Eldrick T. Woods. Arguably the world's best and most popular golfer is not even safe.

Tiger got off easy. A ruined credit rating is the fate of many, but it can be a lot worse. Some have lost their homes and their jobs. There are even those with criminal records because of the crimes of those who have assumed their identity. One couple, Roger and Cheryl Cullen, is accused of a six-year, seven-state fraudulent bank account and credit card binge, running up a debt of several hundreds of thousands of dollars. Roger is jailed under the name of Edward Peters, a college professor whose identity he stole, because that is the alias he gave when first arrested. Oddly enough, his attorney has to ask to see Ed Peters when he goes to visit Roger in prison. The real Edward Peters has not only had his identity stolen for financial purposes, but now may be accused of having a criminal record!

One young couple in the Montgomery area had their identity stolen just a few months back. After returning from their honeymoon, they received a phone call ask-

ing about a credit card account they had just opened – only they had not opened one. Upon investigation, they learned that a woman had obtained both of their social security numbers and was using them in an attempt to acquire fraudulent credit cards. Only one company actually sent the woman a card. The others asked for further identification because the information she gave did not match the information on the victim's credit record. The credit card she did obtain was applied for over the Internet, with approval in thirty seconds or less. Upon receiving the card, the woman tried to get credit card advances out of several ATM machines in one day, which alerted the company to odd activity. Once the company tried to place a call to the phone numbers on her application, they realized they had a phony account on their hands and contacted a credit reporting agency to receive the couple's actual phone number. The woman has never been caught, and for the next seven years, this couple will have to be contacted at their home every time they apply for any kind of credit.

Retailers are hit twice by this crime. Not only are they out the money used or

obtained illegally, but also their customers are victims. Retailers should use identity theft as an opportunity. Customers need to be educated about how to protect their identity. Awareness of identity theft, as a whole, needs to be raised. Front-line employees must to be taught how to detect fake identification. Retailers can motivate their employees by instituting incentive programs to protect customers' identities.

Checking the names on credit cards and comparing check signatures to those on a driver's license are two easy ways to prevent fraud. Retailers have the chance to turn a crime, devastating to many, into a proactive public relations program. The retailer and the customer will benefit, as well as the business relationship between the two.



UNDERSTANDING YOUR WORKERS' COMPENSATION COVERAGE

ccording to the Alabama Workers' Compensation Law, you are required to have workers' compensation coverage if you have five or more employees, full-time or part-time, including officers of a corporation. Employers of less than five employees, including corporate officers, are still responsible for on-the-job injuries.

Why should you have workers' compensation coverage?

- IT IS REQUIRED BY LAW Penalties for failure to secure workers' compensation coverage:
 - Fine up to \$1,000 and guilty of misdemeanor
 - Double compensation for injured employee
 - Double compensation for death benefits (2 X \$531 per week @ 500 weeks)
 - · All medical costs

- Court may impose civil penalties against employer not to exceed \$100 per day with no limit on the number of days
- IT IS THE EXCLUSIVE REMEDY FOR ON-THE-JOB INJURY AND OCCUPATIONAL DISEASE
 - Gives injured employees scheduled medical and lost wage benefits in exchange for their giving up the right to sue the employer
 - Having coverage enables the employer to have limited civil liability

Statutes also provides immunity to employers from common law actions brought by employees seeking payment for employment related injuries.

Your coverage of workers' compensation through Alabama Retail Comp makes you compliant with the Alabama Workers' Compensation Law. Alabama Retail

Comp provides a significant and valuable benefit to both employer and employee. The employee is guaranteed a "benefit certain" in the event of an on-the-job injury or occupational disease. In paying for this coverage, the employer is protected by the exclusive remedy provisions of the law and thus the employers liability is limited.

All departments of Alabama Retail Comp are administered in our Montgomery, Alabama office. If you have questions concerning your coverage, please do not hesitate to call us at 1-888-327-1915.



ABSC's THUMBPRINT SIGNATURE PROGRAM

Nationwide dollar losses associated with check fraud increased 40% from \$568 million in 1991 to \$850 million in 1993. Join ABSC and a growing number of financial institutions in our fight against crime. Help us send a clear message to criminals that check fraud will no longer be tolerated.

Phone

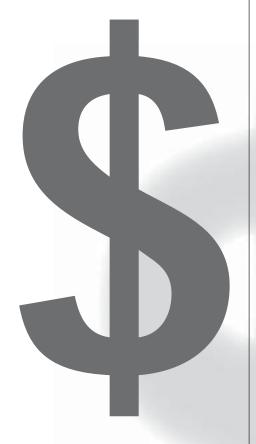
Reduce both the risk and occurrence of check fraud in your organization by participating in ABSC's Thumbprint Signature Program. The program offers an easy, inexpensive way to prevent fraud. When customers ask to cash a check, you will ask them to provide the standard forms of identification, but also impress their thumbprint on the check. Each of your cashiers should be provided with a small inkless pad to facilitate the process. The procedure is quick, simple and clean. Similar programs have been well received by businesses and by banks and their customers in other states, and it has proven to be a very effective deterrent. Check fraud has been reduced from 40-80% in participating institutions!

Fax: 334-834-4443

Quantity	Item	Non-member Price	Total
	TOUCH PADS		
	1-100 pads	\$5.00 each	\$
	101-250 pads	\$4.50 each	\$
	More than 250	\$4.00 each	\$
	DECALS	\$4.00 each	\$
	Reversible	\$5.00 each	\$
	WINDOW DISPLAY	\$4.00 each	\$
	Spanish	\$5.00 each	\$
	STATEMENT STUFFERS		
	Packages of 500	\$.15 each	\$
	Spanish	\$.20 each	\$

Subtotal	\$	Please send order to:
Tax (x.08%)	\$	
Shipping &		Name:
Handling	\$	
TOTAL	\$	Company:
Make checks payable to ABSC		P.O. Box - Zip
and return it with your order to: ABSC		Street Address
Thumbprint Signature Program		
Post Office Box 427		City & State
Montgomery, AL 36101-0427 Phone: 334-834-1890 or		,
800-239-5521		Phone

BACKGROUND ON INTERNET/CATALOG SALES AND THE SALES TAX



Internet sales are exploding. Catalog sales are remaining steady. Sales tax collections in Alabama are down for the first quarter of 2001.

WHY THIS APPARENT CONTRADICTION?

Non-taxed sales by e-commerce retailers and catalog sellers are a principal reason for this decline.

State and local governments are concerned about loss of revenue. Retailers are suffering due to loss of business because out-of-state sellers have an 8%-9% competitive advantage since they don't collect Alabama sales taxes.

WHAT CAN BE DONE?

The solution can be found in two U.S. Supreme Court decisions – *National Bellas Hess v. Illinois* and *Quill v. North Dakota*.

In those cases, the states of Illinois and North Dakota brought an action against catalog retailers Hess and Quill for not collecting sales taxes on sales made by residents of those states. The Court decreed that a state could not require remote sellers to collect their sales taxes unless the sellers had nexus (a connection with the state such as a store, or employees working in the state, or the ownership of property in that state). Merely mailing a catalog or beaming a web site into a state does not constitute nexus, the Court said.

But the Court did say that Congress could change the nexus laws by statute, which would permit taxation. But the states must streamline, simplify and make substantially uniform their sales tax laws. Otherwise, the Commerce Clause of the

Constitution would be violated because the complexity of differences in state laws would impede interstate commerce.

HOW DO WE PROCEED?

To meet the requirements of the Court, the National Governors Conference (NGA) and the National Conference of State Legislatures (NCSL) have been meeting for several years to write model legislation and an Agreement which could be adopted by any state which wished to begin requiring remote sellers to collect their sales taxes. Additionally, the U.S. Congress is now undertaking preliminary steps to enact legislation to change the nexus laws.

If Alabama is to be able to require collection of sales taxes by remote sellers, several actions must be taken;

(a) The Alabama Legislature must pass an enabling act authorizing the Department of Revenue to enter into an Agreement (compact) with other states to simplify and streamline sales taxes.

An Agreement must be written which is acceptable to the potential signatory states. The Agreement will, in effect, become Alabama's sales tax law as well as the sales tax law of the other states which sign the Agreement. The Agreement will be the law for all transactions subject to sales tax – whether by in-state or out-of-state sellers.

The Alabama Legislature must repeal any and all current tax laws that conflict with the Agreement.

The U.S. Congress must pass legislation which changes the nexus laws of those states that become part of the agreement.

This is an all or nothing proposition. If all of the above does not occur, the status quo will continue. Alabama will not be able to require sellers to collect sales taxes on Internet or catalog transactions.

The consequences will be catastrophic.

CONSUMERS SPENT \$3.4 BILLION ONLINE IN FEBRUARY

ambridge, Mass., March 29, 2001.
... The National Retail Federation
(NRF) and Forrester Research, Inc.
(Nasdaq: FORR), in conjunction with
Greenfield Online, recently announced the
results of the latest NRF/Forrester Online
Retail Index. According to the 14th survey
in this monthly series, total spending on
online sales increased from \$3 billion in
January to \$3.4 billion in February. The
number of households shopping online also
increased to \$13.5 million in February,
from \$13.3 million in January. Consumers
spent an average of \$248 per person in
February, compared with \$229 in January.

Appliances experienced the largest increase, growing from \$24 million in January to \$44 million in February. Jewelry and flowers also rose collectively by nearly 40% — from \$99 million in total in January to more than \$166 million in February. Online furniture sales also increased significantly — from \$26 million in January to \$43 million in February. Among the categories that experienced a decrease in online sales include videos,

office supplies, and toys and videogames. Video sales fell to \$52 million in February, from \$83 million in January. Office supplies dipped 21% to \$69 million in February, and toys and videogames dropped 31% to reach \$86 million in February.

"In light of the economic slowdown, we are pleased to see that the Internet continues to thrive as a consumer shopping channel," said James L. McQuivey, research director at Forrester. "It's also reassuring to see the Valentine's Day love fires stir a 40% jump in online jewelry sales in February. Over time, the Index will expose more valuable trends like this in online consumer spending, providing retail marketers with a stronger understanding of consumer behavior."

"Physical retailers were challenged in February by, among other things, bad weather in many parts of the country, which kept many consumers house-bound," said NRF President Tracy Mullin. "The online figures show strength in the very areas where physical stores were weakest last month, strongly suggesting that consumers embraced the multichannel approach in February to meet their buying demands."

ABOUT THE INDEX

The NRF/Forrester Online Retail Index measures, on a monthly basis, the growth and seasonality of online shopping based on data collected from online shoppers. The Index is based on 5,000 responses during the first nine business days of the month from an online panel developed by Greenfield Online. The survey results for February were fielded from March 1 through March 8, 2001.

The monthly panel is weighted to Forrester Research's Benchmark Panel, which surveyed nearly 90,000 US and Canadian members of a consumer mail panel developed by NPD Group, a market research firm. Data was weighted to demographically represent the North American population. The Benchmark Panel was fielded from late November 1999 to February 2000.

More information on the NRF/Forrester Online Retail Index, including year-to-year comparisons, is available at www.forrester.com.



WELCOME NEW MEMBERS

101 North Coffee Roasterie	
and Café	Birmingham
278 Rock, Inc.	Cullman
5 Points Pancake, LLC	Birmingham
A Women's Clinic, PC	Huntsville
AAA Printing, Inc.	Hazel Green
Abbott & Smith, P.C.	Birmingham
Abex Business Systems, Inc.	Huntsville
Action Auto Electric	Huntsville
Advanced Transmission, Inc.	Spanish Fort
Air/Sea Forwarding Specialists, Inc	•
Alabama Art Supply, Inc.	Birmingham
***	Montgomery
Alabama Broadcasting Co., Inc.	Sylacauga
Alabama Business Products &	J · · · · · · · · · · · · · ·
Forms. Inc.	Sylacauga
Alabama Computer Forms & Prin	
•	Montgomery
Alabama Fluid Systems	
Technologies, Inc.	Daphne
Alabama Head Injury	
Foundation, Inc.	Huntsville
Alabama Music Hall of Fame	Tuscumbia
Alabama Urology Associates, P.C.	
Alatrade, LLC	Albertville
Aliceville Classic Cleaners	Aliceville
All About Trucks	Birmingham
All American Embroidery	Auburn
·	Montgomery
Allied Photocopy, Inc.	Huntsville
Allstate Glass Co., Inc.	Birmingham
Ameritool, Inc.	Huntsville
Andree's Wine, Cheese & Things,	
Animal Health Center	Opelika
Anniston Receptionist Service	Anniston
Ann's Diner	Leighton
Arby's of Albertville	Guntersville
Armstrong McCall of Mobile	Mobile
Arnold School, Inc.	Mobile
Associated Concepts, LLC	Mobile
Atmore Area Chamber of	11100110
Commerce, Inc.	Atmore
Auburn Chamber of Commerce	Auburn
Auto Sav of Morgan County, Inc.	Decatur
•	Memphis, TN
Avionics Express, Inc.	Pelham
Axiom Systems Consulting, Inc.	Athens
ration bystems consuming, inc.	1101013

A-Z Vacuum Cleaners of Pelhar	m, Inc. Pelham
B & B Industrial Supply Co., In	
B.G. Smith and Associates	Huntsville
Back Bay Café	Enterprise
Back on Track Chiropractic &	1
Wellness Center, P.C.	Birmingham
Back Porch	Auburn
Baldwin Computers, Inc.	Daphne
Barnett's Florist, Inc.	Atmore
Baskin Robbins 31 Icecream &	
Bates Insurance Agency, Inc.	Irondale
Bateson Furniture Co., Inc.	Atmore
Baudean's Restaurant	Theodore
Bay Networking Technologies, 1	Inc. Mobile
Bay Title Insurance Company	Mobile
Beason & Nalley, PC	Huntsville
Beauty First	Huntsville
Beltline Car Wash & Lube, Inc.	
Ben Pearson Archery	Brewton
Benefield's Grocery, Inc.	Woodland
Best Burger, Inc.	Daleville
Best Western Abbeville	Abbeville
Bilotti's Italian Café	Mobile
Birmingham Benz, Inc.	Birmingham
Birmingham Capital Managem	•
Co., Inc.	Birmingham
Birmingham Computer	O
Products, Inc.	Homewood
BJ's BBQ & Seafood	Meridianville
Blockbuster Video	Birmingham
Blue Sky Network &	<u> </u>
Computer Service	Hueytown
Bobby C. Posey	Hazelgreen
Bobby Shelton's Grocery	Moulton
Bogue's Restaurant, Inc.	Decatur
Boothe Appliance, Inc.	Sylacauga
Bramlett Suzuki	Alexander City
Brindlee Capital, LLC	Huntsville
Brown & Williamson Tobacco	Louisville
Browns Grocery	Jasper
Bruce's Restaurant	Guntersville
Bruno's Automotive Sales, Inc.	Birmingham
Buckelew's, Inc.	Montgomery
Buck's Dairy Quick	Daphne
Budget Inn	Huntsville
Budget Janitorial Supply, Inc.	Pelham
Buenavista Mexican Restaurant	Scottsboro

Bumpers Family Pool Hall &	
Saloon, Inc.	Mobile
Burger King	Huntsville
Business Supply & Quick Printin	ng Northport
Byars & Co., Inc.	Birmingham
C & D Automotive & Industrial	
Supply, LLC	Jackson
C & F Auto Air	Childersburg
C & G Enterprises, Inc.	Robertsdale
C & K Pizza, Inc.	Troy
C. Anne Smith, D.M.D., P.C.	Daphne
Cajun Corner, LLC	Eufaula
Callahan Ent & Facial Plastics	Enterprise
Camellia Printing Co.	Greenville
Cancun Mexican Restaurant	Tuscaloosa
Candlelife, LLC	Tuscaloosa
Capitol Grill, Inc.	Montgomery
Captain's Table, Inc.	Mobile
Car Brokers, Inc.	Birmingham
Carl B. McInnish, O.D., P.A.	Brewton
Carolyn's Restaurant	Andalusia
Catfish Cabin II	Athens
Century Acceptance Corp.	Hoover
Charlie's Cookies, Inc.	Guntersville
Chef's Café	Hoover
Children's Shop, Inc.	Montgomery
China Doll Seafood, Inc.	Mobile
Chisholm Trails Restaurant	Florence
Christian Stores, Inc.	Gadsden
Church's Chicken	Alabaster
Citizens Federal Savings Bank	Birmingham
Civitan International, Inc.	Birmingham
Clanton Laundry & Cleaners, In	_
Clarence's Rib Shack	Guntersville
Classic Logos, Inc.	Pelham
Coffee Baking Co., Inc.	Samson
Cold Springs Enterprises, Inc.	Bremen
Colonial Used Cars, Inc.	Hokes Bluff
Colorvision Rent to Own, Inc.	Opelika
Combile Realty Group	Mobile
Commercial Adjustment Services	s, Inc. Mobile
Concepts & Associates, Inc.	Birmingham
Convenience Restaurants, Inc.	Vandiver
Coosa Pines Golf Club, LLC	Gadsden
Coosa Valley Pool Services	Sylacauga
Cothran's Bakery	Fultondale
J J	

Country Clutter	Foley	Eastern Hills Baptist Church	Montgomery	Gloria's Good Health	Decatur
Cravin' Steak	Hartselle	Eastern Shore Pizza, Inc.	Daphne	Golden China Restaurant	Gadsden
Credex Systems, Inc.	Birmingham	Eden Scott & Associates, P.C.	Auburn	Gold's Gym/JuJu, Inc.	Enterprise
Creek Family Restaurant	Atmore	Edi Electronics, Inc.	Dothan	Good Ol' Boys Restaurant, Inc.	Auburn
Culpepper Electric Co., Inc.	Demopolis	Ed's Seafood Shed	Spanish Fort	Grand Central, Inc.	Mobile
Cybulsky and Littleton, PC	Birmingham	El Paso Mexican Restaurant, Inc.	•	Graves Enterprises, Inc.	Arab
0 0	Alexander City	Electrical Outlet	Evergreen	Great Southern Engineering, Inc	c. Trinity
Dairy Queen	Childersburg	Elwell Electronics Co.	Fairfield	Green's Art Supplies	Anniston
Dairy Queen	Hartselle	Ely's Fabric Warehouse	Mobile	Greystone Cleaners, Inc.	Birmingham
Dairy Queen #19	Thomasville	Enterprise Health Foods	Enterprise	Grissom's Dari King	Piedmont
Dairy Queen #36	Montgomery	Estelle's	Salem	Groeger and Hays Quality	
Data Development	Huntsville	Eva Marie's	Florence	Consultants	Birmingham
Data Prints, Inc.	Birmingham	Evergreen Cemetary	Sylacauga	Grover & Harrison, P.C.	Birmingham
Databank, Inc.	Montgomery	Exotic Wings & Things	Anniston	Gruffin's, Inc.	Orange Beach
Dave's Pizza, Inc.	Homewood	Factory Warehouse	Jasper	Guarantee Title Company of	8
David P. Currie, DMD	Sylacauga	Famous Floyd's, Inc.	Ryland	Mobile, Inc.	Mobile
David T. Sawyer Family Denistr		Famous Joe's	Pinson	Gulf Coast Title Co., Inc.	Mobile
Davidson, Wiggins, Jones &	J	Fants, Inc.	Guntersville	Guntersville Family Practice	
Coleman, P.C.	Tuscaloosa	Farmhouse Restaurant	Town Creek	Clinic	Guntersville
Davis Tire Center No. 1	Dothan	Fiber Systems, Inc.	Oxford	Guntersville Holiday Inn	Birmingham
Days Inn Fultondale	Birmingham	Field of Greens	Huntsville	Gus' Country Café	Calera
Days Inn of Foley	Foley	Final Reduction, Inc.	Gadsden	Guthrie Catering, Inc.	Springville
Days Inn-Florence	Florence	Fingers & Fries & Roosters	Decatur	H & H Enterprises, LLC	Daleville
Dean, Tyler & Associates	110101100	First Bank of the South	Rainsville	H & R Block	Clanton
Architects, LLC	Anniston	First Baptist Church of Roanoke	Roanoke	H.S. Morgan, LLP	Орр
DeBardeleben & Associates, Inc		First United Methodist Church	Atmore	Halfbacks Barbeque, Inc.	Dothan
Decatur/Morgan County Conv		First United Methodist Church	Andalusia	Happy China Restaurant	Saraland
& Visitors Bureau	Decatur	Fish Camp Restaurant	Gulf Shores	Harness Creek Enterprises	Decatur
Deesha Corporation, Inc.	Birmingham	Flagship, Inc.	Birmingham	Harrison Auto Sales, Inc.	Florence
Delcom Services, Inc.	Anniston	Fleming Ford Tractor, Inc.	Enterprise	Harry & Company, Inc.	Daphne
Deloain New York Day Spa, Inc.		Four MC's Restaurant	Jasper	Hartley & Hickman, Attorneys	Greenville
Delta Watersports	Creola	Frankie's	Huntsville	Harvey M. Gandler, P.C.	Mobile
Derry's Ole Tyme Café, Inc.	Mobile	Freedom Financial Services, Inc.	Guntersville	Hatton-Brown Publishers, Inc.	Montgomery
Dewey Van Northcutt, Jr.	Auburn	Frontera Grill, Inc.	Oxford	Haynes Auto & Truck Repair, In	0 0
Dial Tone, Inc.	Montgomery	Fuller Medical Company	Gadsden	Headland Ace Hardware, Inc.	Headland
Diehl Toyota Honda Specialists,		Furniture Supply Co., Inc.	Haleyville	Hecklers Online, Inc.	Birmingham
Digital Magic, Inc.	Mobile	Future Designs, Inc.	Huntsville	Henderson & Darnell Associate	
Distefano Marble & Stone, Inc.			Hatchechubee	Heritage Florist & Gifts, Inc.	Madison
Diversified Scientific, Inc.	Birmingham	,	Rainbow City	Hermann, Carter and Van	Widdisoff
Dixie Apparel Company	Jacksonville	Gadsden Chamber of Commerce	•	Antwerp, Inc.	Mobile
Dixie Tours, LLC	Albertville	Gallery Shoe Boutique, Inc.	Mobile	Hickory Mtn Bar-Be-Que, Inc.	Boaz
Dollar Mart, Inc.	Pell City	Gateway, Inc.	Marion	Hicks Tire & Service	Haleyville
Domino's Pizza/C&J Pizza, Inc.	v	Geri's Café	Anniston	Hide and Seek Camo & Surplu	
Domino's Pizza/Mitchell Pizza,		Giattina Fisher Aycock	Timiston	Hillwood Café	Montgomery
Domino's/Z Man's Pizza, Inc.	Tuscaloosa	Architects, Inc.	Birmingham	Hira, Inc.	Dothan
Don's Butcher Block	Gadsden	Gibbons Hall, LLC	Mobile	Hobbytown USA	Hoover
Dothan Elks Club	Dothan	Gibson Auto & Transmission	WIODIIC	Holiday Cleaners, Inc.	Demopolis
Double J. Corral	Shelby	Service, Inc.	Dothan	Homewood Gourmet, Inc.	Huntsville
Double Play, LLC	Montevallo	Gill Family Medicine, PC	Decatur	Hood Electric Co., Inc.	Albertville
Dr. Michael Carboni	Albertville	Glass House Restaurant	Selma	Hoover Florist	Hoover
E & M Services, Inc.	Gadsden	Glasses For Less	Birmingham	House Garden, Inc.	Saraland
L & IVI DOLVICES, IIIC.	Gaustell	CHANGE I OF LESS	ווווווווווווווווווווווווווווווווווווווו	1 10ust Galutii, IIIt.	Saratatid

WELCOME NEW MEMBERS

Jasper

Continued from page 8

Hudson's Pawn & Gun Shop, Inc.

Huntsville Huntsville Neonatology, P.C. Huntsville Pediatric **Muscle Shoals** Associates, LLC I.C.E. Engineering, Inc. Mobile Ichiban Japanese Steakhouse Birmingham Innisfree Pub Tuscaloosa Innovative Sales Marketing, Inc. Huntsville Integrity Design Services, LLC Decatur Irvin Grodsky, P.C. Mobile Italian Villa Irondale J & G Sales, Inc. Athens J.H. Rich Co., Inc. Mobile J.H. Ruff Enterprises, Inc. Selma Jackson Howard Whatley, LLC Vestavia Jalapeno's Bar & Grill Tuscaloosa James T. Gardiner, DDM Tuscumbia Jamie Hood Jewelers. Inc. Muscle Shoals Jennifer Jeffress Perkins, DDS, PC Huntsville Theodore Jimmy Lowe's Fruit Stand Jim's Pharmacy, LLC **Opelika** Jody's Restaurant Birmingham Joe's BP, Inc. Columbiana Johnny Rays/Destin Partners, Inc. Hoover Johnson Brown Service

Funeral Home, Inc. **Valley** Johnson Distributing Co., Inc. Tuscaloosa Josie Park Broadcasting, Inc. Enterprise Julian Thomas, M.D. Birmingham K.C.'s Bar and Grill, LLC Guntersville Kahn Properties, Inc. Birmingham Kathy's Café Georgiana Kayla's Korner Town Creek Keith's 5-11 Grant Keith's Hardware & Paint Co., Inc. **Fairfield** Attalla **Kelley Auto Auction** Kenny J's Family Steakhouse Town Creek Keystone, LLC Mobile Arab K-Fine Furniture & Appliance Killebrew Furniture Co. Anniston King's Village Market Andalusia Kinnucan Enterprises, Inc. Auburn Kirkland Jewelry, Inc. Dothan Knight's Foodmart & Autocare, Inc. Haleyville

Kountry Korner	Grand Bay
Kyle Lopez, DC, PC	Fairhope
L & K Electric Supply Co., LTD	Birmingham
L & M Tire Company	Enterprise
L.W. Cabel, Inc.	Dothan
Ladas Pharmacy, Inc.	Mobile
Lake City Auto Repairs, Inc.	Guntersville
Lake Eufaula Tackle Box, LLC	Eufaula
Lauderdale Lanes	Florence
Lawler & Cole, CPA, PC	Hamilton
Learning Experiences, LLC	Northport
Lease South, LLC	Huntsville
Lee Edwards Interior & Gifts	Prattville
Leo's Western & Uniforms Corp.	Mobile
Liberty Tree & Mole Hole	Huntsville
Library Consultants N.A., Inc.	Mobile
Linda's Restaurant, Inc.	Phenix City
Liquor Express, Inc.	Huntsville
Livings & Company	Birmingham
Lola's Gifts & Flowers, Inc.	Sheffield
Lon's Jewelers	Florence
Los Tarascos	Tuscaloosa
Lott Nursery	Citronelle
Lott Pain Relief Sports Med, P.C.	Hoover
Lunar Coyote	Birmingham
M & N Auto Service	Mobile
Main Street Café	Madison
Majestic Tires & Service, Inc.	Mobile
Mandarin House, Inc.	Hoover
Marble Slab Creamery	Hoover
Marble Slab Creamery	Hoover
Marcia Unger Interior Design Mo	ountain Brook
Mary Burke Liles	Mobile
Mattress Outlet, LLC	Huntsville
Mattresses & More, Inc.	Dothan
Max Systems Gorup, Inc.	Pelham
May Veterinary Hospital	Tuscaloosa
McGuire Drug Company	Guin
McNeil, Jackson, Ahrens	
Financial Group, LLC	Mobile
Meadows Tire Co., Inc.	Selma
Medical Center Pharmacy, Inc.	Brewton
Metro Bank	Pell City
Metro Industrial Supply, Inc.	Muscle Shoals
Metro Music, Inc.	Dothan
Mexia Cloverleaf Supermarket	Frisco City
Michael's Pub	Montgomery
Microlink Software Corporation	Mobile
Midtown Café, Inc.	Mobile
Mikes Automotive Repair, Inc.	Mobile
Mike's Place	Cullman

Winfield Miles Funeral Home Ming's Garden Restaurant Montgomery Mister J's Family Steakhouse, Inc. Dothan Mobile Beauty Supply Birmingham Mobile Mobile Engineering, Inc. Modern Business Machines, Inc. Pelham **Momentum Business** Solutions. Inc. Birmingham Monroe Co. Private School Foun. Monroeville Monroeville Inn Monroeville Montevallo Grille Montevallo Moore's Mill Golf Club Auburn Mortgage Corporation of the South Wetumpka Movie Gallery Dothan Mr. Transmission Birmingham Dothan MRM Lube, Inc. Mrs. Boomers Neighborhood Pub Dothan Gadsden Mrs. Wayne's Café Mullins Enterprises, Inc. Huntsville Cullman Mums The Word N. Alabama Radiopharmacy **Muscle Shoals** Neal's Wheels **Muscle Shoals** Network Solutions, Inc. Gadsden Network Technology, Inc. Anniston Netx Services. Inc. Mobile New World Communications, Inc. Florence NewQuote Decatur Nordmeyer Tire Co., Inc. **Brewton** North Alabama Cardiology Center, P.C. Gadsden Northgate Food Mart, Inc. Arab Nudraulix, Inc. Mobile Oak Environmental Services, Inc. Pell City Office Furniture Superstore, Inc. Birmingham **Daphne** Old Mexico of Daphne, Inc. Old Mexico of Eufaula. Inc. Eufaula Andalusia Old Mexico Restaurant, Inc. Mobile Olde Blue Data Systems, Inc. Olen, Nicholas & Copeland, P.C. Mobile Oliver Shoes Troy Oliver Tire, LLC Guntersville Oral and Maxillofacial **Surgery Associates** Montgomery Orange Beach Golf Academy, Inc. Orange Beach **Oriental Express** Huntsville Original Ben's Jr., Inc. **Fairhope** Oxford Cleaners, Inc. Oxford P.D.Q. Supplies & Equipment Lafayette Pamasia, Inc. Madison Papa's Pizza To Go Heflin

Dance Wings Inc	Egirhona	Rainbow Foods	er Selma
Papas Wings, Inc. Pardue's Grocery & BBQ	Fairhope Cleveland		lry & Cleaners, Inc. Selma
ů -	Talladega		,
Parigi's Pizza Particulars	Huntsville		·
	Tuscaloosa		ant, Inc. Birmingham Mobile
Party N' Things, LLC		1 8	
Pate Daniel Tobacco Co., Inc.	Tuscaloosa	Rancho Viejo, Inc. Muscle Shoals Simmons Barbecue	
Patton Chappel Animal Clinic, I		Reba's Flowers & Gifts, Inc. Meridianville Sister Gooch	Madison
PDQ's Restaurant	Clayton	Rebel Lounge, Inc. Fairhope Slingluff United In:	
Peachtree Bank, Inc.	Maplesville	Record Retrieval, Inc. Mobile Smith & Smith, LI	
Pediatric Associates of Madison,		Red Mountain Imaging, Inc. Pelham Smith's Sport Cycle	
Peking Chinese Restaurant	Arab	Regional Reporting Service, Inc. Gadsden Sneaky Pete's	Hoover
Peng Garden, Inc.	Foley	Reliable Janitorial Service Georgiana Sound on Wheels,	
Peppermill Grill, Inc.	Salem	REM Industries, Inc. Birmingham South Alabama Gro	·
Peyton's Place	Fairhope	Remax Firt Choice Properties Pelham South Alabama Or	1
Pier 69, LLC	Guntersville	Retail Product Management, Inc. Birmingham South Hall of Irono	
Piggly Wiggly #53	Jemison	Return Outlet, LLC Decatur Southeastern Busin	
Pikeville Country Club	Guin	Riverside Country Club West Point Machines, Inc.	Huntsville
Pink Variety Store	Jasper	Riviera Lodge Foley Southeastern Finan	
Pinnacle Automation, Inc.	Decatur	Road House BBQ & Grill Cullman Group, LLC	Birmingham
Pinson Florists, LLC	Anniston	Robert W. Bartel & Frances K. Bartel Dadeville Southern Accents/r	
Pinson Valley Furniture, Inc.	Birmingham	Robertson Golf Management, Inc. Huntsville Southern Electronic	•
Pizza Planet, Inc.	Pelham	Rodeo's Huntsville Southern Furniture	·
Pizza Pro	Brewton		Supply, Inc. Montgomery
Pizza Pro	Monroeville	Rosegate Design, Inc. Birmingham Southern Inn Resta	
Plastic Recyclers Southeast, Inc.	Decatur	Ross & Jordan, LLC Mobile Southern Obgyn, F	
Plaza Bar-B-Q	Guin	Ross Handy Mart, Inc. Hobson City Southern Upholster	•
Plaza Downs Chevron	Birmingham	Rothrock & Company, Inc. Huntsville Southern XTC, Inc.	
Plaza Pharmacy	Dothan	Roton Printing Industries Boaz Southland Chemica	al Co., Inc. Selma
Porter Restaurant Group, Inc.	Trussville	Royal Street Café Mobile Southland Plaza M	otel Cullman
Powell and Hamilton	Greenville	RTS/Tennessee Valley, Inc. Huntsville Southminster Day	School Birmingham
Power Shred, Inc.	Andalusia	Russ Optical Superstore Muscle Shoals Southwestern Athle	tic
Praytor Realty Co., Inc.	Mobile	Russell, Thompson, Butler Conference, Inc	. Birmingham
Precision Tune Auto Care	Decatur	& Houston, LLP Mobile Sparta Academy	Evergreen
Pretzel Maker	Florence	S & S Tires & Wheels, Inc. Saraland Specialty Batteries,	Inc. Troy
Price Auto Sales, Inc.	Anniston	Salvatore's Italian Restaurant Vestavia Splash Golf, Inc.	Decatur
Price Law Firm, P.C.	Huntsville	San Marco Mexican Restaurant Valley Sports Cycles of Sco	ottsboro Scottsboro
Print King Corp.	Mobile	San Marcos Restaurant Clanton Stadium Grill, LLC	Scottsboro
Printing & Document		Sand Mountain Medical, LLC Selma Star Aviation	Mobile
Solutions, Inc.	Huntsville	Sarris Seafood & Steak Restaurant Hoover Star Motor Co., Inc	e. Prattville
Printsource, Inc.	Boaz	Scallions, Inc. Mobile Steak N Biscuit	Moulton
Pulmonary & Sleep Associates		Scenic Cable Network & Productions Dothan Steiner-Crum, Byan	s &
of Jasper, P.C.	Jasper	Schlotzky's Deli Tuscaloosa Main, P.C.	Montgomery
Pure Imagination, Inc.	Enterprise	Schoolinsites.com, LLC Mobile Stemley Chevron, I	nc. Talladega
QSP Automotive, Inc.	Pell City	Schroder's Salon For Men Birmingham Streamline Cleaners	Guntersville
QTEC, Inc.	Huntsville	Scott Gold Co., Inc. Helena Subway	Huntsville
Quality Auto Sales	Guntersville	Scott Lighting Supply Co., Inc. Huntsville Sully's, Inc.	Jasper
Quality Photo Services, Inc.	Huntsville	Sears Retail Dealer Store Alexander City Sunbelt Convenien	•
Quality Printing Company	Oxford	Seasons Eufaula Sunsouth Home Co	are Daphne
R.G. Bruce Co., Inc.	Florence	Seattle South, Inc. Huntsville Suresave Pharmacy	*
Radiology, PC	Sylacauga	Section Handistop Scottsboro Surgical Associates	
Rainbow Amusement Co., Inc.	Mobile	Selma Medical Associates, PC Dothan Alabama, P.C.	Decatur
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WELCOME NEW MEMBERS

Continued from page 10

Sutton Furniture	Athens
Swan Creek Nursery	Athens
Sylacauga Family Health	
Center, LLC	Sylacauga
Talladega Office Machines	Talladega
Taylor Kinder Care	Mobile
TBS Communications, Inc.	Mobile
Terra Cotta Café, LLC	Auburn
Terry & Karen White Ent, Inc.	Tuscaloosa
Tewana & Co., Inc.	Gadsden
Texaco Express Lube	Scottsboro
Texaco Xpress Lube	Moulton
TGI Friday's	Dothan
The Bistro, Inc.	Huntsville
The Blue Gill	Spanish Fort
The Broiler Restaurant	Huntsville
The Cake Box, LLC	Dothan
The Car Center of Enterprise	Enterprise
The Chopp'n Block	Hueytown
The Daily Grind	Birmingham
The Deli	Monroeville
The Dixie Company, Inc.	Mobile
The Feed Store, LLC	Dothan
The Friendly Corner	Sylacauga
The Glove Depot, Inc.	Bessemer
The Hangar	Daleville
The Harwell Law Firm	Birmingham
The Henn House, Inc.	Mobile
The Huntley Firm	Mobile
The Huntsville Inn, Inc.	Huntsville
The Irondale Café	Irondale

The Island Club	Dauphin Island
The Kings Inn	Dothan
The Laughlin Exchange, Inc.	Birmingham
The Laurel Tree	Huntsville
The Lumpkin House, Inc.	Albertville
The Magnolia Grille at Mallaro	ł
Village, Inc.	Decatur
The Music Garden, Inc.	Montgomery
The Pelican Group	Mobile
The Pita Stop, Inc.	Abbeville
The Potter's Steakhouse	Town Creek
The Print Shop	Huntsville
The Print Shop, Inc.	Childersburg
The Pub	Montgomery
The Restaurant Connection, Ir	nc. Huntsville
The Schoel Law Firm	Birmingham
The Sparks Company, LLC	Guntersville
The Tire Works, Inc.	Saraland
The Village Medical Clinic, P.C	C. Huntsville
The Vineyard, LLC	Ozark
The Wedding Center	Montgomery
Thiry & Caddell	Mobile
Thomasville Home Furnishing	S
of Birmingham	Birmingham
Tim's Cajun Kitchen, Inc.	Huntsville
Tippi's	Bessemer
Town Terrace Motel	Eufaula
Townsend, Barney & Patrick, I	nc. Birmingham
Trawick Ace Hardware	Abbeville
Tri-Co Supply Company of	
Alabama, Inc.	Anniston
Triple R Bar B Q, Inc.	Scottsboro
Tucker Pecan Co., Inc.	Montgomery
Tuscaloosa Nephrology	
Associates, P.C.	Tuscaloosa
Tuscaloosa Staffing Services, In	c. Tuscaloosa
Twin Towers Café	Huntsville
Uncle Sam's Pizza	Piedmont

United States Mutual Association	Tuscaloosa
University Market	Montgomery
Vac Equipment, Inc.	Pinson
Van Antwerp Realty Corp., Inc.	Mobile
Ventress Fine Furniture	Dothan
Veterinary Hospital of Centreville	Centreville
Vittorio's Restaurant	Montgomery
Waterfront Grocery & Tackle	Scottsboro
Watson Drug Store, LLC	Piedmont
Watson Enterprises, Inc.	Dothan
Wedowee Citgo	Wedowee
Wells Supply, Inc.	Dothan
Werner Shoe Shop	Cullman
West End Grill	Huntsville
Westbrook Assisted Living	
Facility, LLC	Geneva
Wharfhouse Grill	Mobile
Whitaker & Rawson, Inc.	Birmingham
Whitt Jewelery Co., Inc.	Haleyville
Wild Bill's Electronic Outlet	Boaz
Wildflour	Huntsville
Wilhoite & Associates, PC	Anniston
William H. Puckett, CPA, PC	Hartselle
Williams Cleaners, Inc.	Muscle Shoals
Williams Nursery	Wilmer
Wilson Cleaners	Montgomery
Wings & Things	Decatur
Wintzell's Oyster House	Mobile
Wiregrass Electronics, Inc.	Dothan
WNSP FM	Mobile
Woodpecker's	Detroit
Wright's Restaurant	Tuscaloosa
Xcel Printing Service, Inc.	Huntsville
Yates Machine Shop &	
Engine Parts, Inc.	Tuscaloosa
Zundel's, Inc.	Mobile



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