

GABB TODAY



VOLUME 110
ISSUE 9
SEPTEMBER 2010

THE NEWSLETTER OF THE GEORGIA ASSOCIATION OF BUSINESS BROKERS

GABB Member Survey Results

The results are in and the members have spoken. GABB members responded to the survey in a high rate: 70 members (Active, Associate, and Affiliates) responded out of 122 surveys sent. That's a 57% response rate.



By Art Lennig
GABB President

Thank you to all who took the time to let us know how you look at GABB, what your concerns are, and the changes you would like to see in the future.

The Board used an outside firm to facilitate the process. Eric Gagnon and Dave Chambless were the key to this successful survey. The Board met in an extra session to review the results and to start to plan how to respond to your comments.

The vast majority of respondents have been GABB members for 3 years or more (94%). Without a doubt, networking is the top reason for joining the GABB. Education, Training & Development also rate high; especially as a primary factor. BizMLS access is also a key factor, related to tertiary factors for membership. Of the two individuals who chose to disclose why they are no longer GABB members, both mentioned that their companies would not approve the membership fee during recent economic conditions.

Almost seven in ten (69%) find the BBMS System at least "somewhat" useful. Of those who believe improvements were necessary, the majority cited user-friendliness or more flexibility in the system. Many would like the system to be more similar to

BizBuySell or BizQuest. Members would like access to some type of help desk, tech support or additional training on the tool.

The newsletter received the highest satisfaction rating across all attributes related to the GABB. Suggestions for improvement, when noted, focused on including:

- Case studies/best practices/industry trends
- A monthly content focus, and articles written by affiliates, lenders or guest writers.

The vast majority use the website for directory purposes, while almost half do so to obtain copies of newsletters (49%). Feedback for improvement included:

- Increasing search engine optimization,
- Making the site easier to navigate ,and
- Including member photos and company logos.

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MEETING NOTICE

Tuesday, Sept. 28, 2010 - Patrick Gartland, a former official of the U.S. Chamber of Commerce and the Small Business Administration, will speak about the challenges facing small businesses. .115 Perimeter Center Place NE, Atlanta, GA 30346

** NETWORKING STARTS AT 9:45 AM **

Affiliate's Corner

Steve Bae

NOA Bank
2476 Pleasant Hill Rd, Ste 201
Duluth, GA 30096.
Phone: 678-385-0828
Mobile: 678-770-4391
Fax: 678-474-0367
Email: sbae@noabank.com

Meeting Coordinator

Jason Holbrook

We Sell Restaurants
1860 Sandy Plains Rd. Ste 204-105
Marietta, GA 30066
Mobile: 678-463-0115
Fax: 888-668-8625
jason@wesellrestaurants.com
www.wesellrestaurants.com

Members Get Money's Worth

The GABB does an effective job at meeting member needs (88%). Interestingly, an equivalent 88% agree that the cost of dues is comparable with the benefits received.

Of those who offered potential networking opportunities, most mentioned Lunch & Learns/ Breakfast Meetings, and weekend events including events to Stone Mountain, Callaway Gardens or a local Braves game.

A mere 5% will likely not renew their membership in 2011. This supports the strong likelihood to recommend GABB membership to a colleague, a rating of 7.1 on a 10-point scale where 0 is "not at all likely" and 10 is "extremely likely".

Of those who belong to other groups (77%); most belong to Chamber of Commerce (50%), IBBA (35%) and the Commercial Board of Realtors (35%).

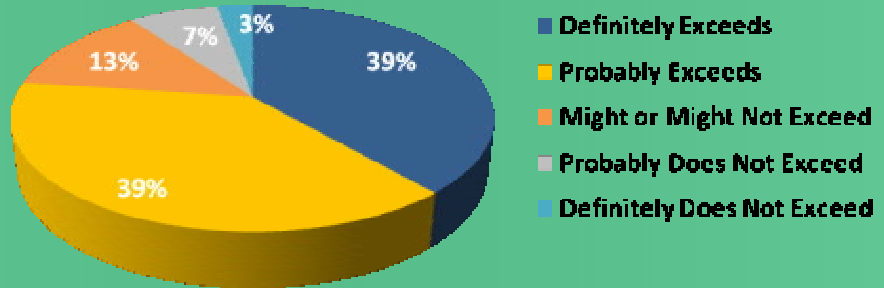
A full eight in ten (80%) GABB members expect to be conducting at least more business than today. Most of those who provided a response said they are conducting transactions of \$500K plus; with commissions ranging less than \$200K.

We heard you wanted more interesting meeting content, so we are trying new ideas. First, we're eliminating routine committee reports. Committee chairs will only report if they have something of value to be shared. We also plan to add new segments to the meeting.

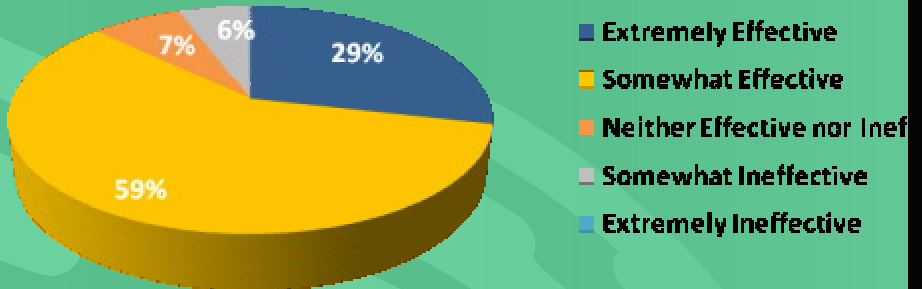
Some topics that the Board has debated for years, thinking there was dissatisfaction with the program, showed overwhelming support in the survey.

The comments made were very professional, and ranged from being very satisfied with GABB to being very unsatisfied. Most members were satisfied with

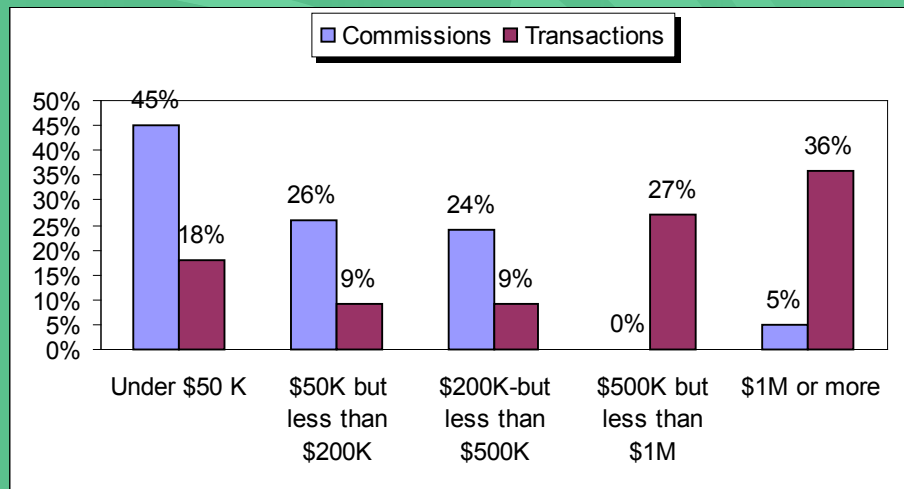
GABB's Membership Value Relative to Cost of Annual Dues



GABB's Ability to Meet Overall Needs of Members



Total Dollars Earned in Last Year



suggestions of ways to better GABB. We will review these comments and, wherever possible, integrate some of these suggestions into our programs.

I would like to thank all who participated in the survey. I appreciate you taking the time to let us know your thoughts. We will continually refer to the survey for your input.

GABB Annual Fall Conference

Legal Perspectives to Mergers & Acquisitions

Thursday, October 14 8 a.m.-5 p.m.

Mark your calendars. The GABB Annual Fall Educational Conference will feature attorney Germaine Curtin will teach the IBBA Course 304: Legal Perspectives to the Merger and Acquisition Process.

The course covers

- Definition of contracts
- Unauthorized practice of law
- Engagement letters
- Confidentiality agreements
- Term sheets
- Letters of intent
- Purchase agreements
- Due diligence
- Tax ramifications
- Securities licensing

Germaine Curtin, Esq. is a senior partner of Curtin & Galt LLP. Ms. Curtin is responsible for business/corporate matters, including public and private securities offerings, mergers and acquisitions, commercial and residential real estate, broker-dealer formation, bank regulatory compliance and securities law regulatory compliance. She received her B.A. from the State University of New York at Albany and her J.D. from Albany Law School of Union University. She is admitted to practice before the New York, California, North Carolina and Georgia bars.



**Location of Conference: Better Homes and Gardens Real Estate/Metro Brokers
5775 Glenridge Drive, Building E, Classroom One
Atlanta, GA 30328**

**For more information, contact Charles Jay, GABB Education Chair, at 478-477-6272
or Pat Harkins at 770-649-7666**

GABB FALL CONFERENCE REGISTRATION

NAME: _____ COMPANY: _____
 ADDRESS: _____ CITY: _____
 BUSINESS PHONE: _____ FAX: _____
 HOME /CELL PHONE: _____ E-MAIL: _____

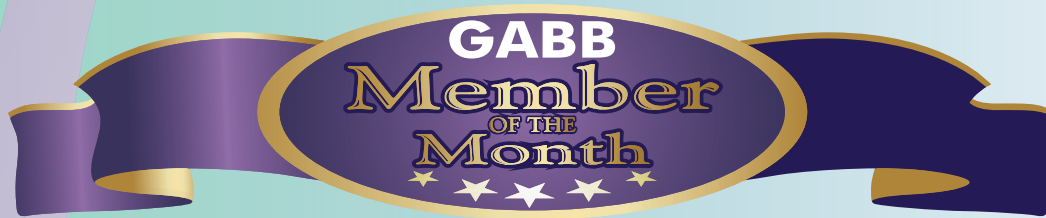
REGISTRATION FEE	GABB MEMBER	NON-MEMBER
CONFERENCE	\$100	\$125
REAL ESTATE CONTINUING ED. CREDIT*	\$25	\$25
LATE FEE AFTER OCT. 8	\$15	\$15

* TO RECEIVE CREDIT, THIS FEE MUST BE PAID WITH YOUR REGISTRATION FEE.

PLEASE USE OUR SECURE ONLINE PAYMENT THROUGH PAYPAL. GO TO GABB LINK AT GABB.ORG/PAY.HTM, AND A PAYMENT TAB WILL OPEN. SELECT CONFERENCES FROM THE MENU AND PAY.

SEND REGISTRATION FORM TO :

GABB TREASURER MATT SLAPPEY
MURPHY BUSINESS & FINANCIAL CORPORATION
1664 COLEBROOK CIRCLE, STE 100
DECATUR, GA 30033



Kathryne Anne Pusch

aka KAP, Kathy to family
 President & Broker,
 ConsultKAP, Inc.
 770-918-9390
 kap@consultkap.com
 Active/Broker
 GABB Member since 1997



What role do you play within your company?

I started the company as a solo management and marketing consulting business decades ago, working primarily with small businesses. My work evolved to focus on business brokerage because I discovered many of my clients needed to buy or sell as the “next step.” Then I realized that “business brokerage” was a field that required focus in order to excel, and also requires a real estate license in Georgia. I first put Business Broker on my card in 1997, and also joined Business Brokers Network and GABB.

Today, I still represent buyers & sellers myself, but I also have a fantastic team of agents. We work collaboratively, and I am involved in some stages of all deals.

How does your company differentiate itself?

ConsultKAP concentrates on relationships rather than transactions. I firmly believe in developing strong relationships with our clients that build implicit trust and allow us to more effectively counsel clients and facilitate transactions. This approach also earns us repeat business and powerful referrals. I also believe in constant learning and skills development. We cannot be the best possible advisors to clients unless our knowledge is broad and deep, and our skills are sharp.

The most important thing I’ve learned in business is: Flexibility and persistence are crucial to both short term—*close the deal*—and long-term—*stay in business profitably*—success.

Regarding business brokerage specifically—

- ASK the right questions, and get satisfactory answers.
- Do not ASSUME anything.
- Qualify both buyers & sellers intensively.
- Learn which professional advisors you should use, and USE them appropriately.
- Communicate. Listen. Communicate. Observe. Do not ignore what you hear, see, and feel as feedback from any meeting, e-mail, phone calls or lack thereof.

Remember that your peers are also your competitors in this business. Build trust-based relationships with the true professionals. They are out there. Do not be a cynic, but do not be naïve either.

My most unexpected source of business referrals are: Other business brokers.

The biggest mistake I’ve made that I’ll never make again: Do not allow anyone to “exclude” a buyer from a listing. You may think they are “gone,” but they can be resurrected as a result of your work, and you deserve commission if a deal occurs.

Every day, I read: Basic news on the internet, business publications like the Atlanta Business Chronicle and Business Week.

Where have you lived besides Atlanta? Washington, D.C.; Falls Church, Arlington, Springfield, and Vienna, Virginia; Austin, Texas; Chicago and Harrisburg, Penn.

Professional Affiliations/honors:

GABB, past president, officer and board member, newsletter & website editor 5 years; Business Brokers Network, Institute of Certified Business Counselors (CBC designation) Better Business Bureau A+ Rating; DBM Center for Executive Options Professional Advisory Board; Licensed Georgia Real Estate Instructor; Published Author of Real Estate Pre-license Exam Guide; Member GREC Education Advisory Board; Break-through Exit Planning Network.

Personal Affiliations/honors:

BS in Business Admin, Marketing Research specialty; MBA, Information Systems specialization. Booz-Allen & Hamilton Senior Associate pre-self employment. St Pius X: Adult Choir, Annulment Case Sponsor, Back-up Photographer, Parish School of Religion Instructor for Sacrament Prep, Pastoral Council. Inter-Faith Family Promise Ministry, Red Cross Volunteer. Sharpshooters- Photography special interest group.

All about you: PEOPLE interest me, so I tend to strike up a conversation and make a friend anytime I am in public. I like to travel outside my “usual” sphere and explore. I have not been to the Arctic and Antarctic yet, but they are on my list. I like to speak in public, and have done “little theatre” acting. I love live theatre, and I think high school plays are as much fun to watch as the pros. I like to read, almost anything. For “fun,” I read novels—currently “The Girl Who Played with Fire.” I do pen, pencil and charcoal drawings, but would like to learn both oil and water painting someday. I design and sew both clothing and interior décor items. I am an amateur photographer. I like to take images of places and animals and interesting people. I make DVD’s with music of all our trips.

Continued on next page

Uncertainty Hampering Businesses, Expert Speaks to GABB Sept. 28

Political and economic uncertainty are hampering small businesses in Georgia, says Patrick Gartland, a former official of the U.S. Chamber of Commerce and the Small Business Administration, who will speak on Sept. 28 to the Georgia Association of Business Brokers.

“Main Street is reluctant to create jobs until the economy is turned around,” said Gartland, who played football under legendary Alabama coach Paul “Bear” Bryant and was a teammate of quarterback Joe Namath.

Uncertainty is the biggest challenge facing the state’s small businesses, many of which are “hunkered down” and unwilling to take any risk, says Gartland, the former vice president of the Small Business Growth Council of Metro Atlanta Chamber of Commerce. Health care reform, potential tax increases, regulatory issues, tighter loan markets and access to capital are all hurdles for small business operators.

Gartland will describe his efforts to help the state’s small businesses at the Sept. 28 meeting of the GABB, to be held at the South Terraces Conference Center, 115 Perimeter Center Place, Atlanta, GA, 30346. Networking begins with a free breakfast before the 10:30 a.m. meeting.

Many experts believe that small businesses are job creators right now, Gartland says, so helping them prosper is economically vital. Small businesses must either find more U.S. customers or sell goods and services in foreign markets, a strategy made possible by the internet, Gartland said.



“We’ve just got to get the economy around,” said Gartland. “We’re going to come out of this thing. In the meantime, we’ve got to help these small businesses to be ready so that as economy starts to turn around, they can get back into the market.”

Patrick Gartland, 66, is a native of Cleveland and grew up in Myrtle Beach, S.C. He earned a Bachelor of Science in industrial management from the University of Alabama, which he attended on a football scholarship, played for legendary coach Paul “Bear” Bryant and was a teammate of quarterback Joe Namath. A Vietnam veteran, Mr. Gartland served in the U.S. Army from 1968 to 1979, and commanded the largest company in the 101st Airborne Division. He was awarded the Bronze Star and Joint Services medals. Mr.

Gartland spent three decades working for the U.S. Chamber of Commerce, serving as regional public affairs officer in Atlanta and Washington, D.C., and as southeast regional advocate for the Small Business Administration’s Office of Advocacy. He ran the Christian Coalition of Georgia in the mid-1990s, and was the national director of the Center for Reclaiming America in Fort Lauderdale, Fla. He and his wife Kay have two daughters, Lavin and Katie, a son, Timothy, and three grandchildren. His hobbies include collecting political memorabilia and working out.

All About Kathryne Pusch (continued from previous page)

I am married to Dale Pusch, a trouble shooter with General Mills. He is my rock in life, and he allows me to be the wildly energetic extrovert that I am. I know that I totally confuse him, even after 26 years of marriage. We have two “20-something” children still working on their wings. Kevin heads back to Spain for his third annual tour as an English teacher in lieu of employment in International Business in the US. Caitlin is commuting to her college courses, likely in pursuit of an education degree. We get along like the best of friends, only I am older and wiser, and she is younger and more idealistic. We hug and dance and sing a lot. We also have an African Grey parrot, which is like having a permanent toddler, two cockatiels, and two cats.

Many people would be surprised to know that I’m: famous for my brownies.

Tips/Advice for GABB Members: We have the best education programs available anywhere in this state, at the best prices. Take them all, even if you think you do not need to. Use your networks within GABB. These are the people that know and understand this business and can support you and help you succeed. Sometimes you just need to talk to someone who “gets it,” and this is not your spouse.

Board-Certified Intermediary Board-Certified Broker GABB Streamlines Process

At the July meeting, the GABB Board of Directors overwhelmingly approved the new BCI and BCB professional programs, which have been streamlined so that more GABB members can obtain these designations. **GABB Past President Van Watkins** interviewed the **Professional Designation Committee chair Hank Tanner** about the changes to the BCI and BCB professional designations.

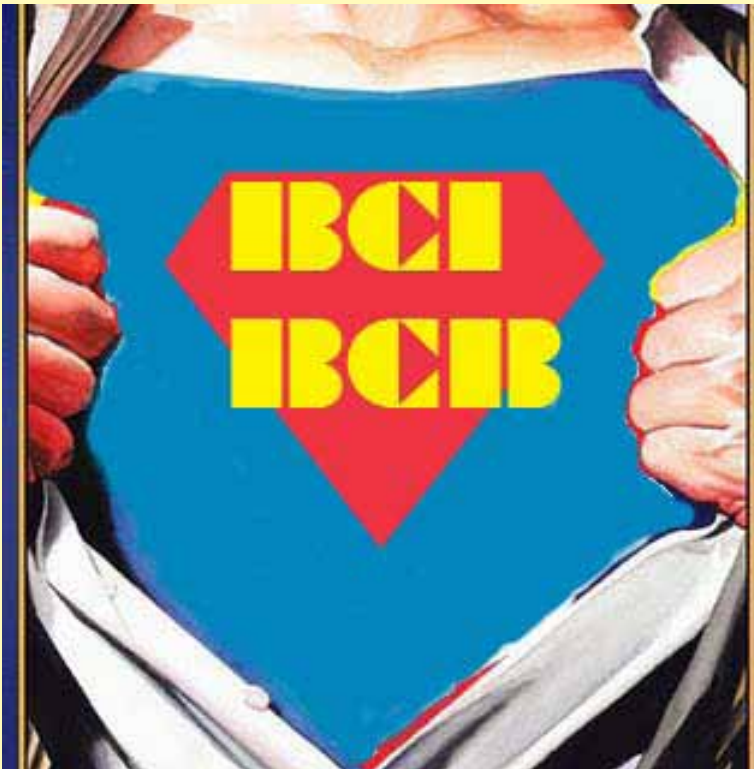
Van: *What's different about someone with a professional designation like CBI, CPA, CCIM, CLU or CFP?*

Hank: Professional or trade associations create certifications and professional designations in order to raise standards. Professionals who earn BCI and BCB have spent significant time and money to meet the qualifications for these professional designations. You'll find the top producers and leaders in our field meet these qualifications, and have these designations.

Van: *So why spend the extra time and money if you already meet these requirements?*

Hank: Lets start with an analogy. If a person has fulfilled all the requirements except one class or test to be a CPA, they can't call themselves a Certified Public

Accountant. You can run your practice like a CPA, but you can't call yourself a CPA. The designation means that this professional has taken the required courses, passed a comprehensive exam and, in the case of the BCI and BCB, has been in the business a minimum period of time, has been trained in the BBMS, has attended GABB's new member orientation and has closed transactions.



Van: *So any GABB member with these designations should be able to handle your listing and know how to maintain confidentiality?*

Hank: Yes. If you meet these requirements, all listed on the GABB website, other brokers should feel comfortable doing business with you. When you explain to a potential seller or buyer what you've done (see chart) to earn these designations, your clients will know they

are dealing with a professional.

Van: *Must you belong to the IBBA to take IBBA courses?*

Hank: No, you don't have to be an IBBA member to take IBBA courses, however it costs more for non-members. The GABB has been able to offer IBBA courses at a large discount, without the travel expense.

BCI & BCB Requirements

For the BCI designation you must:

- Be involved in Business Brokerage at least one year full-time or two years part-time
- Have closed at least two transactions in the previous 24 months

You must take and pass:

- 8 hours of basic courses in how to conduct business brokerage properly
- 4 hours of how to conduct business brokerage safely and legally
- 16 hours of how to recast financial statements and tax returns
- 16 hours of how to evaluate small to medium size businesses
- 4 hours of GREC-approved instruction on agency

You must know GABB basics including:

- Attending GABB orientation
- Taking BBMS training
- Attending at least four GABB meetings

The BCB requires having a Georgia Broker or Associate Broker's license, more courses, more time in the business and more closed transactions.

Van: *This sounds a lot like IBBA's CBI program. What's the difference between having a CBI and a BCI or BCB? Why would I want to have both if I have my CBI?*

Hank: This takes nothing away from the IBBA's Certified Business Intermediary program; in fact, it makes it easier to have both. The BCI/BCB programs go beyond what is required to obtain your CBI, although the educational requirements are similar.

Van: *So why not just join IBBA?*

Hank: Only about 10-15% of a state or regional Business Brokerage association's members also join IBBA because of the cost and travel necessary to maintain your CBI. I feel that the cost is justified and necessary if you want to stay on the cutting edge of Business Brokerage, and I encourage all those serious about business brokerage to join IBBA.

Van: *How much will it cost to get a BCI or BCB?*

Hank: The primary cost will be in taking the courses. You can take IBBA courses on-line, at an IBBA conference or when a state or regional organization sponsors an IBBA course like GABB has done in the fall. Eventually, all courses will be available through

GABB. Until then IBBA will be offering the courses you need. You'll pay a one-time \$100 application fee and a \$50 renewal fee every four years. That's it.

Van: *If I have already met some of these requirements where do I go to see what else I need?*

Just go to www.gabb.org, and the Member's Only section. Download a Requirement Score Sheet and you can easily track your progress. You can also download the complete program with instructions, an application, a Renewal Score Sheet and a renewal application for those who are ready to renew.

At the October GABB meeting, we will be renewing a number of BCI and BCB designation holders along with anyone who has already met all their requirements. So what are you waiting for? Go to the GABB website; get started today!

If you have any questions or need help with the application, please contact Hank Tanner, at 770-540-4776 or nationalbusiness@mindspring.com.

AFFILIATE SPOTLIGHT

Leigh Milton
Verity Bank, Vice President, SBA Lending
lmilton@veritybank.net
770.337.3022 -Cell
678.425.6687 - Direct
678.425.6397 - Fax
Affiliate GABB Member since 2000

How long have you been with the company, and what role do you play within your company?

I started in January 2010 when I was brought in to focus on building a presence in SBA Lending.

What is the focus of your company, and how does it differentiate itself?

Verity Bank is a new Community Bank based in Winder, Ga. that focuses on excellence in customer service serving the personal and commercial lending needs of our clients in the Northeast Georgia market. We were one of the last banks in the state to get approved almost two years ago and have been blessed with an abundance of capital and a strong but conservative plan for growth at a time when many institutions have had to pull back. Our board and management take a great view of credits in that we treat every prospect as an individual and look at their character, track record and plan for the future and try to find ways to help them reach their goals.

The most important thing I've learned in business is:

Work hard and always try to do the right thing. And remember that not everyone else does this, but you're not responsible for their character, only for your own. No matter how bad it seems, it will always get better!

My most unexpected source of business referrals is:

Probably just folks I run into. Our bank is big on wearing our name tags and though it can sometimes be a pain, I'm always surprised how many comments I get about it.

The biggest mistake I've made that I'll never make again:

Thinking I know someone enough to trust them to be fair and honest when it comes to money. I'm always surprised how some people will compromise right and wrong over a little bit of money. I generally try to give someone the benefit of the doubt, believing they will do the right thing. But the older I get, the more I realize that sometimes that is naïve.



Every day, I read:

Google home page, it has gadgets you can add to personalize your site. Also a trade newsletter called the Coleman Lender Daily.

Where have you lived?

I grew up in Tucker and moved a few times around the state with my Dad's job, but have mostly lived in Atlanta all my life. I may have to move to Lake Oconee or Augusta or Athens in a few years, little slower and smaller. With email and a Blackberry, I can work from anywhere.

Professional & Personal Affiliations/honors:

Georgia Lenders Quality Circle - Board Member and former Executive Committee member. Salem Campground, Conyers, GA - Board of Trustees

ALL ABOUT ME: I'm a sixth generation Atlantan who grew up in Tucker and lives in Duluth. I ran the Disney Half Marathon three years ago--which is shocking since I'm not really a runner. It was such fun and challenging that I am going to run it again in January. I like to read, usually a new fiction book a week. I think that the best days of my year are spent in Athens tailgating and watching the Dawgs. I have two wonderful girls in the 12th and 8th grades at Woodward Academy and I enjoy hanging out with them. I have a 2-year-old black Scottie named Munson (yes, named after Larry Munson, the greatest college football announcer of all time).

Many people would be surprised to know that I'm:

about the worst for remembering names of anyone I meet. It's not personal.

Tips/Advice for GABB Members:

Be a consensus builder and get the "Big" issues out of the way up front rather than putting them off. This reduces the risk of a huge blow-up late in a deal and makes dealing with all the smaller issues that much easier.

IBBA Fall 2010 Conference

Registration is open for the Fall 2010 IBBA and M&A Source Conference in Las Vegas. Register by October 15th for the IBBA Conference for Professional Development this November and save.

The IBBA and M&A Source are offering a full schedule of courses, workshops and networking events at the upcoming meeting at the Rio Hotel and Casino this November 15th - 20th.

- Educational Courses will be offered on Nov. 15th, 16th, 17th and 18th
- The M&A Source Workshops will be all day on Wednesday, Nov. 17th
- The M&A Source Expo will run from 9 a.m. - 2 p.m. on Thursday, Nov. 18th
- The IBBA Conference begins in the morning on Nov. 18th and ends the morning of the 20th
- Go to www.ibba.org to view a schedule of all events and to register

FREE IBBA WEBINAR: SOCIAL MEDIA AND THE BUSINESS BROKER

The IBBA hosted its first Educational Webinar on September 21st at 11:00 a.m. Central Time (U.S.) The webinar discussed how Business Brokers can use social media networks in their overall marketing plans and other issues. Amy Jantzer, a Social Media Consultant from WeeDot, led the discussion, which was recorded and posted in the Members Only section of the IBBA website.

Code Corner

by Van Watkins, GABB Past President

This month I will specifically address an issue that, as Ethics Chairman of the GABB, I have had the unhappy duty of dealing with between two professional Brokers here in Georgia. In short, we must make it our COMMITMENT as Business Brokers to be ethical, fair, courteous and respectful in our dealings with one another—our industry cannot tolerate anything less!! I can tell you that, not only does the GABB Board expect this type of behavior and professional courtesy between our members, we will vigorously work to ensure that this type of amicable, peaceful and cooperative atmosphere is maintained at all times.

From GABB Code of Ethics, Article Eighteen: "The Business Broker should conduct business to avoid controversies with fellow Brokers, cooperate with the Association and its officers in all matters, including investigation, censure, discipline, or dismissal of members who, by their conduct, prejudice their professional status or the reputation of the Association."

☆☆UPCOMING EVENTS☆☆

GABB meetings are held on the last Tuesday of every month, except December. Future meetings will be held Oct 26 and Nov. 30

8:30 AM GABB Board Meeting
 9:45 AM Networking/Breakfast
 10:30 AM Membership Meeting
 12:15 PM Committee Meetings

GABB Fall Conference, Oct. 14, 8 a.m.-5 p.m.



New GABB Members

David Vukovich

Executive Partners
 4310 Columbia Road
 Martinez, GA 30907
 Phone: 706-364-7653
 Mobile: 706-877-0180
 Fax: 706-364-7697
 Email: d_vukovich@yahoo.com
 Website: gadreamhomes.net/epaugusta.com

David Greene

Executive Partners
 4210 Columbia Road Bldg 8
 Martinez, GA 30907
 Phone: 706-364-7653
 Mobile:
 Fax: 706-364-7697
 Email: dgreene@epaugusta.com
 Website: www.epaugusta.com

THE GABB BOARD

PRESIDENT:
Art Lennig
 678.852.6228

VICE PRESIDENT:
Eric Gagnon
 404.593.4193

TREASURER:
Matt Slappey
 404.486.0350

SECRETARY:
Dave Chambless
 404.627.4454

DIRECTORS:
Tom Burdick
 678.807.9189

Henry Hicks
 770.569.8880

John Jugovic
 404.822.8242

J. Snypp
 404.966.5989

PAST PRESIDENT:

Van Watkins
 404.226.5271

COMMITTEES

ORIENTATION:/ MEMBER DIRECTORY:
Tom Burdick
 678.807.9189

PROFESSIONAL DESIGNATIONS:
Hank Tanner
 770.534.5868

IBBA/ PUBLIC RELATIONS:
Henry Hicks
 770.569.8880

STANDARDS/ ETHICS:
Van Watkins
 404.226.5271

FORMS:
Nick Nicholson
 404.874.6262

EDUCATION:
Charles Jay
 478.477.6272

MEETINGS/ BBMS AFFILIATE CORNER:
Eric Gagnon
 404.593.4193

MEMBERSHIP:
J. Snypp
 404.966.5989

GABB.ORG:
John Jugovic
 404.822.8242

MILLION DOLLAR CLUB:
Matt Slappey
 404.486.0350

NEWSLETTER EDITOR :
Diane Loupe
 404.377.8264