

Approved to meet
pre-certification
education requirements
to sit for the CTFA exam

Southern Trust School

2008 CATALOGUE



Sponsored by the Bankers Associations
of
Alabama, Georgia, Louisiana,
Mississippi, and Tennessee

*Education for Trust,
Wealth Management and
Private Banking Professionals*

June 8-13, 2008

University of South Alabama Brookley Center

Mobile, Alabama

Southern Trust School Staff

CHAIRMAN OF THE BOARD – **RICK HARVEY**, REGIONS MORGAN KEEGAN TRUST, MOBILE, AL
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 REGISTRAR – **WAYNE LAMBERT**, ALABAMA BANKERS ASSOCIATION, MONTGOMERY, AL

General Information

STANDARDS: In order to maintain the high standards of scholarship and social contact, enrolled students are expected to abide by the policies and guidelines set forth in the "Student Handbook", and the Southern Trust School reserves the right to reject or terminate any enrollment.

ADMISSION REQUIREMENTS: Applicants must be employed by a bank, trust company, or financial institution that is a member of a state bankers association or employed by a federal or state regulatory agency. Class size is limited, and applications will be accepted on a first-come, first-served basis.

TUITION: The tuition for the 2008 Southern Trust School is \$1,200 for state bankers association members and \$1,500 for applicants from other eligible entities. **NOTE: Any applicant who is not admitted to the School or who withdraws prior to May 15 will receive a full refund of all tuition paid. Applicants withdrawing after May 15, but before June 1, will forfeit half of the tuition. Any and all cancellations or withdrawals after June 1, as well as no-shows, will result in full forfeiture of the paid tuition. Student substitutions (by the same firm/bank) must be approved and will result in an administrative fee charge of \$50.00.**

Schedule of Events

DATE	TIME	ACTIVITY	SPONSOR
Saturday, June 7	3:00 – 9:00 p.m.	Early Arrivals	
Sunday, June 8	9:00 – 11:00 a.m.	Early Arrivals	
	11:00 a.m. – 1:00 p.m.	Registration	
	1:00 – 6:00 p.m.	Exhibitors	
	2:00 – 2:30 p.m.	Orientation	
	2:30 – 5:45 p.m.	Scheduled Classes	
	6:00 – 8:00 p.m.	Reception and Dinner	Broadridge Financial Solutions
Monday, June 9	8:15 a.m. – 7:00 p.m.	Scheduled Classes Luncheon	Adams & Reese
Tuesday, June 10	8:15 a.m. – 4:45 p.m. 6:30 p.m.	Scheduled Classes Reception and Social	Federated Investors
Wednesday, June 11	8:15 a.m. – 4:45 p.m. 5:30 p.m.	Scheduled Classes Senior Class Dinner Cruise	Thomson Tax & Accounting
Thursday, June 12	8:15 a.m. – 4:45 p.m.	Scheduled Classes	
Friday, June 13	8:00 – 9:00 a.m.	Examinations Held	
	9:15 – 10:45 a.m.	Scheduled Class	
	11:00 a.m. – 12:00 Noon	Graduation	
	12:00 Noon	Session Concludes	

REFRESHMENT BREAK SPONSORS

Crews & Associates – Monday
 Feldman Securities – Tuesday
 Dreyfus Institutional Funds – Wednesday
 Wright Investors' Service - Thursday

WELCOME RECEPTION

Goldman & Sachs

PUBLICATIONS SPONSOR

Proxytrust

Housing available for early arrivals, dinner on your own.

Breakfast and lunch are served daily in the cafeteria on campus (Monday through Friday).

Morning and afternoon refreshment breaks are provided in the area of the classes.

* Attendance at classes and school-sponsored activities or events (to include orientation and graduation) is mandatory.

** It is advisable that all departing flights be booked after 2:00 p.m. on Friday, June 13.

2008 Southern Trust School Course Listing

FIRST YEAR

*Effective Communications	1.5 hours	Managing IRAs	2 hours
Employee Benefits I	2 hours	Meeting Client Objectives	2 hours
Ethics	1 hour	Principal & Income Laws	1 hour
Fiduciary Law	2 hours	Regulatory & Compliance Issues	2 hours
Fiduciary Tax I	2 hours	*Stress Management	1.5 hours
Financial Planning I	2 hours	Trust Accounting	2 hours
Forestry/Timber Mgt	1 hour	Trust Administration I	2 hours
*Industry Outlook	2 hours	Trust Business Development	1 hours
Intervivos Trust	3 hours	*Trust in Compliance	1.5 hours
Joint Ownership	2 hours	Trust Investments	2 hours
Legal & Tax Research	1 hour	Types of Trusts	2 hours

SECOND YEAR

Charitable Trusts	2 hours	Portfolio Management I	2 hours
*Effective Communications	1.5 hours	Real Estate Investments	2 hours
Environmental Liability	2 hours	*Stress Management	1.5 hours
Estate Planning	4 hours	Traditional Bank Products	2 hours
Fiduciary Law II	2 hours	Trust Administration II	3 hours
Fiduciary Tax II	3 hours	*Trust in Compliance	1.5 hours
Financial Planning II	2 hours	Trust Marketing	2 hours
*Industry Outlook	2 hours	Trust Operations	2 hours
Life Insurance Trusts	2 hours	Wealth/Relationship Management	2 hours

THIRD YEAR

Alternative Investments	2 hours	Oil & Gas Interests	2 hours
Closely Held Business	2 hours	Open Architecture	2 hours
*Effective Communications	1.5 hours	Portfolio Management II	2 hours
Elder Law/Specials Needs Trusts	2 hours	Post Mortem Planning	2 hours
Employee Benefits II	2 hours	Retirement Planning	2 hours
Estate Administration	2 hours	*Stress Management	1.5 hours
Estate Planning	2 hours	*Trust in Compliance	1.5 hours
Ethics Issues and Business	2 hours	Trust Liability &	
Development & Investing		Discretionary Matters	4 hours
Generation Skipping Tax	2 hours	Will Analysis	2 hours
*Industry Outlook	2 hours		

* General sessions for ALL classes

2008 Southern Trust School Faculty

JON ANDERSON, TRUSTMARK NATIONAL BANK, JACKSON, MS
JOHN BARONICH, CEBS, QKA, BANCORPSOUTH, JACKSON, MS
DOUGLAS BELL, CTFA, AEP, AIF, COMPASS BANK, BIRMINGHAM, AL
PETE BERTUCCI, REGIONS MORGAN KEEGAN TRUST, MOBILE, AL
ROGER BROWN, BIRMINGHAM, AL
DAVE BUSH, BANCORPSOUTH, HATTIESBURG, MS
AL CLARK, PH.D., UNIVERSITY OF SOUTH ALABAMA, MOBILE, AL
JAMES COOMES, ATTORNEY AT LAW, FELD, HYDE, WERTHEIMER, BRYANT & STONE, P.C., BIRMINGHAM, AL
ERIC CROMWELL, ATTORNEY AT LAW, ADAMS & REESE, LLP, MOBILE, AL
FRED DANIELS, ATTORNEY AT LAW, CABANISS, JOHNSTON, GARDNER, DUMAS & O'NEAL, BIRMINGHAM, AL
ROBERT GARDNER, ATTORNEY AT LAW, BAKER, DONELSON, BEARMAN, CALDWELL & BERKOWITZ, P.C., BIRMINGHAM, AL
CHARLENE GODWIN, CRCM, CRT, FARMER'S EXCHANGE BANK, LOUISVILLE, AL
DUANE GRAHAM, ATTORNEY AT LAW, ARMBRECHT JACKSON, LLP, MOBILE, AL
MICHAEL GRAYDON, SYNOVUS TRUST COMPANY, COLUMBUS, GA
SCOTT HEGGEMAN, REGIONS MORGAN KEEGAN TRUST, MOBILE, AL
NANCY HUGHES, ATTORNEY AT LAW, HUGHES & SCALISE, P.C., BIRMINGHAM, AL

EMILY JOHNSON, MORGAN ASSETS MANAGEMENT, BIRMINGHAM, AL
JOHN LYLE, ATTORNEY AT LAW, ADAMS & REESE, LLP, MOBILE, AL
DAVID MARTIN, CPA, CFP®, MSFS, ChFC, TRUSTMARK WEALTH MANAGEMENT, JACKSON, MS
ELEANOR MAULDING, TRUSTMARK NATIONAL BANK, JACKSON, MS
STEVE MCDANIEL, ATTORNEY AT LAW, WILLIAMS, MCDANIEL, WOLFE & WOMACK, P.C., MEMPHIS, TN
KENDALL MOORE, ATTORNEY AT LAW, U-SAVE AUTO RENTAL OF AMERICA, JACKSON, MS
KEN NIEMEYER, REGIONS MORGAN KEEGAN TRUST, MOBILE, AL
JOHN NORRIS, OAKWORTH CAPITAL, BIRMINGHAM, AL
PAUL PETRI, PH.D., UNIVERSITY OF SOUTH ALABAMA, MOBILE, AL
POTTS, ANDREW, BAKER, DONELSON, BEARMAN, CALDWELL & BERKOWITZ, P.C., BIRMINGHAM, AL
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KEVIN RODGERS, REGIONS MORGAN KEEGAN TRUST, LITTLE ROCK, AR
JOHN ROGERS, CFP®, CMFC, WMS, JTR CONSULTING, GREENWOOD, SC
BILL SAVILLE, REGIONS MORGAN KEEGAN TRUST, GAINESVILLE, GA
PAGE STALCUP, CPA, WILKINS, MILLER, MOBILE, AL
BRIAN WILLIAMS, ATTORNEY AT LAW, DOMINICK, FLETCHER, YIELDING, WOOD & LLOYD, P.A., BIRMINGHAM, AL
MARK WYATT, REGIONS MORGAN KEEGAN TRUST, MOBILE, AL

534 Adams Avenue
Montgomery, AL 36104
www.alababankers.org

SOUTHERN TRUST SCHOOL



Serving the Trust industry for more than 30 years . . .

A History of the Southern Trust School

The Southern Trust School was found in 1973 as an outgrowth of an eight-year program of workshops created and conducted by the Trust Division of the Alabama Bankers Association. Now sponsored by the bankers associations of Alabama, Georgia, Louisiana, Mississippi and Tennessee, the School offers a three-year program designed to meet the professional needs of those engaged in the trust or wealth management business. The School's ongoing mission is to meet the training needs of banks, trust companies, and examining agencies throughout the United States.

The purpose of the School is to provide an extensive educational program at a reasonable cost. The School is housed at the University of South Alabama Brookley Center in Mobile, Alabama. Students attending the school come from a variety of backgrounds, including trust professionals, wealth management bankers, bank examiners, accountants and attorneys. The school also attracts students who are experienced in a specialized phase of trust work who wish to broaden their knowledge and skills in the trust field as well as those seeking continuing education credits.

In January, 2006, the Southern Trust School received pre-certification education approval from the Institute of Certified Bankers and beginning with the graduating class of 2008, will certify graduates to sit for the CTFA examination. Past graduates and students graduating prior to 2008 may also be eligible but must contact the Institute of Certified Bankers directly concerning specific eligibility and registration to sit for the exam.

The first-year curriculum offers a broad overview of the trust profession. Second and third-year curriculums provide comprehensive focus on taxation, administration, fiduciary law, investments and management, utilizing a faculty of practicing professionals to lecture, discuss, and review specific case studies.

Approval for continuing education credits may be applied for with the State Bar Associations of Alabama, Georgia, Louisiana, Mississippi, and Tennessee, as well as the State Boards of Accountancy, Certified Financial Board of Standards, and the Institute of Certified Bankers (ICB). Graduates of the Southern Trust School are eligible to enter the ABA's National Graduate Trust School two-year program without attending the prerequisite National Trust School.

FOR APPLICANT

NAME: _____

BANK: _____

YEAR: FIRST YEAR SECOND YEAR
 THIRD YEAR



**Southern Trust School
2008 Admission Application**

FOR STS USE ONLY

RECEIVED _____
CHECK NO. _____
AMOUNT _____
ACCEPTED _____

2008 Southern Trust School Session: June 8-13, 2008

PLEASE TYPE OR PRINT IN BLACK INK

HAVE YOU PREVIOUSLY ATTENDED STS: YES NO IF YES, LIST YEARS: _____

NAME DESIRED ON DIPLOMA _____

NAME DESIRED ON ID BADGE _____

TITLE: _____

BANK/COMPANY: _____

MAILING ADDRESS: _____
P.O. BOX CITY STATE ZIP CODE

PHYSICAL ADDRESS: _____
STREET CITY STATE ZIP CODE

OFFICE TELEPHONE: _____ **OFFICE FAX:** _____

DATE OF BIRTH: _____ **SOCIAL SECURITY NO.:** _____

HOME ADDRESS: _____ **EMAIL ADDRESS:** _____

ALTERNATE EMAIL: _____

HOME PHONE: _____ **EMERGENCY PHONE:** _____

PHYSICALLY DISABLED? YES* NO **EMERGENCY CONTACT:** _____

***PROVIDE EXPLANATION OR ATTACH LETTER:** _____

**IN COMPLIANCE WITH ADA, THE SOUTHERN TRUST SCHOOL WILL MAKE ALL REASONABLE EFFORTS TO ACCOMMODATE REQUESTS.*

GENDER: MALE FEMALE **SMOKER:** YES NO

I WOULD LIKE TO SHARE ACCOMMODATIONS WITH (MUST BE MEMBER OF SAME CLASS AND SEX – TWO (2) STUDENTS PER SUITE):

CURRENT TRUST POSITION (PLEASE CHECK ONE):

- GENERAL OPERATIONS AUDITING REAL ESTATE/NATURAL RESOURCES TAX
- PERSONAL TRUST CORPORATE TRUST INVESTMENTS EMPLOYEE BENEFITS SALES/BUSINESS DEVELOPMENT
- OTHER (DESCRIBE): _____

OTHER BANKING EXPERIENCE: _____

FORMAL EDUCATION (PLEASE CHECK ONE):

- HIGH SCHOOL GRADUATE HAVE ATTENDED COLLEGE JUNIOR COLLEGE GRADUATE
- COLLEGE DEGREE GRADUATE DEGREE LAW DEGREE

IF YOU ARE AN ATTORNEY DESIRING CLE CREDIT, PLEASE LIST YOUR STATE AND BAR NUMBER: _____

OTHER:

PLEASE INDICATE ANY PROFESSIONAL DESIGNATION, INCLUDING STATE AND NUMBER: _____

(CONTINUED ON REVERSE)

Terms and Conditions

1. The tuition for the 2008 session of the Southern Trust School is **\$1,200 for co-sponsoring state bankers association members** and **\$1,500 for applicants from other eligible entities.**
2. Any applicant who is not admitted to the School or withdraws prior to **May 15** will receive a full refund of all tuition paid. Applicants withdrawing after May 15, but before June 1, will forfeit half of the tuition. **Any and all cancellations or withdrawals after June 1, as well as no-shows, will forfeit the full tuition amount.** Student substitutions (by the same bank or company) must be approved and will result in an administrative fee charge of \$50.00. See below for Method of Payment options.
3. In completing this Application to the Southern Trust School, I acknowledge that I must attend all scheduled classes and school-sponsored activities during the School session, prepare all assigned work in connection with the session, and abide by all of the rules and regulations of the School. Failure to do so will result in loss of credit and/or dismissal from the School, and a notice will be sent to the trust department manager or chief executive officer of my sponsoring bank or company. I understand that my grades may be made available to senior management upon written request.
4. Additionally, I understand that room accommodations will be provided by the School, and tuition covers room, board, and study materials. Evening meals are provided by corporate sponsors on Sunday and Tuesday of the School session.
5. My application may be withdrawn without penalty prior to May 15 of the School session I will attend, and cancellation after that date will result in forfeiture of fees according to School policy as described above.
6. Admissions policies of the Southern Trust School assure **equal opportunity for all qualified persons without regard to race, religion, sex, national origin, color, age, or handicap.**

SIGNATURE OF APPLICANT

DATE: _____

Applicant Recommendation*

I RECOMMEND THIS APPLICANT FOR ADMISSION TO THE 2008 SESSION OF THE SOUTHERN TRUST SCHOOL AND AFFIRM THAT HE OR SHE MEETS THE ADMISSION REQUIREMENTS AS NOTED IN THE SOUTHERN TRUST SCHOOL CATALOGUE. I RECOGNIZE THAT THREE (3) HOME STUDY PROBLEMS ARE REQUIRED BETWEEN SESSIONS AND WILL ALLOW THE APPLICANT SUFFICIENT TIME TO COMPLETE EACH PROBLEM.

NAME AND TITLE OF APPLICANT'S SUPERVISOR (PLEASE PRINT)

SIGNATURE OF APPLICANT'S SUPERVISOR

DATE

SUPERVISOR'S TELEPHONE NUMBER

* APPLICATION MUST BE SIGNED BY SUPERVISOR AND APPLICANT.

Method of Payment

METHOD OF PAYMENT: CHECK CREDIT CARD: AMERICAN EXPRESS MASTERCARD VISA

SEND INVOICE CREDIT CARD NUMBER: _____

EXPIRATION DATE: _____

AUTHORIZED SIGNATURE: _____

Southern Trust School
c/o Alabama Bankers Association
534 Adams Avenue
Montgomery, AL 36104