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for the oral history collection being	complied by Dr. Marshall.
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INTERVIEWEE BACKGROUND INFORMATION Address: 1000 Phone number(s): Approximate age or date of Mother's Name:_ Father's Name: Places lived and when: Education: Business, political and social memberships (past and present)_ Present occupation: _ Former occupations: _ Special Skills: _ Major Accomplishments: National Events in which interviewee has participated: Local Events in which interviewee has participated: National born U.S. citizen? Naturalized Citizen: Yes/No Date: Country from which he/she emigrated: __ Documents, photographs, and artifacts which are in the possession of the interviewee: Individuals recommended by the interviewee who might be candidates for an oral

history interview: _

Additional information: _

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Ledger-Enquirer

MONEY TODAY

LJ SECTION

Monday, February 6, 1995

THOUGHT, TALK P SPECULATION CX

Designers, fashion gurus discovering large models

Bigger is better, especially for the growing plus-size fashion industry. Designers and retailers say the large size fashion industry has become big business.

Some 60 percent of U.S. women reportedly wear size 12 or larger. That's why department stores, including Saks, Macy's and Bloomingdale's have dedicated sections to large sizes.

So what does this have to do with Columbus?

Pat Swift, president of Plus Models Management Ltd., New York, will be in Columbus at the Columbus fron Works and Convention Center on Thursday, Feb. 23 at 6:30 p.m. scouting for

models sizes 12-24.
Swift will be looking for plus-size women to train for TV, print and runway work. For screening reservation, call 1-800-MODEL NOW.

PROFILE

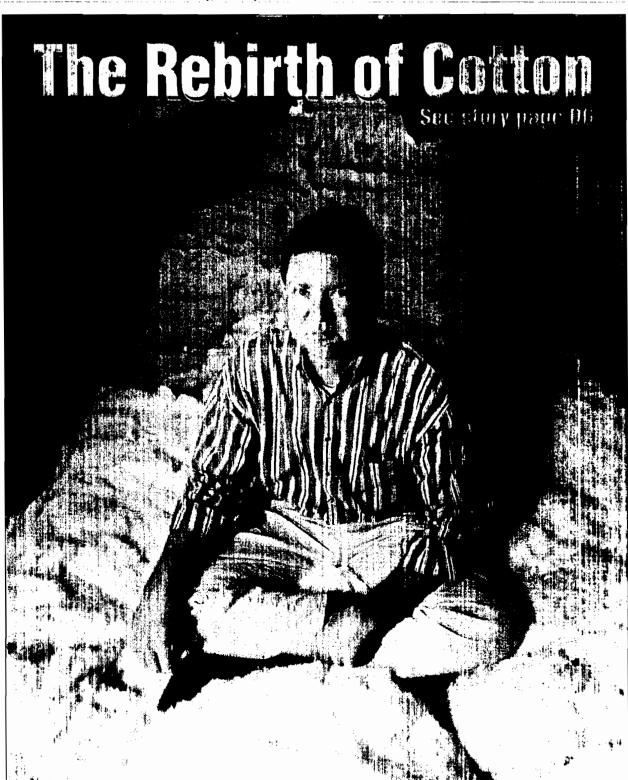


In her a newly created position, Michelle Sands oversees Barnett Bank's efforts to meet the federal Community Reinvestment

Act, a law to ensure banks make their loans and services available to the entire community — including low- and moderate income neighborhoods in the areas where they operate. D3

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David Coon, cotton buyer for Swift Textiles, rests on a bed of cotton at the Swift warehouse.

Larry Dalley Ledger-Enquirer

CROTILE

Sands is driven to improve communities

In her new role at Barnett Bank, Michelle Sands is trying to do more than just enliven census reports. She wants to invigorate the communities in which she works

By Linda Bosley Dailey Stall Wint o

It her new job, Michelle Sands looks at numbers and rees faces

Census data aren't statistics to her, but people -- with families, homes, businesses.

"It sort of brings it to life," said Sands, the vice president for community affairs at Barnett Bank of Southwest Georgia.

Sands is trying to do more than just enliven census reports. She aims to invigorate a commu-

In her job, a newly created post, she oversees Barnett's efforts to meet the federal Community Reinvestment Act, a law to ensure banks make their loans and services available to the entire community --- including low and moderate-income neighborhoods in the areas where they operate.

"What's most important is to know that what we do affects people's lives," said Sands, "If they can get a home loan, they're homeowners. They have a stake in the community. That breeds success for everyone,"

Sands realizes, though, her challenge can't be met overnight. "Community development".

is a long term process. It's not an event," said Sands, who joined Parnett in November.

Sands offers a unique perspec tive on economic development, bringing not only banking experience, but also several years of

MICHELLE RODGERS SANDS

► Job: Vice president for community affairs at Barnett Bank of Southwest

► Education: Master's of business administration, Atlanta University, 1989: bachelor's degree, Emory University. 1984

► Work history: Vice president for governmental and minority affairs. Columbus Chamber of Commerce 1991-1994, commercial banking representative and credit analyst Pittsbrigh National Bank 1989 1990; nternships at banks in Detroit and Houston in 1987 and 1988, tax examiner, Internat Revenue Service,

Family: Husband, Tom Sands, and son, 2 year old Kendall.

► Hobbles: Reading, gardening.

work at the Columbus Chamber of Commerce

She has good insight into the needs of the community," said Alice Daws, senior vice president and director of retail banking at Barnett.

But there's more than one community on which Sands must focus. In addition to Columbus, Barnett has banks in Manchester, Cairo, Thomasville and Valdosta.

"I have the opportunity to get out on the road and talk with folks throughout southwest Georgia," said Sands.

Southwest Georgia isn't too far from home for Sands, who's held posts from Detroit to Heuston.

A native of Anniston, Ala. Michelle Rodgers Sands majored in history at Emory University and got her bachelor's degree in

After working for the Internal Revenue Service in Atlanta for a couple of years, she went to graduate school and earned her master's of business administration degree from Atlanta University in 1989

In her youth, Sands was aware of civil rights struggles. Her father, Gordon Rodgers, a dentist, was the first African-American to serve on Anniston's city council.

As she sees it, the momentum of the civil rights movement has slowed since the '60s, but the effort continues. Her generation faces different challenges than did her parents, who participated in voter registration drives.

"Now, ... the less blatant inconsistencies in society is where the focus needs to be," Sands said

Her work at the Columbus Chamber of Commerce, as vice president for governmental and minority affairs from 1991 to 1994, made her more acutely aware of hurdles yet to leap, she

"Being at the chamber and working with minority business and women business, you realize economic empowerment is the next big frontier. Working at a bank, dealing with access to capital, is one way I feel I can play a part in dealing with that issue." Sands said

Thus, Sands regards her work not just as banking, but as public service, of sorts.

And public service was where she once thought she would make a career.

Growing up, she didn't know exactly what she would do. just knew I was going to do it well." Sands said.

"I guess that was the one thing I came away with from my childhood . . . confidence in yourself and your abilities," Sands.

For Sands, motherhood is a challenge like no other. "I want



Effichelle Canido, vice president for community affairs at Barnett Bank of Southwest Georgia, stands under Barnett Bank balloons during the recent Cookie Bun activities,

to be great at it. It's not the same as a career," she said. She and her husband, Tom Sands, have a

"If your kids turn out to be nice people, you've done a good job," Sands said. The job requires that parent not only meet kids' needs, but also prodde security, comfort, love and the knowledge "that they are special and have special gifts," che said

She belonces that sense of

parental responsibility with a sense of humor about her 2-year-

"He's pretty atrocious. No, no precocious. Let me put that that way," she said, chuckling and adding, "We have a good

Motherhood has taught her some lessons, she said.

"I really learned to put my priorities in order," she said. What's urgent? What's nice, but

"I just manage chaos and try to plan properly," said Sands, who's taken to posting her calendar on the refrigerator so she and her husband can mesh their schedules.

To co-workers, though, it looks much smoother than managed chaos.

"Easy-going," "even-tem-pered," "dependable" and "organized" are the adjectives her

See SANDS, 1)4

SANDS / From D3

boss, Barnett President Mike Colling uses to describe Sands.

When Collins worked with Sands while she was still at the chamber, he noted how her meetings always started on time and had an agenda.

"That impressed me," said Collins, who praised her poissand rapport in dealing with governmental and civic leaders.

"She has a diplomacy that's unusual," said Kenneth B. Crooks Jr., president and chief

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executive officer of the Metro-Columbus Hiban League, Sands, who is the Urban League's board secretary, can ask hard quee tions factfully, he said:

In just a few menths on the hand of the Lower Chattahoochee Regional Development Center, Sands has distinguished her eff as someone capable of quirtly grasping is no sand communicating ideas, said Ran Starnes, the centers encourse director.

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tion," said Sands, reflecting upon the project.

Twe updated my perspective. If you're in a position to help someone, you should. To iniprove your community is something that you should do. It doesn't necessarily have to be a big deal — but just the day to day. You should make it a part of your life "she said. "I'm doing y hat I can for Columbus and the community

A former coloriker was killed in the USAir plane crash near Litt-burgh leet fall, and the incident has created a new awareness of mortality. "You realize life is short. You have to make the most of it and enjoy everyday and all the experience within. So I try to do that," said Sands, who is trying to find time for herself and hobbies.

There's much that she wants to accomplish in her life. Surf the 'Net. Pick up golf. Travel. Make her mark - in whatever

way possible. The bottom line you want to think about (is) if this day was your last, what could they say about you?"

She points to a sentence on a wallet-sized card imprinted with 'The Barnett Vision" -- a card she always carries.

"We improve the lives of our customers and the well being of our communities," it reads.

Said Sands, "That's what I do."

Farmers procrastinate on crop insurance plan

ALBARIY, Co.

Michael Parrish has been procrastinating about signing up for a new crop insurance program, and he's got plenty of company.

Minety-five percent of the 20,000 Georgia farmers who will need the insurance by the end of the month dent have it.

'I usually wait until the last minute to do everything," said Partish, who grows tobacco in Twin City, about 30 miles west of Stateshoro "I haven't done

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much studying on it."

Under the Federal Crop Insurance Reform Act of 1994, farmers who grow crops covered by U.S. Department of Agriculture price-support programs, such as peanuts and tobacco, need crop insurance by Feb. 28. It covers part of their loss from floods, droughts and other natural disasters

They also will be denied government loans if they aren't insured. The government has required crop insurance in the past, but never enforced the requirement.

Congress passed the law to deter fraud. Some Georgia farmers have been accused of collect ing disaster payments on nonprogram crops that they planted and never intended to harvest.

Statistical abstract available at UGA

ATHENS, Ga.

Interested in statistical information for every county and metropolitan area in Georgia? The University of Georgia has published the "Georgia Statistical Abstract,"

Compiled every two years, the reference book contains eco-nomic and demographic information ranging from consumer prices to crop yiel is:

The book would be of interest to people involved in economic development, financial services, marketing or advertising, said editor Lorena Akioka, "And for businesses looking to expand or move, it's a good starting point for market research."

The book also includes chapters on law enforcement, natural resources and transportation.

The cost is \$25, plus local sales tax. To order, call (706) 512-1085 or write the Selig Center for Economic Growth, UGA Terry College of Business, Brooks Hall, Athens, Ga. 30602.

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SANDS / From D3

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"That impressed me." Collins, who praised her poise and rapport in dealing with governmental and civic leaders.

'She has a diplomacy that's unusual," said Kenneth B. Crooks Jr., president and chief executive officer of the Metro Columbus Urban League. Sands, who is the Urban League's board secretary, can ask hard questions tactfully, he said.

In just a few months on the board of the Lower Chattahoochee Regional Development Center, Sands has distinguished herself as someone capable of quickly grasping issues and com-municating ideas, said Ron Starnes, the center's executive director.

While at the chamber, Sands was astute at "zeroing in" on issues of importance, said Mike Gaymon, the Columbus chamber's president. "She had her antennaes up," he said.

Sands helped get the one-cent sales tax passed to fund the sewer repairs, the Riverwalk and the new civic center among

"When you see buildings rise and the world focused on Columbus through the Olympics, it gives you a sense of satisfaction," said Sands, reflecting upon the project.

"I've updated my perspective. If you're in a position to help someone, you should. To improve your community is some-thing that you should do. It doesn't necessarily have to be a big deal — but just the day to day. You should make it a part of your life," she said. "I'm doing what I can for Columbus and the community."

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Associated Press

ALRANY. Ga

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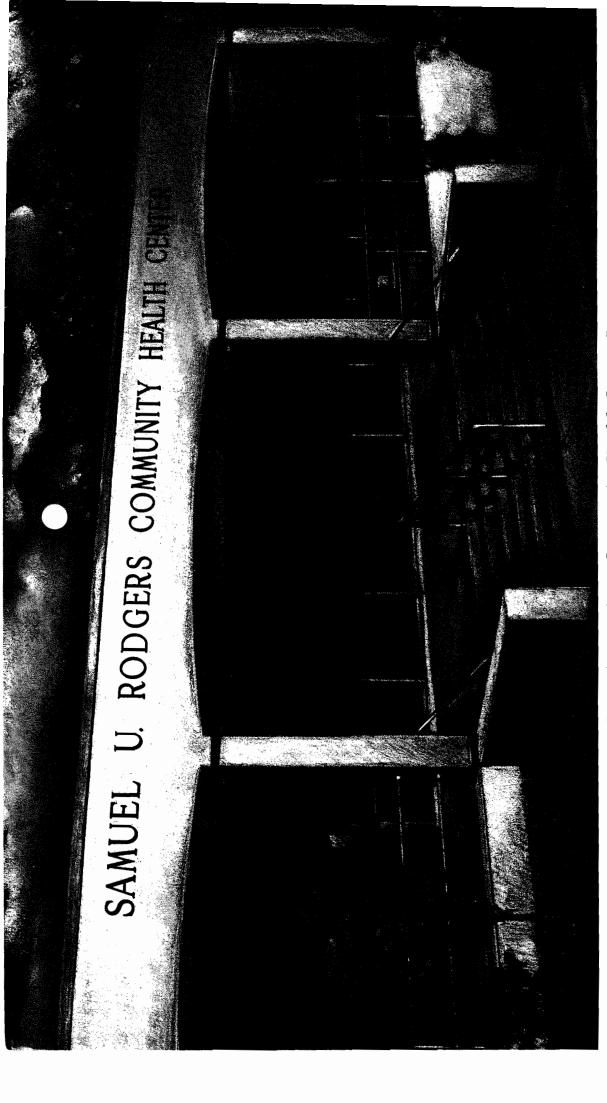
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