

Thanks to the Teachers

I want to thank the professors at the University of Mississippi who made possible my education that allowed me to develop passion for a professional career.

First I would like to thank the statistics teacher, Dr. Malone, who taught that statistics can be used to fit any agenda (i.e. figures don't lie, but liars know how to figure). He also taught standard deviation from the mean.

A special thank you to Dr. Pruet, who in spite of losing his mobility due to multiple sclerosis, had patience with a distracted young man. He taught investment theory and that you can analyze decision alternatives (investment decision making). With him, I began to learn to evaluate risk.

Thanks to Dr. Harvey Lewis, Chair of Banking. He taught about the various factors that make up financial performance and gave the ability to understand the relationship of the parts to the financial statement as a whole. Also thanks to Dr. Winn, Chair of Finance, who taught about leverage and taught Security Analysis, which fired my interest in the capital markets. He taught that the word *finance* is pronounced with the emphasis on the second syllable, not the first (it is fi-nance', almost like 'finesse', not FI'-nance).

And thanks to the well renowned Dr. Paul Oliver who taught so many of us that free markets will prevail. Hopefully his teaching will continue in this age of political correctness. It would not do him justice if we thought it could happen any other way. Thanks also to Dr. Wood for being the hard economics teacher and showing us how it all comes together!

William H. Hoffman, Jr., J.D., Ph.D., C.P.A., at the University of Houston, who, along with those teachers mentioned above, gave me the ability to think theoretically and critically, and taught me to search for the intent of the law. Dr. Hoffman literally wrote the book! He gave me a grasp of taxation that will haunt revenue agents for many years to come.

The good Lord gave me a measure of sense and these people cultivated it.

Thanks to Signy, Buford and our employees, the modern day "patient with me" people, who allow me the freedom to continue to develop. To my grandfather who began the accumulation of this knowledge so long ago and to my dad who kept the ball rolling with integrity, and to both my parents who financed this wonderful education. And today, thank you to our clients who place their trust in us. We appreciate you!

Thank you

Frank Givens

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