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For More Information

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42nd Hancock Bank Symposium to spotlight economic outlook, opportunities from New Orleans to Mississippi to Mobile

GULFPORT, MS (September 29, 2009) — In contrast to national economic woes and in spite of storm recovery challenges, the central Gulf Coast’s collective future looks optimistically bright.

That overall confidence in the region’s resilience is the likely thesis for economic, business, and financial experts slated to speak at the **42nd Hancock Bank Gulf Coast Economic Symposium** on Tuesday, October 6, 2009, in Biloxi’s beachfront Mississippi Coast Coliseum Convention Center. Doors open at 7:00 a.m. with check-in and a continental breakfast. Opening remarks begin at 8:45 a.m.

Reservations are necessary to attend the event. Hancock Bank has extended the deadline for guests to reply online at www.hancockbank.com/symposiumrsvp (password: success) to Friday, October 2nd, at 5:00 p.m.

Themed **Gulf South Strong & Proud—Insights for Success**, this year’s symposium explores economic potential and prosperity along an I-10 growth corridor spanning New Orleans and the Northshore, South Mississippi, and Mobile and Baldwin counties in Alabama. Following a 42-year tradition of featuring top economists, investment strategists, business executives, academicians, military commanders, and trade and industry advocates, Hancock’s 2009 symposium sets the economic stage at 9:00 a.m. with a keynote address by highly respected economic forecaster **Dr. Loren C. Scott**. Consumer and business Success Strategy Forums at 10:45 a.m. include the dean of the University of Southern Mississippi College of Business, **Dr. Lance Nail**; Gulf Coast tax attorney and estate planning expert **Henry N. Dick, III**; nationally prominent business research authority **John R. Barlow**; veteran financial and investments professionals; and several local business owners.

“Our region has endured centuries of literal and figurative storms because our people have a keen sense of who they are, where they come from, and what it takes to succeed in good times and adversity. This year’s enhanced Hancock Bank symposium honors that independent spirit and the values connecting our cities and towns. Now more than ever, we can rely on those strong, stable foundations to build extraordinary opportunities together,” said Hancock Bank President and CEO Carl J. Chaney.

Since the mid-1960s, Hancock Bank’s symposium has offered guests first-hand insights into the most effective tactics for well-planned economic development, business growth, and personal and business financial success. Former Hancock Bank chairman, the late Leo W. Seal, Jr., and retired Hancock Bank CEO George A. Schloegel — Gulfport’s current mayor — launched the first symposium as a meeting of 25 local business leaders at the old Long Beach Ramada Inn. In the last four decades, the symposium has evolved into a half-day gathering of 1,000-plus influential Gulf Coast community leaders.

The 2009 symposium coincides with Hancock Bank’s sponsorship of the Baton Rouge Biz Tech Expo — which also focuses on Gulf South growth and features Scott’s Louisiana economic outlook — and Hancock’s 110th birthday.

The Program

In **“The Big, Bad Economy: What’s Happening, Where Are We Going, & What Makes Us Different?”** Scott — professor emeritus of economics at Louisiana State University and president and founder of Loren C. Scott & Associates — reveals a sneak peek at national trends, legislation, regional influences, and local circumstances impacting 2010’s economy. Through astute analysis and entertaining anecdote, Scott answers: Where is America’s economy going? Are we still in a recession? What’s the post-recession potential for growth? How will economic policies impact future growth? What is the “Ted Spread” and how does it measure fear in financial markets? Where are interest rates moving and what is the connection to inflation? What indicates future inflation? Why was \$140 per oil barrel unsustainable and where should oil prices settle? Why are natural gas prices steady and how do “shale plays” come into play? What *is* the economic outlook for the mid-Gulf Coast?

During a **“How to Lose the Economic Blues: Preserving & Protecting Your Assets”** Success Strategy Forum, a two-part panel discussion targets individual investors, young professionals, Baby Boomers, and retirees. Nail, Dick, and other seasoned economists and financial planning specialists tackle tough economic issues and study proven money management tactics to help Gulf Coast residents secure financial opportunity and safeguard hard-earned assets. These industry leaders will candidly consider the end of the recession; the Dow Industrial Average’s return to 2007’s 14,000s; ways to repair faltering 401Ks and when to retire; geopolitical factors shaping today’s market; securing assets for children and grandchildren; if and when to buy long-term care insurance; new wind-pool credit details; and whether Gulf Coast residents will ever see reasonable insurance premiums again.

At **“Winning amid Challenge & Change: Perspectives & Partnerships to Sustain & Grow Business,”** business owners, company executives, and small business leaders can learn more about the current business climate and how to manage the only constant in business — change. Barlow discloses the current “economic pulse” of Gulf South businesses and outlines the five forces businesses must control to maintain a sharp competitive edge through 2020. Additionally, he spotlights best-practices for smart business decision-making and leveraging the greatest return from business partnerships. Barlow concludes this interactive session with “business reality” — real-life success strategies from local business people who have conquered challenge and change with the right information, right business relationships, and steadfast resolve.

The Guest Speakers



Dr. Loren C. Scott, Professor Emeritus of Economics, LSU; President & Founder, Loren C. Scott & Associates. Each year, Loren Scott presents more than 60 speeches around the nation on the state of the economy. He established Loren C. Scott & Associates, Inc., a 23-year-old economic consulting firm with large national clients such as BellSouth, Capital One Financial, Entergy, ExxonMobil, and J.P. Morgan Chase. He serves as an energy specialist on the 32-member National Business Economic Issues Council (NBEIC), an assembly of noted experts focusing on state, national, and global concerns, including international trade, Washington economic policy, retail trade, trucking, steel, and chemicals. Featured in interviews with MSNBC, CNBC, and Bloomberg TV, Scott also contributes to the Wall Street Journal, Los Angeles Times, Moscow Times, and other worldwide publications.

He began his career at LSU in 1969. Over the next 33 years, Scott rose from assistant professor to the prestigious Freeport McMoran Endowed Chair of Economics and as the Director of the Division of Economic Development and Forecasting. During the 13 years Scott chaired the LSU Department of Economics, the department’s ranking rose from 101st to 38th among 3,000 U.S. economics departments. LSU has honored Scott seven times for outstanding classroom teaching.

More information about Scott and his firm is available at www.lorenscottassociates.com.



Lance Nail, PhD, CFA, Dean & Professor of Finance, University of Southern Mississippi College of Business; Managing Co-Editor, *International Review of Financial Analysis*. Before joining USM, Lance Nail chaired the Department of Finance, Economics, & Quantitative Methods at the University of Alabama at Birmingham School of Business. During his 12-year tenure with UAB's faculty, he spearheaded development of the School of Business Finance Advisory Board and the award-winning Green & Gold Student Investment Fund. Nail received eight teaching excellence awards at UAB and the University of Georgia (UGA) and was recognized by Thomson Publishing (Cengage) as a best-practices teacher for use of technology in teaching finance.

With research interests in mergers and acquisitions, corporate governance, and insider trading, Nail has published more than 20 peer-reviewed articles in journals such as the *Journal of Financial Economics*, *Journal of Applied Corporate Finance*, and *Journal of Banking & Finance*. He is editor of an international corporate governance book, guest editor for a special journal issue on international mergers and acquisitions, and ad hoc reviewer for more than 60 manuscripts in 15-plus journals. A frequent presenter at numerous conferences, he serves on the Southern Finance Association and Eastern Finance Association boards of directors and is a past CFA Society of Alabama and Risk Management Association-Birmingham Chapter board member.

He graduated first in his class at The University of Alabama with a BS in finance and an economics minor. He holds a doctorate of finance, with an economics minor, from UGA. Prior to his doctoral studies, Nail was a mortgage-backed and asset-backed bond consultant with Ernst & Young LLP.



Henry N. Dick, III, JD, LLM (Taxation), Member, Page, Mannino, Peresich & McDermott, PLLC. Biloxi, MS, native Henry Dick oversees estate and business planning, estate administration, bond financings, like-kind exchanges, formations, and mergers and acquisitions for one of Mississippi's oldest and most distinguished law firms. As an estate planner, he has assisted hundreds of clients in planning the orderly transfer of assets exceeding \$1.5 billion. He is also one of only a few Mississippi Gulf Coast attorneys listed in *The Redbook* for municipal bond financing expertise, including his involvement as bond, underwriter's, issuer's, and lender's counsel in dozens of municipal, school district, and governmental entity financings.

Dick holds an accounting degree from the University of Southern Mississippi and graduated *cum laude* from The University of Mississippi School of Law. Additionally, he earned an LL.M. in taxation from the University of Florida College of Law. A Leadership Gulf Coast alumnus and a 2007 South Mississippi Top 10 Business Leader under 40, he holds leadership positions with the Mississippi and Harrison County Bar associations and volunteers with numerous Gulf Coast organizations.



John R. Barlow, President, Barlow Research Associates, Inc. John Barlow founded Barlow Research & Associates in 1980 and directs the organization's overall business strategy and research methodology. He assists companies across America understand their strategic needs and develops research methods for multi-client and proprietary research assignments.

An alumnus of the University of Iowa, Barlow also graduated from the American Bankers Association School of Commercial Lending. Prior to establishing Barlow Research, Barlow was a commercial lender and the marketing manager for the commercial, international, and trust divisions of a Midwest regional bank. He and his wife, Kathy, also a company principal, live on Lake Minnetonka near Minneapolis. He is an avid E-scow sailor.

About Hancock Bank

Ranked among America's strongest, safest, most trustworthy Top 10 Best Banks, Hancock operates 157 banking and financial services offices and 137 ATMs in Mississippi, Louisiana, Alabama, and Florida as well as subsidiaries include Hancock Investment Services, Inc., Hancock Insurance Agency and its divisions of Ross King Walker and J. Everett Eaves, and Harrison Finance Company. Hancock Holding Company (NASDAQ: HBHC), the parent company of Hancock Bank, has assets of approximately \$7.05 billion.

Additional corporate information and e-banking are available at www.hancockbank.com.