



Tyler Area Chamber of Commerce
Tyler Economic Development Council, Inc.

Community Profile 2006

www.tylertexas.com

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Tyler, Texas is considered the advanced manufacturing, health care, educational, and retail center of East Texas. We offer companies a quality, centrally located, middle market location with many of the advantages of a major market. The economy is diverse and the area offers abundant and low cost labor, land, and buildings.

LOCATION

T Tyler/Smith County is strategically positioned just 90 miles east of Dallas/Fort Worth, 90 miles west of Shreveport, LA, and less than 200 miles north of Houston. Both Shreveport and Houston have international shipping facilities.

Tyler has excellent interstate and U.S. Highway systems with I-20, U.S. 271, and U.S. 69, and four major state highways that provide efficient and economical transportation to all destinations.



Tyler is the center of the Tyler MSA which includes all of Smith County, Texas.

Land Area.....53 square miles
Elevation.....558 feet

Latitude 32°21'04"N
Longitude 95°18'03"W

Smith County is 932 square miles.

POPULATION

Population and Survey Analysts, a consulting group hired by the City of Tyler, determined the City's population to be 101,106 as of January 2005. According to the U.S. Census Bureau, the estimated 2005 Population for the Tyler MSA is 190,594. The table below shows the Census Bureau 2005 estimates for larger cities within 500 miles of Tyler.

CITY	DISTANCE FROM TYLER	2005* POPULATION
Austin, TX	225	690,252
Dallas, TX	90	1,213,825
Houston, TX	199	2,016,582
Little Rock, AR	240	184,564
New Orleans, LA	432	454,863
Oklahoma City, OK	250	531,324
San Antonio, TX	300	1,256,509
Shreveport, LA	90	198,874

* SOURCE: U.S. Census Bureau 2005 Estimates

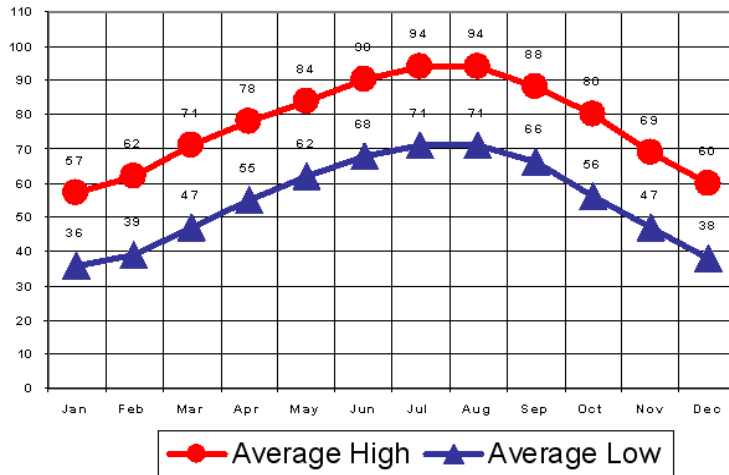
CLIMATE

One of the most attractive features of the Tyler area is the climate. Because of the consistently mild weather, Tyler is a gardener's paradise. Perennials, bulbs, fruits and vegetables all grow as abundantly as our pine trees. Spring flowers begin blooming in early March and continue throughout the Summer.

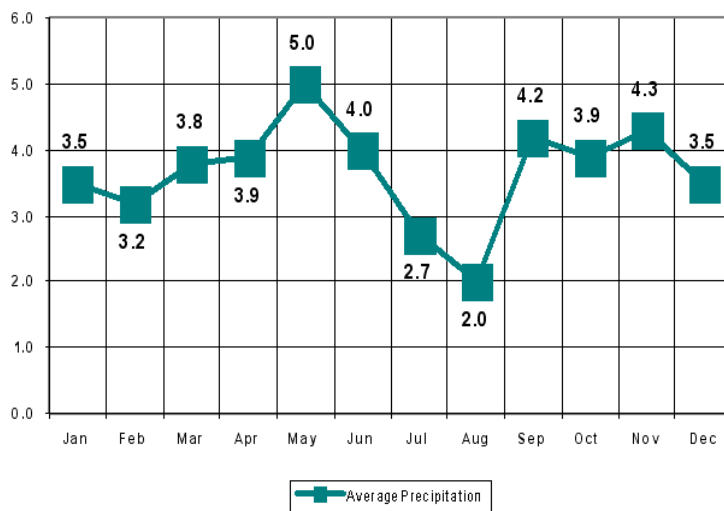


Seasonal Averages		
	High	Low
January	57°	36°
April	78°	55°
July	94°	71°
October	80°	56°

One of the most attractive features of the Tyler area is the consistently mild weather.



Rainfall



Tyler's average annual rainfall is 43.1".

And the area averages over 245 days of sunny weather annually.

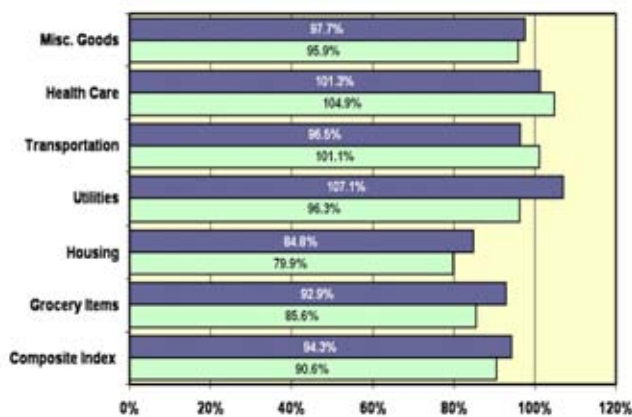


COST OF LIVING INDEX

Tyler's cost of living index at the Fourth Quarter 2005 was **94.3** compared to the national average of 100, and has consistently been 90%-96% of the national average for the past five years. Cost of living indexes measure the relative price levels for consumer goods and services compared against the national average. Cost of living indexes below 100 indicate prices lower (less expensive) than the national average. Cost of living indexes above the national average indicate prices higher (more expensive) than the national average. The tables below show Tyler's index by category and how Tyler compares with other locations.

Tyler MSA Composite Index: 94.3

Groceries	Housing	Utilities	Transportation	Health Care	Miscellaneous
92.3	84.8	107.1	96.5	101.3	97.7



Cost of Living Index

Tyler MSA
(National Average = 100)

Source: ACCRA

Tyler's cost of living index has been 90%-96% of the national average for the past five years.

MSAs of Comparable Size		Other MSAs Nationally	
Location	Cost of Living Index	Location	Cost of Living Index
Tyler, TX	94.3	Tyler, TX	94.3
Burlington, VT	117.1	Chicago, IL	117.4
Fargo, ND	92.7	Denver, CO	100.6
Joplin, MO	82.4	Fort Lauderdale, FL	117.2
Lafayette, IN	94.2	Las Vegas, NV	109.9
Las Cruces, NM	96.5	New York (Manhattan), NY	204.3
Myrtle Beach, SC	93.4	San Francisco, CA	171.4
Richland, WA	96.5	Washington, DC	142.4

Source: ACCRA Cost of Living Index, Fourth Quarter 2005, Published February 2006

SALARY COMPARISONS

If you were living in Manhattan and contemplating a job offer in Tyler, how much of a decrease in your after-taxes income can be taken and still maintain your present lifestyle? Manhattan has a composite index of 204.3 and Tyler has a composite index of 94.3. You could maintain the same lifestyle with a **54% decrease** in salary.

$$100 * [(94.3 - 204.3)/204.3] = (54\%)$$

However, to go from Tyler to Manhattan, you would need a **117% increase** in salary.

$$100 * [(204.3 - 94.3)/94.3] = 117\%$$

The table below compares certain professions' actual average annual salary in Tyler to the state and national average for the same position. Salaries in Tyler are comparable considering the cost of living is 94.3% and the national average includes New York City where the Fourth Quarter 2005 cost of living index was 204.3%.

Average Salary Comparisons			
Occupation	Tyler MSA*	Texas*	National**
Accountant/Auditor	\$59,639	\$55,854	\$57,160
Assembler/Fabricator	\$20,942	\$28,885	\$29,300
Bookkeeping/Accounting/Audit Clerk	\$26,394	\$28,624	\$30,280
Chief Executive	\$132,970	\$143,370	\$140,880
Computer Programmer	\$54,675	\$69,294	\$66,480
Customer Service Representative	\$26,317	\$31,428	\$29,350
Electrical Engineer	\$63,589	\$84,248	\$75,540
Electrician	\$37,002	\$37,108	\$45,200
Executive Secretary/Administrative Asst	\$31,986	\$35,081	\$37,350
General/Operations Manager	\$87,449	\$84,861	\$93,580
Janitor/Cleaner	\$15,462	\$17,153	\$20,800
Loan Officer	\$52,239	\$55,121	\$59,470
Machinist	\$27,673	\$31,856	\$35,000
Middle School Teacher	\$33,445	\$42,677	\$47,170
Plumber, Pipefitter, & Steamfitter	\$29,021	\$35,993	\$44,510
Registered Nurse	\$50,776	\$53,935	\$55,680
Shipping Clerk	\$20,048	\$24,301	\$26,780
Supervisor/Manager of Office/Administration	\$39,359	\$42,331	\$44,890
Truck Driver, Light	\$21,312	\$24,792	\$26,640
Welder/Cutter/Solderer/Brazer	\$25,619	\$29,625	\$32,220

* Source: Texas Workforce Commission
 ** Source: Bureau of Labor Statistics



LOCAL TAX RATES

TAX RATES 2005 Adopted Rate Per \$100 valuation

<p>Smith County..... \$0.2545</p> <hr/> <p>Cities in Smith County:</p> <p>Tyler \$0.2384 *</p> <p>Arp \$0.4823</p> <p>Bullard..... \$0.3456</p> <p>Lindale \$0.5293</p> <p>Troup..... \$0.7093</p> <p>Whitehouse \$0.6433</p> <p>Winona..... \$0.3150</p> <p>* The City of Tyler tax rate is the lowest among all Texas mid to large sized cities, according to an annual survey by the Texas Municipal League. The Tyler City Council reduced the 2005 tax rate by \$.0105. The Cities of Bullard and Lindale also reduced the 2005 tax rate by \$.006 and \$.0188, respectively.</p> <hr/> <p>For a home in the City of Tyler, property taxes and corresponding taxing entities would be:</p> <table> <tr><td>Tyler City</td><td>\$0.2384</td></tr> <tr><td>Smith County.....</td><td>\$0.2545</td></tr> <tr><td>Tyler ISD</td><td>\$1.5402</td></tr> <tr><td>Tyler Junior College</td><td><u>\$0.1272</u></td></tr> <tr><td>Total</td><td>\$2.1603</td></tr> </table> <p style="text-align: right;"><i>Per \$100 valuation</i></p> <p>For example, a \$200,000 home in the City of Tyler would pay \$4,320 in annual property taxes.</p>	Tyler City	\$0.2384	Smith County.....	\$0.2545	Tyler ISD	\$1.5402	Tyler Junior College	<u>\$0.1272</u>	Total	\$2.1603	<p>Special Districts</p> <p>Tyler Junior College \$0.1272</p> <p>Emerald Bay M.U.D. \$0.2250</p> <p>Smith County Water Dist. .. \$0.3780</p> <p>Emergency Service Dist. ... \$0.0500</p> <hr/> <p>Independent School Districts</p> <p>Tyler ISD..... \$1.5402</p> <p>Arp ISD \$1.7545</p> <p>Bullard ISD \$1.5900</p> <p>Lindale ISD \$1.7490</p> <p>Whitehouse ISD..... \$1.5280</p> <p>Winona ISD \$1.5790</p> <hr/> <p><i>In 2004, the Tyler City Council , Tyler Junior College, Smith County, and Tyler ISD voted unanimously to voluntarily exercise their option to freeze property taxes for senior citizens and the disabled.</i></p>
Tyler City	\$0.2384										
Smith County.....	\$0.2545										
Tyler ISD	\$1.5402										
Tyler Junior College	<u>\$0.1272</u>										
Total	\$2.1603										

Surrounding Cities:

Athens.....	\$0.4438	Mineola.....	\$0.5000
Chandler.....	\$0.3057	Henderson.....	\$0.5217
Gladewater.....	\$0.6318	Palestine.....	\$0.6200
Hawkins.....	\$0.7000	Quitman.....	\$0.3881

DEMOGRAPHICS



2000 Census Data			
	City of Tyler	Tyler MSA	Texas
Total Population	83,650	174,706	20,851,820
Female	53.2%	52.1%	50.4%
Male	46.8%	47.9%	49.6%
Median Age	34.1	35.5	32.3
Under 19 Years	24,904	52,289	6,546,236
20 to 34 Years	17,866	33,865	4,701,487
35 to 54 Years	21,447	47,926	5,933,375
55 to 64 Years	6,692	16,024	1,598,190
65 Years and Over	12,741	24,602	2,072,532
Median Household Income	\$34,163	\$37,148	\$39,927
Per Capita Income	\$20,186	19,072	\$19,617
One Race	98.4%	98.6%	97.5%
White	61.9%	72.6%	71.0%
Black or African American	26.6%	19.1%	11.5%
Asian	1.0%	0.7%	2.8%
American Indian or Alaska Native	0.3%	0.4%	0.6%
Other	8.5%	5.7%	11.7%
Two or More Races	1.6%	1.4%	2.7%
Hispanic or Latino Ethnicity	15.8%	11.2%	32.0%

Over the next five years, the Tyler MSA is projected to see growth in output at a pace exceeding that of the state as a whole.

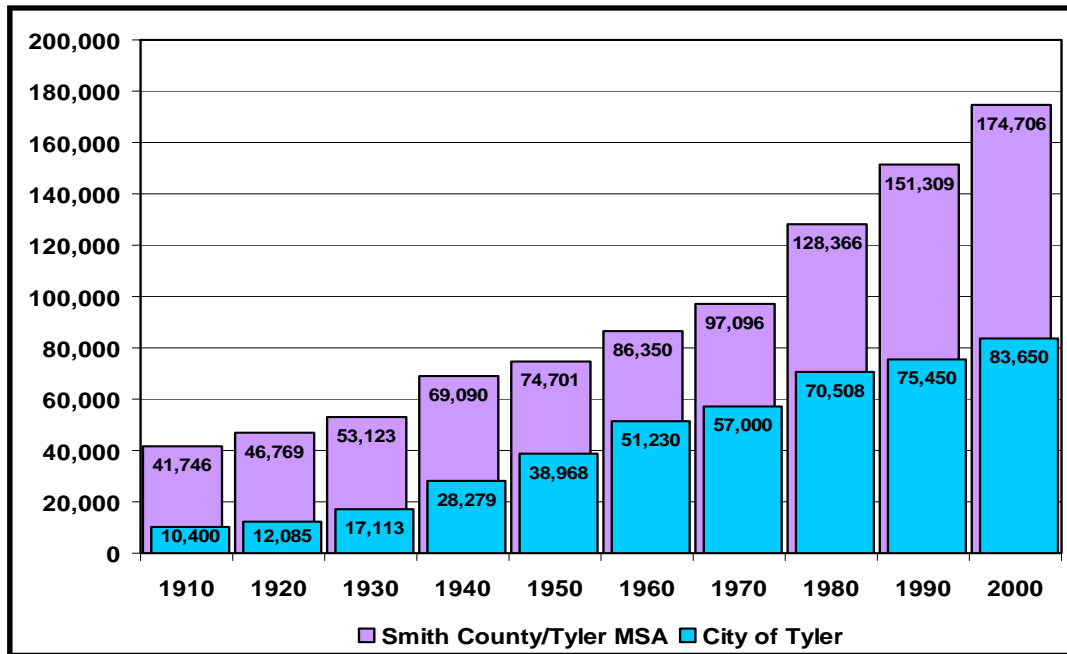
<u>Key Indicator</u>	<u>2005 Level</u>	<u>2010 Level</u>
Real Gross Product	\$6.28 billion	\$7.77 billion
Population	190,300	207,800
Wage & Salary Employment	93,200	102,000
Real Personal Income	\$5.43 billion	\$6.59 billion
Retail Sales	\$4.23 billion	\$5.88 billion

Dr. Ray Perryman, The Perryman Group, Waco, Texas

POPULATION TRENDS

Smith County/Tyler MSA & City of Tyler

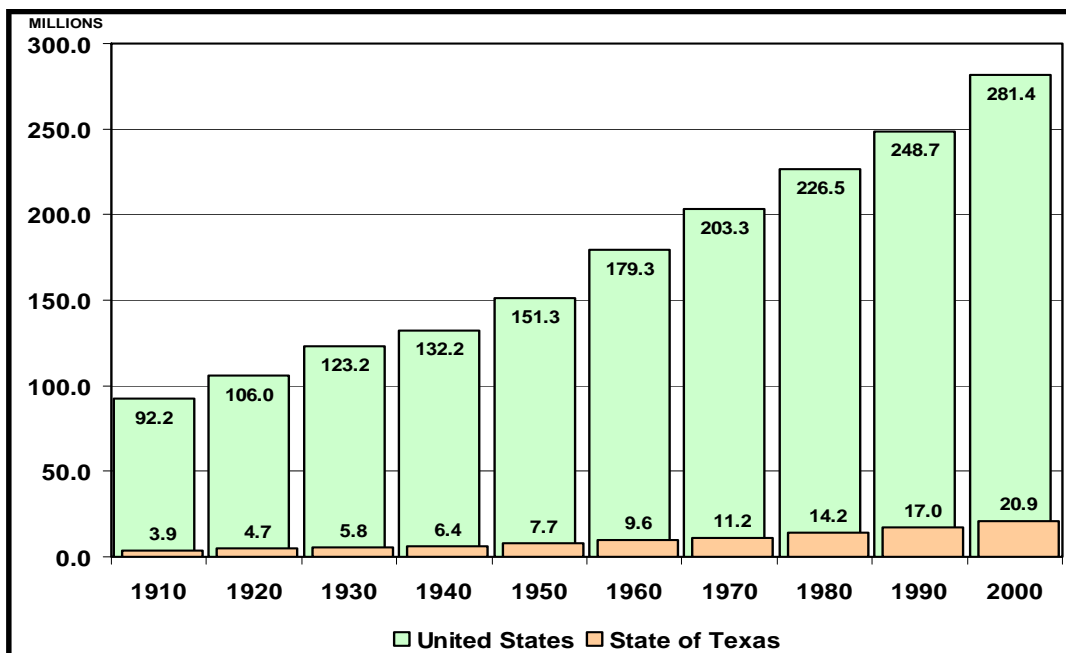
Source: U.S. Census Bureau



NOTE: The City population is the most current Census figure and does not reflect the 2005 population study performed by Population and Survey Analysts. The consultant group found the population for the City of Tyler to be 101,106 as of January 2005.

United States & State of Texas

Source: U.S. Census Bureau



CITY OF TYLER

www.cityoftyler.org

Mayor/City Council..... 903.531.1250
 City Manager 903.531.1250
 Planning and Zoning..... 903.531.1175
 City Permits 903.531.1151
 City Hall Information 903.531.1100
 Utilities 903.531.1234

Form of Government: Council - Manager

Bond Ratings (2005)
 Moody's Bond Rating..... Aa
 Standard & Poor's..... AA



2006 Tyler City Council

Pictured from left to right:
 Charles Alworth, Donald Sanders, Derrick Choice,
 Mayor Joey Seeber, Nathaniel Moran
 Mayor Pro Tem Steve Smith, and Chris Simons.

TYLER POLICE DEPARTMENT 903.531.1090

Full Time Law Enforcement 182
 Civilian Police Employees 55
 Enhanced 911 Service Operators 19

TYLER FIRE DEPARTMENT 903.535.0005

Full Time 136
 Structural Stations 8
 Airport Stations 1
 Fire Insurance ISO Rating 3

SMITH COUNTY

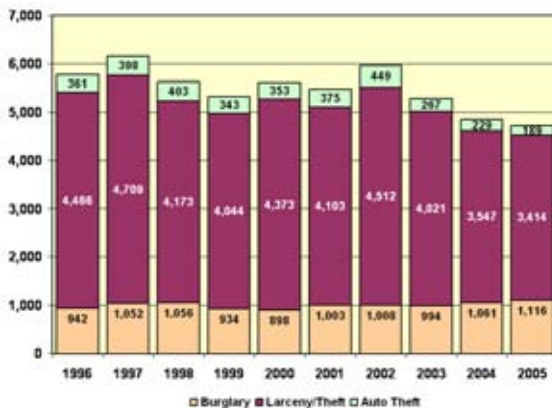
Commissioners Court 903.535.0575
 District Attorney 903.535.0520
 District Clerk 903.535.0666
 County Clerk..... 903.535.0630
 Tax Assessor..... 903.535.0820
 Sheriff & Fire Marshall 903.535.0900
 Veterans 903.535.0842

SMITH COUNTY 911 903.566.8911

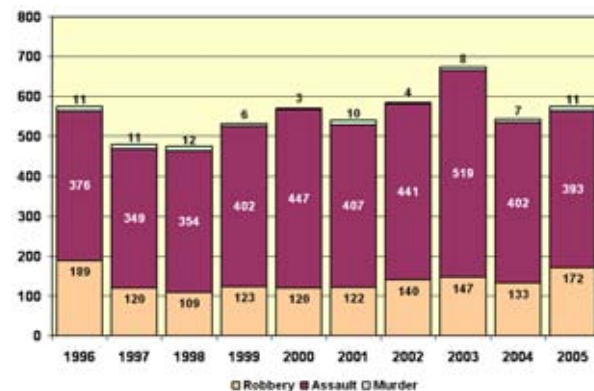
Enhanced 911 Service
 The Smith County 9-1-1 Communications District currently provides emergency dispatching services for Smith County Sheriff's Office, 13 Smith County Volunteer Fire Departments, and Constables.

CRIME RATE TRENDS

Property Crimes *Source: City of Tyler*



Violent Crimes *Source: City of Tyler*





CONTACTS

Tyler Area Chamber of Commerce..... 903-592-1661

The Chamber's mission is to enhance the business environment, the economic well-being, and the quality of life for the Tyler area.

Tyler Economic Development Council.....903.593.2004

Promote business growth by targeting primary employers to diversify the Tyler/Smith County economy and create new job opportunities.

Tyler Conventions and Visitors Bureau 903.561.1661

There is always something fun to do in Tyler; plan your next group visit or conference in Tyler.

Tyler Main Street / Heart of Tyler 903.593.6905

A community-based non-profit association created to organize downtown into a strong cohesive unit that works together and speaks for the betterment of the area.

Tyler Metropolitan Chamber of Commerce..... 903.593.6026

Organization created to promote the growth and development of Historically Underutilized Businesses (HUB) with an emphasis on stimulating growth in the northern section of Tyler.

East Texas Hispanic Business Forum 903.253.3396

An organization that creates business opportunities for Hispanics and those interested in Hispanic enterprises.

Hispanic Business Center 903.592.1661

A joint venture between The University of Texas at Tyler and the Tyler Area Chamber of Commerce, with the goal to assist small and medium size Hispanic firms to succeed in the marketplace via training seminars and consulting activities.

Small Business Development Center 903.510.2975

Available to help find solutions to the real-world problems of starting or successfully running a small business. SBDC provides seminars and ongoing face-to-face counseling, as well as providing step-by-step advice on management skills.

Service Corps of Retired Executives (SCORE) 903.510.2975

Located at the Tyler Junior College West Campus in conjunction with the Small Business Development Center and is a volunteer program that matches volunteers with small businesses that need expert advice.

Better Business Bureau..... 903.581.5704

Promotes high ethical relationships between businesses and the public.

Leadership Tyler..... 903.535.9242

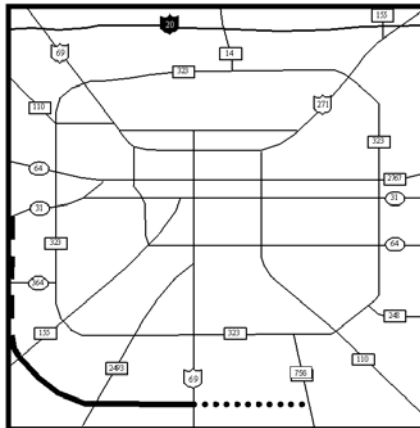
Fosters a commitment to a life of community service by providing programs that help participants acquire an understanding of the critical issues affecting the region and the leadership and stewardship capabilities necessary to resolve them.

TRANSPORTATION

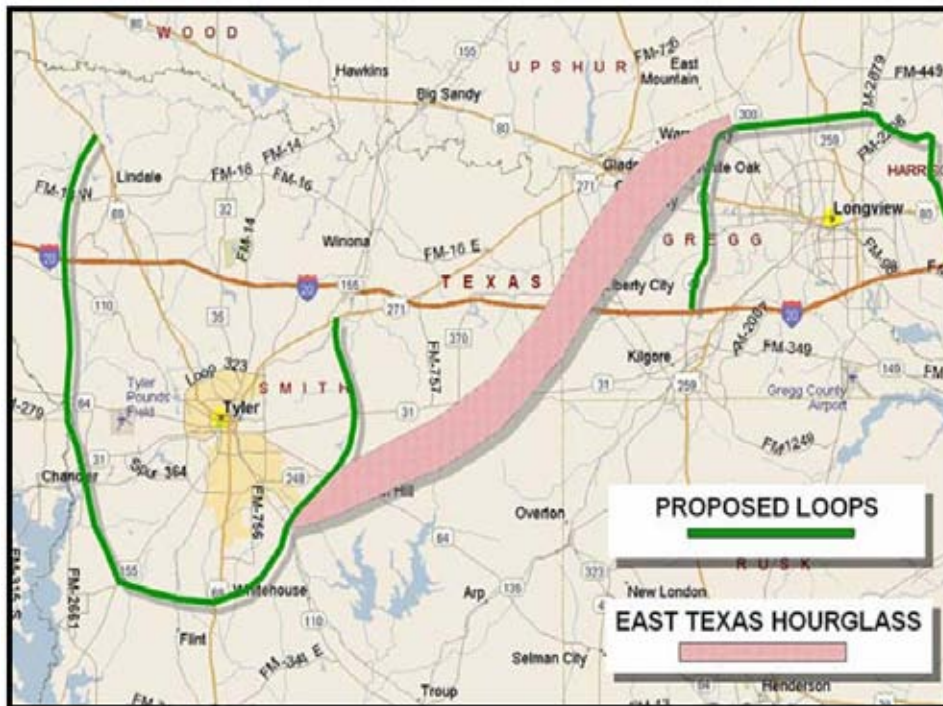


HIGHWAY SYSTEM

Tyler has excellent Interstate, U.S. and State Highway systems that provide efficient and economical transportation to all destinations, including Interstate 20, U.S. Highways 271 & 69, and State Highways 31, 64, 110 & 155



Tyler, Longview, Smith County, and Gregg County will work together to connect Tyler's Loop 49 and Longview's outer loop, in what's being called the East Texas Hour Glass.



Tyler has **Loop 323**, an open access 4-6 lane major arterial that surrounds the City. The new outer **Loop 49** is currently under construction and will be a controlled access design that will connect to I-20 on the Northwest and Northeast of sides of Tyler. The first section will open in Summer 2006 and completion is expected to be Fall 2009. Long range plans include eventually connecting Loop 49 with Longview's outer Loop 259 as shown in the map on the left.

NORTHEAST TEXAS REGIONAL MOBILITY AUTHORITY (RMA)

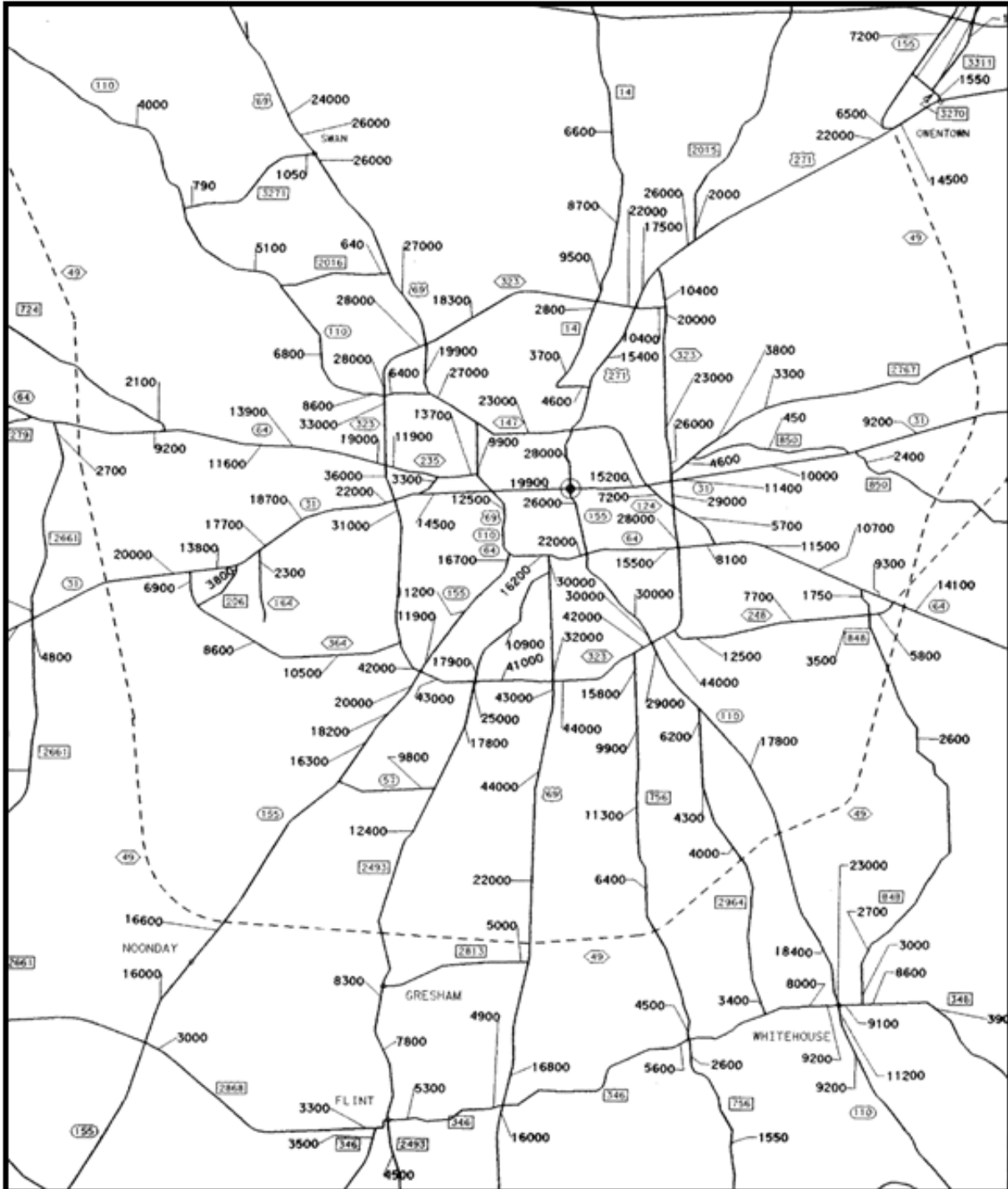
The Texas Transportation Commission authorized the formation of the Northeast Texas RMA in October 2004. It is the fifth RMA to be formed in the state of Texas. RMAs were authorized by the Texas Legislature in 2001 to construct, operate and maintain turnpike projects in the state. The NET RMA encompasses the boundaries of both Smith and Gregg counties. It is governed by a board of seven directors with the presiding officer appointed by Governor Rick Perry.

“One of the most exciting benefits of Texas’ new transportation legislation is that it puts more control in the hands of communities. The NET RMA will go a long way toward reducing congestion and improving the local infrastructure. By doing so it will have a positive impact on the region’s economic development.”

*Mary Owen – Tyler District Engineer,
Texas Department of Transportation*

TRAFFIC COUNT MAP - 2004

State officials estimate that as many as 270,000 people come to Tyler each day to work, attend school, seek medical services or just shop.



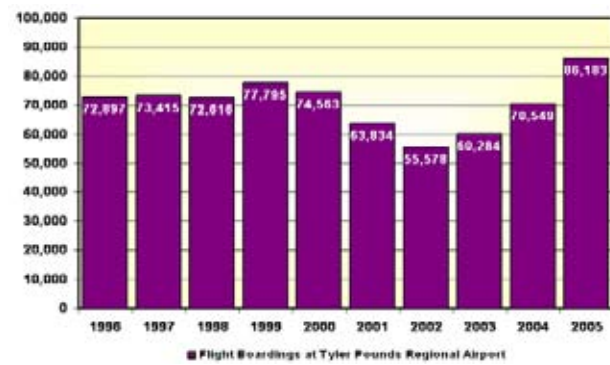
AIR

Tyler Pounds Regional Airport
903.531.2343 www.tylerairport.com
700 Skyway Blvd.
Tyler, TX 75704

Located on Highway 64 West,
approximately 4 miles west of Loop 323



Total Flight Boardings for 2005: 86,183



Source: Tyler Pounds Regional Airport

Runway Surface: Asphalt
Runway Dimensions: 150' x 4,849'
150' x 5,200'
150' x 7,200'

Commercial Carriers:

American Eagle
1.800.433.7300
www.aa.com

American Airlines offers American Eagle Prop and Jet service to D/FW airport in Dallas with 4 daily flights.

Continental operated by Colgan Air offers 6 daily flights to Houston's Intercontinental Airport.

Continental Connection
Operated by Colgan Air
1.800.523.3273
www.continental.com

Fixed Base Operators:

Johnson Aviation
903.593.4343
www.johnsonaviationinc.com

Two Fixed Base Operators at Tyler Pounds Regional Airport offer a variety of services for private/corporate planes, including fuel, parking, hangars, and passenger lounges.

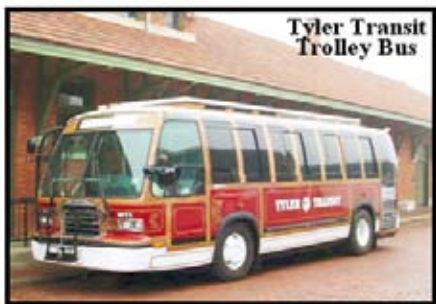
Jet Center of Tyler
903.597.1334
www.jetcentroft Tyler.com

PUBLIC TRANSPORTATION

Tyler Transit

Transit Management of Tyler
903.533.8057 www.cityoftyler.org

The Tyler Transit System provides safe, dependable, low cost transportation service to the citizens of Tyler through the operation of a fixed-route bus system and a paratransit system for ADA (Americans with Disabilities Act) certified persons. Service hours are Monday-Friday, 6:00 am - 8:00 pm and Saturday 9:00 am - 5:30 pm. Night service is available with advanced scheduling.



Tyler's fixed route buses are equipped with bike racks.

Bus Lines

Greyhound Bus Lines.....903.597.7441

Bus Charters/Rentals

Chuck's Travel Coaches800.259.9862
Coach USA/Kerrville Bus Co...800.471.3352
Horizon Transportation.....800.408.8022
Rose Capital Charters.....903.595.1801
USA Bus Charter.....800.979.4498
Wheeler Bus Lines903.526.0477
Wings Tour & Travel903.566.0924

Shuttle Service

Lone Star Bus Lines.....800.540.6095
Tyler Shuttle Airport Connect..903.592.3232

Wheelchair Transport

Medicab.....903.592.3232
Minibus.....800.590.3371
Tyler Paratransit Service.....903.533.8059

Limousine/Taxi Service

Anderson Limousine903.825.6945
A-1 Limousine903.595.6295
Bisese Limousine903.759.0630
Checker & Yellow Cab Co.....800.535.2211
East Texas Yellow Cab903.597.9526
Estate Limousine.....903.839.8219
South Tyler Limo & Van903.581.0312
Taxi Cab Co. of Tyler903.592.3232

RAIL

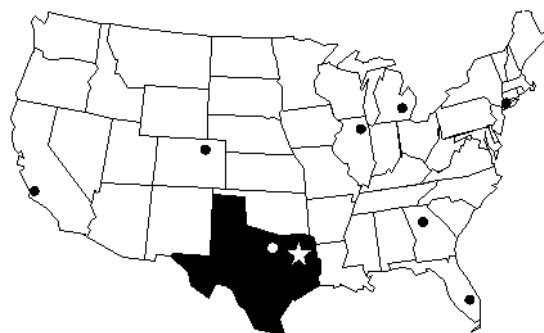
Union Pacific Railroad provides rail service in Tyler/Smith County. Switching service is provided on a case by case basis.

John Owens, Industrial Development
281.350.7302

MOTOR FREIGHT CARRIERS

There are 19 carriers with a terminal in the City of Tyler and a total of 21 motor freight carriers serve the area. The average delivery time for cities nationwide is as follows:

Atlanta 4 days	Detroit4 days
Chicago 4 days	Los Angeles ...4 days
Dallas..... 1/2 day	Miami5 days
Denver 3 days	New York5 days



Tyler is centrally located in the South.

SMITH COUNTY INDEPENDENT SCHOOL DISTRICTS

2005/2006 School District Profiles					
Independent School District	Number of Students	Student/Teacher Ratio	Number of Facilities	Phone	Website (www.)
Arp	929	12:3	3	903.842.8462	arp.sprnet.org
Bullard	1,654	14:2	4	903.894.6639	bullardisd.net
Chapel Hill	3,058	13:2	6	903.566.2441	chapelhillisd.org
Lindale	3,206	13:9	7	903.881.4000	lind.sprnet.org
Troup	1,024	13:4	3	903.842.3067	trouplisd.org
Tyler	17,489	13:9	31	903.262.1001	tylerisd.org
Whitehouse	4,130	16:1	7	903.839.5500	whitehouseisd.org
Winona	919	11:1	3	903.939.4100	winonaisd.org

TYLER ISD PERFORMANCE REPORT

College Entrance Exam Scores		
Class of 2005	TISD	State of Texas
Mean Composite SAT	998	995
Mean Composite ACT	18.2	20.2
TISD Results		
Attendance Rate	95.8%	
Completion Rate	93.4%	
Source: Texas Education Agency (www.tea.state.tx.us) Tyler Independent School District (www.tylerisd.org)		

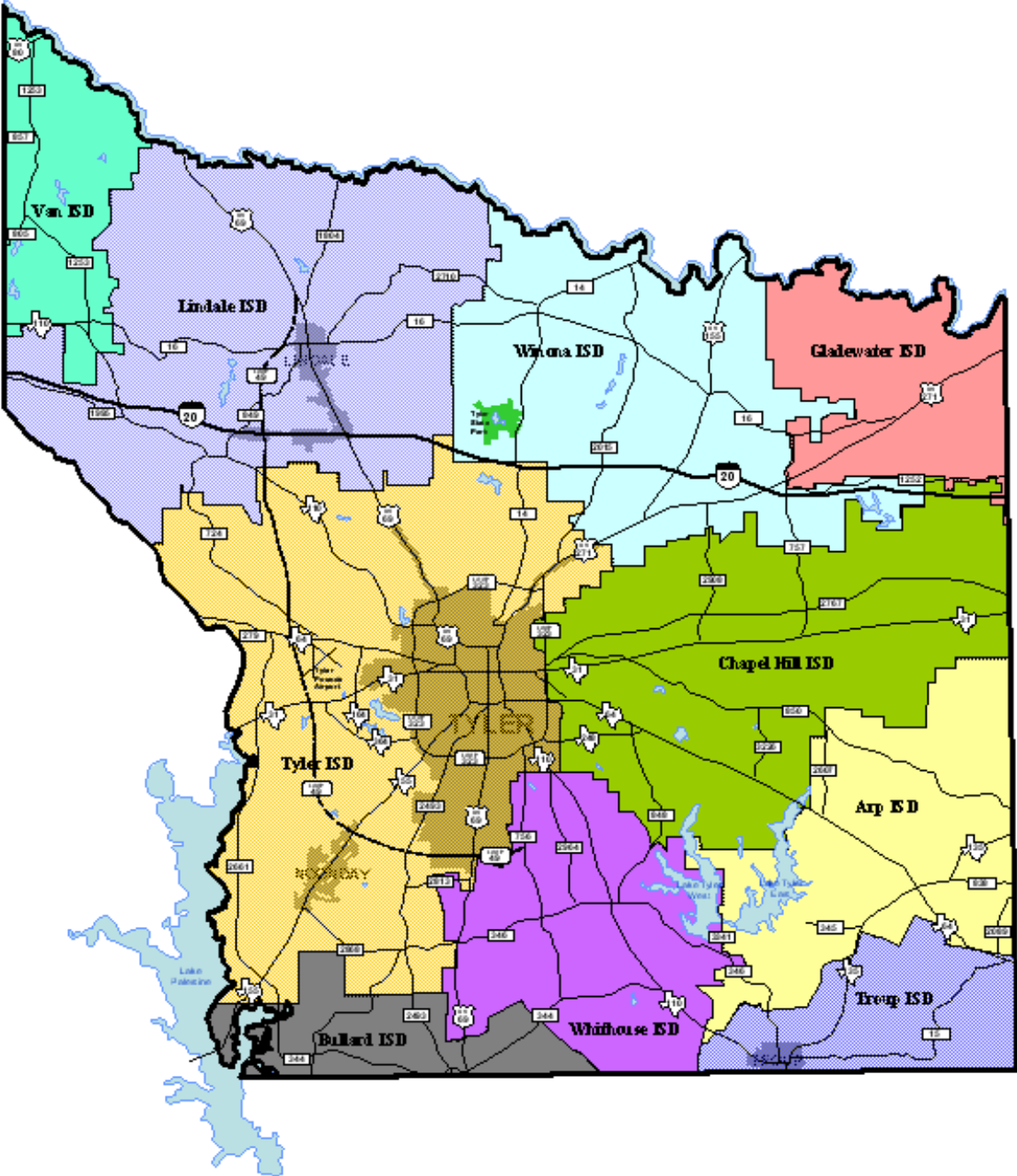


2006 TAKS Test *		
Passing Rates All Tests	TISD	State of Texas
3rd Grade	85%	82%
4th Grade	75%	73%
5th Grade	70%	68%
6th Grade	71%	77%
7th Grade	60%	64%
8th Grade	54%	57%
9th Grade	50%	56%
10th Grade	45%	49%
11th Grade	55%	64%
Source: Tyler Independent School District (www.tylerisd.org)		
* Texas Assessment of Knowledge & Skills		

In October 2005, the Tyler ISD Board of Trustees was named the 2005 Outstanding School Board for the State of Texas by the Texas Association of School Administrators. There are 1,047 public school districts in Texas.

SMITH COUNTY INDEPENDENT SCHOOL DISTRICTS

Smith County includes ten independent school districts.



PRIVATE / PAROCHIAL SCHOOLS

2004/2005 Private/Parochial School Profiles					
	Grades Taught	Number of Students	Student/Teacher Ratio	Phone	Website (www.)
All Saints Episcopal	4K-12	720	17:1	903.579.6000	all-saints.org
Brook Hill	4K-12	270	9:1	903.894.5000	brookhill.org
East Texas Christian Academy	4K-12	223	15:1	903.561.9620	etca.org
Good Shepherd	4K-12	160	12:1	903.592.4045	gsstyler.org
Grace Community	4K-12	976	18:1	903.566.5678	gracetyler.org
Kings Academy	4K-12	80	6:1	903.534.9992	kacs.net
St. Gregory Catholic Elementary	4K-5	354	13:1	903.595.4109	stgregorycatholic.com
Stepping Stone	4K-7	280	10:1	903.566.1851	steppingstonetyler.com
T. K. Gorman High	6-12	380	11:1	903.561.2424	tkgorman.net

CHARTER SCHOOLS

Cumberland Academy 903.581.2890
 cumberlandacademy.com Grades K-5
 193 Students Student Teacher Ratio: 12:2

Eagle Academy 903.592.5222
 eaglecharterschools.com Grades 6-12
 158 Students Student Teacher Ratio: 14:2

HIGHER EDUCATION

Tyler Junior College www.tjc.edu
 1327 South Baxter Avenue, Tyler, TX 75701
 903.510.2200 800.687.5680

TJC is a two-year college with approximately 10,000 full time students. The college is accredited to award the associate in arts degree, the associate in applied science degree and certificates of proficiency.



Tyler Junior College provides solid basics for freshman and sophomore students who plan to transfer to upper-level universities, along with technical degrees and certificate programs.

Tyler Junior College West Campus www.tjc.edu
 1530 SSW Loop 323, Tyler, TX 75701 903.510.2900

TJC's West Campus provides corporate and continuing education training to a wide range of both companies and individuals throughout the East Texas region. For the fiscal year 2005 (September 1, 2004-August 31, 2005) 32,467 students were served through the School of Continuing Studies. Also located on the West Campus, the Skills Training Center had 464 students enrolled in the



HIGHER EDUCATION (continued)

The University of Texas at Tyler www.uttyler.edu

3900 University Boulevard, Tyler, TX 75799

903.566.7200 800-UT Tyler

The University of Texas at Tyler offers approximately 74 undergraduate and graduate degrees in five colleges. Student population is 5,800.



*A proud campus of
The University of
Texas System, UT Tyler
is one of the fastest
growing universities
in the state.*



The University of Texas at Tyler www.uttyler.edu

The Bill Ratliff Engineering & Science Complex

3900 University Boulevard, Tyler, TX 75799

903.566.7040

800-UT Tyler



This facility houses high quality undergraduate and graduate programs relevant to the rapidly changing technological world, eg., programs in civil, electrical, and mechanical engineering, as well as chemistry, physics, mathematics, computer science, and computer information systems. The new South building is scheduled to open in August 2006 and the North will open in Summer 2008. Enrollment in the engineering and computer science programs for 2005 was 407.

University of Texas Health Center at Tyler www.uthct.edu

11937 U.S. Highway 271, Tyler, TX 75708

As the only university-based medical center in East Texas, The UTHCT currently offers residency programs, collaborative degree programs, clinical rotations for nurses and other allied health providers, and continuing education for physicians and other health care specialists. In June 2005, UTHCT was given authority to award academic degrees and plans are to have the degree programs in place by 2007.



Texas College

www.texascollege.edu

2404 N. Grand Avenue, Tyler, TX 75712

903.593.8311

800.306.6299

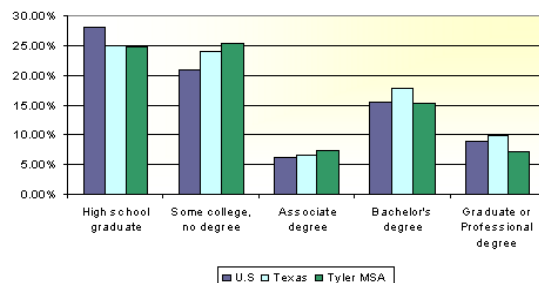


Founded in 1894, Texas College offers 14 baccalaureate degree programs within three divisions. Enrollment is currently 870.

*Texas College
has maintained a
commitment to
academic excellence
for over 100 years.*

EDUCATIONAL ATTAINMENT

The graph to the right compares the highest level of educational attainment percentages of the population 25 years and over for Tyler, Texas, and the U.S.



ATTRACTIONS



MUSEUMS

Brookshire's World of Wildlife Museum
Featuring 250 mounted examples of wildlife and a replica 1920's grocery store
903.534.2169 www.brookshires.com
WSW Loop 323 & Old Jacksonville Hwy

Carnegie History Center
Housed in an old library which exhibits artifacts of Tyler's history
125 S. College

Goodman Museum
Texas Historic Landmark from Civil War Era
903.531.1286
624 N. Broadway

Harrold's Model Train Museum
Showcasing more than 1,100 trains and over 300 feet of track
903.531.9404
8103 US Hwy 271 N

Historic Aviation Memorial Museum
Aviation Memorabilia
903.526.1945 www.tylerhamm.com
2198 Dixie Drive

Smith County Historical Society Museum
County artifacts dating from the days of the American Indians to the present
903.592.5993 www.tyler.net/schs
125 S. College

Tyler Museum of Art
World class exhibits, gift shop, and café
903.595.1001 www.tylermuseum.org
1300 S. Mahon Street

Tyler Rose Garden & Museum
Showcasing memorabilia of the history of the Tyler rose growing industry and the Rose Festival
903.597.3130
1900 W. Front Street

EDUCATIONAL

Tyler Public Library
Features 206,456 volumes
903.593.7323 www.tylerlibrary.com

Caldwell Zoo
85-acre park featuring over 2,000 animals
903.593.0121 www.caldwellzoo.com
2203 Martin Luther King Jr. Blvd

Discovery Science Place
Downtown children's math and science museum
903.533-8011 www.discovery.tyler.com
308 N. Broadway

Vaughn Conservatory
Ranked 5th in the state for cultivation of exotic and ornamental plants
903.510.2200
1400 E. Fifth

Hudnall Planetarium
Multimedia presentations and star parties
903.510.2312 www.tyler.cc.tx.us
1200 S. Mahon

Camp Tyler
Offers outdoor educational programs
903.262.1269 www.camp Tyler.org

Tiger Missing Link Foundation
A rescue facility for tigers, lions, and cougars
903.858.1008 www.tigerlink.org
State Park Highway 14 N

*Tyler has something for everyone!
Blooms and wildlife,
boots and jeans,
culture and fine dining,
great sunsets and
family entertainment.*



HISTORIC

McClendon House

Victorian Home built in 1878 has many of its original furnishings. 903.592.3533
806 W. Houston

Camp Ford

Largest Confederate Prisoner of War camp west of the Mississippi River
Hwy 271 & Loop 323 903.592.5993

Cottonbelt Train Depot

Restored Cotton Belt Train Depot, built in 1905, houses railroad memorabilia
210 Oakwood 903.533.8057



DISTRICTS

Antique District

Located in the heart of Downtown Tyler, comprised of antique and specialty shops

The National Register of Historic Places lists the following Tyler Districts:
903.595.1960 www.historytyler.org

Azalea District

In 1960, a group of homeowners decided to open their gardens to visitors each spring, launching the first Azalea Trail.

Brick Streets District

Listed in the National Register of Historic Places, the district is about 1/2 mile south of downtown and encompasses 29 blocks of residential, commercial and institutional structures.

Charnwood Residential Historic District

The Charnwood District encompasses 12 blocks of late 19th and early 20th century residential development.

*Tyler enjoys a rich heritage
full of traditions that make
this a great place to be.*



PERFORMING ARTS

Caldwell Auditorium

Hosts various performances; managed by Tyler Independent School District
903.262.2300

East Texas Symphony Orchestra

Offers concerts and youth concerts
903.592.3876 www.etsso.org

R. Cowan Fine & Performing Arts Center

Houses Vaughn Auditorium, Braithwaite Recital Hall, Meadows Art Gallery, and White Lobby
903.566.7424 3900 University Blvd

Tyler Civic Chorale

Provides choral music, fall and spring concerts offered
903.597.6317

Tyler Civic Ballet

Provides opportunities for dancers and East Texas audiences to experience the fine art of dance
903.596.0224 www.tylerciviccoballet.com

Tyler Civic Theater Center

The first theatre in America designed for production of theatre-in-the-round
903.592.0561 www.tylercivictheatre.com

*While Tyler's growth continues
to set records, the community's
quality of life remains
very attractive.*



LODGING

Tyler has 29 Hotels/Motels containing 2,106 rooms and 12 Bed & Breakfasts with 55 rooms.

EVENTS

Azalea & Spring Flower Trail - March
Cattle Baron's Gala - June
East Texas State Fair - September
Festival on the Square - September
Texas Blues Festival - June
Texas Rose Festival - October

www.tylertexas.com www.heartoftyler.com

CHURCHES

Tyler has 304 churches, synagogues, and mosques representing all major denominations.

AMUSEMENTS

31 West Shooting Range903-597.0258
Classic Batting Cages.....903.526.2151
Fire Mountain Amusement Park .903.561.2670
Green Acres Bowl.....903.561.2911
Lock N Load903.939.1500
Skaters in Cyberspace.....903.894.4440
Tyler Market Center.....903.595.2223
Tyler Inline Hockey Center903.581.1221

RECREATION

Sports

Baseball Fields 26
Soccer Fields 15
Swimming Pools, City 2
Swimming Pools, Private 4

Other

Movie Theater Screens33
City Parks25
 with Playgrounds 19
Resorts & Campgrounds 15

Golf

Tyler offers several options for the golfer, with public and private courses. These courses are known as some of the best in the nation. The area sponsors several charity classic events annually.

<u>Course Name</u>	<u>Holes</u>	<u>Public/ Private</u>	<u>Phone</u>	<u>Website (www.)</u>
Arrowhead Golf Course	18....	public.....	903.509.3555.....	tylergolf.net
The Cascades.....	18 ...	private	903.592.2551.....	cascadesoftexas.com
Embassy Hills Golf Course	9 ...	public.....	903.636.9890.....	alertacademy.com/golf
Eagle's Bluff.....	18 ...	private	903.825.7278.....	eaglesbluff.com/golfcourse
Emerald Bay Club	18 ...	private	903.825-3388.....	emeraldbayclub.org
Garden Valley Golf Resort	18 ...	public.....	903.882.6107.....	gardenvalleygolfresort.com
Hideaway Lake Golf Course ..	18....	private	903.882.8511 ...	hideawaylaketexas.com/golf
Hollytree Country Club.....	18 ...	private	903.581.7723.....	hollytree-ltd.com/golf
Oak Hurst/Peach Tree	36....	public.....	903.894.7079.....	easttexasgolf.com
Pine Dunes Resort.....	18....	public.....	903.876.4336.....	linedunes.com
Pine Springs Golf Course	18....	semi-private....	903.526.4653.....	pinespingsgolfcourse.com
Twin Lakes Golf Course.....	18....	public.....	903.567.1112.....	twinlakesgolfcourse.com
Willowbrook Country Club.....	18....	private	903.592.8229.....	thegolfcourses.net

CAMPING/LAKES

Bellwood www.cascadesoftexas.com
Lake Palestine www.lakepalestinechamber.com
Lake Tyler www.cityoftyler.org
Lake Tyler East www.tpwd.state.tx.us
Tyler State Park www.tpwd.state.tx.us



*Tyler State Park,
the most visited
state park in Texas,
includes 985 acres of
woods surrounding
a 64 acre lake.*

BROADWAY SQUARE MALL

903.561.2121 www.simon.com

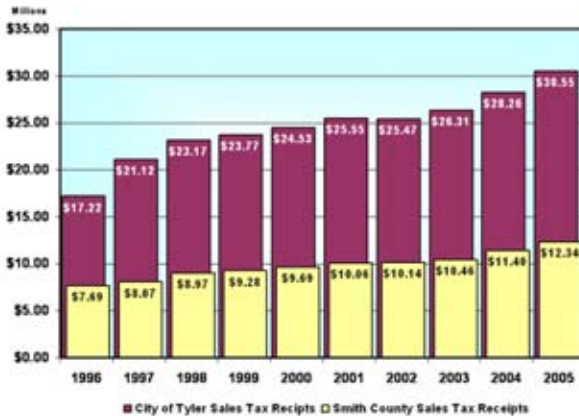
The mall contains 121 stores and is 617,010 SF. Anchors are Dillard's, Sears, and JC Penney.



The Retail segment of the Tyler real estate market continues to show exceptional strength.

CONCENTRATED RETAIL CENTERS - 2,470,199 sf

- | | | |
|------------------------------|--------------------------|-------------------------|
| 1. 1909 ESE Loop 323 | 15. Gateway Center | 29. Regency Center |
| 2. Apache Shopping Center | 16. Grande Plaza | 30. Rose Plaza |
| 3. Beckham & Fifth Streets | 17. Green Acres Center | 31. Shoppes on Broadway |
| 4. Beckham & Fifth SW | 18. Highland Center | 32. Southeast Crossing |
| 5. Bergfeld Center | 19. Lincoln Plaza | 33. Southpark Center |
| 6. Broadway Center | 20. Lindale Corners | 34. Tanglewood East |
| 7. Broadway Cros`sing | 21. Lone Star Center | 35. Tanglewood West |
| 8. Broadway Market Center | 22. Loop East Center | 36. Times Square Plaza |
| 9. Brookside Village | 23. Off Broadway I | 37. Tyler Corner |
| 10. Fifth & Fleishel Streets | 24. Off Broadway II | 38. Tyler Town Center |
| 11. Foley's Plaza | 25. Olde English Village | 39. Westwood Center |
| 12. Foley's II | 26. Pavillion Center | 40. Woodcreek Village |
| 13. French Quarter | 27. PineTree Center | |
| 14. Front & Beckham Streets | 28. Red Barn Square | |



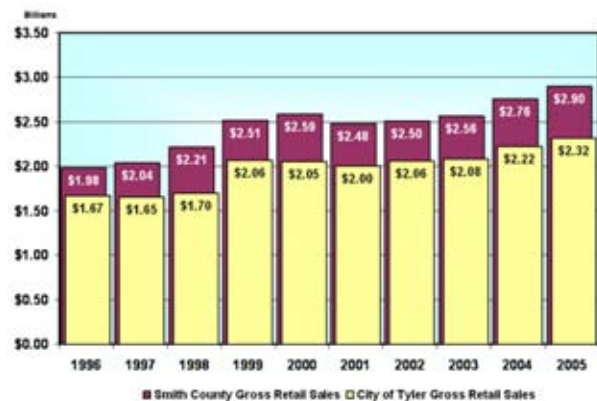
Sales Tax Receipts (in millions)

Source: Texas State Comptroller's Office



Retail Trade Gross Sales (in billions)

Source: Texas State Comptroller Office



MEETING FACILITIES



MEETING AND BANQUET FACILITIES

		<u>Capacity</u>
Arcadia Coffee Company	903.526.1110	50
Bernard's Mediterranean Cuisine	903.534.0265	30-50
Best Western Inn & Suites	903.595.2681	25-80
Best Western Southpark	903.534.8800	30-40
Blackstone Building (Genecov Room)	903.592.1661	75
Brosang's Banquet Hall	903.597.3333	100
Caldwell Auditorium	903.262.1067	1792
Caldwell Gymnasium	903.590.4036	1000
Cedars of Lebanon	903.561.3646	200
Comfort Suites	903.534.0999	35-75
Cowan Fine & Performing Arts Center	903.566.7270	150-2033
Current's	903.597.3771	25
East Texas Fairgrounds	903.597.2501	100-1000
Econolodge	903.531.9513	40
Emerald Room	903.597.1234	50
Fairfield Inn	903.561.2535	28
First Baptist Church Tyler	903.595.1021	125-325
Gilbert's El Charro	903.596.7222	45
Glass Recreation Center	903.533.1384	50-100
Hampton Inn	903.596.7752	90-120
Harvey Convention Center	903.531.1349	85-1500
Heritage Building	903.593.6507	50-700
Holiday Inn Express	903.533.0214	35-50
Holiday Inn Select	903.561.5800	20-600
Kiepersol Estates	903.894.3300	12-150
Knights of Columbus Hall	903.581.2341	250
La Quinta	903.561.2223	20-35
M. A. Simms & Cap Ranch	903.592.3452	10-180
McClendon House	903.581.7136	15-30
Papacita's	903.581.7433	40
Potpourri House	903.592.4171	50-100
Quality Hotel & Conference Center	903.597.1301	30-500
Ramada Tyler Conference Center	903.593.3600	60-350
Residence Inn by Marriott	903.595.5188	25-50
Rick's on the Square	903.531.2415	150
Rose Garden Center	903.531.1212	25-400
Smith County Historical Society	903.592.5993	100
Spring Creek BBQ	903.561.5695	60
Super 8	903.593.8361	35-250
Sweet Sue's	903.581.5464	35-100
TGI Friday's	903.509.0344	50
Traditions	903.534.1111	40-100
Tyler Junior College	903.510.2200	350
Tyler Public Library	903.593.7323	100
Tyler Senior Citizens Center (TASCA)	903.565.4445	400-650
Tyler Women's Building	903.593.3822	50-300
University of Texas at Tyler	903.566.7341	300
Vaughn Room	903.533.8057	30
Villa De Felicità	903.597.0002	200-300
Wingate Inn	903.566.0600	50

CERTIFIED RETIREMENT CITY

The East Texas Council Of Governments (ETCOG) has qualified Tyler as the first Certified Retirement City in Texas.



Tyler meets high standards for retiree living, such as low crime rate, affordable housing, quality health care, abundant recreation and educational opportunities. Tyler is 16th in the nation for cost of living in Retirement Places Rated: Special Millennium Edition.

Tyler offers many financial advantages as well. Sales tax is charged on non-essential items only, no state income tax, and property taxes are lower than the state and national average for Texas mid to large sized cities (Texas Municipal League). In fact, Tyler consistently ranks below the national average in cost of living according to the American Chamber of Commerce Researcher's Association.

10 Reasons to Retire in Tyler

1. Low Cost of Living
2. Great Housing Options
3. Warm Climate with Four Distinct Seasons
4. Excellent Medical Services
5. Abundant Recreation
6. Fine Dining and Convenient Shopping
7. Cultural Attractions and Events
8. Financial Services
9. Educational Opportunities
10. Numerous Spiritual and Worship Opportunities

Tyler has all the elements to make your retirement the most enjoyable time of your life.

TASCA

The Tyler Area Senior Citizens Association's (TASCA) and The University of Texas Health Center at Tyler have formed a partnership to expand the Center for Healthy Aging to the Ornelas Activity Center. Open in 2002, the facility is 23,000 sf and provides a host of recreational and fellowship programs to over 50,000 seniors living in the Tyler region. TASCA regularly offers the facility to non-profit organizations and agencies at reduced rates and actively seeks community volunteers to support its efforts.



REGIONAL MEDICAL CENTER

The City of Tyler is considered the transportation, services, health care, educational and retail center of East Texas.

Serving as the regional health care center for eastern Texas, Tyler is home to some of medicine's most advanced care. Some examples of the services available are University of Texas Health Center, East Texas Medical Center and Trinity Mother Frances Hospital, along with a variety of specialty hospitals.

HOSPITALS

East Texas Medical Center

1000 S. Beckham, Tyler, Texas, 75701
www.etmc.org

464 Beds
903.597.0351



Level I Trauma Center (ground and air ambulance)

Bariatric Center – Weight loss

Behavioral Health Center – Help with emotional or chemical dependency problems

Cancer Institute – Dedicated to the prevention, detection, and treatment of cancer

Cardiovascular Institute – Cardiac education, treatment and rehabilitation

Digestive Disease Center – Care of gastrointestinal diseases

Kidney Transplant Program – Transplantation services

Neurological Institute – Care for the brain, spine and other components of the nervous system

Sleep Disorders Center – Help with sleep problems

Urology Institute – Medical and surgical treatment for bladder, kidney and prostate cancer

Wound Healing Center – Specialized care for complex wounds

Trinity Mother Frances Hospital

800 E. Dawson, Tyler, Texas, 75701
www.tmfhs.org

389 Beds
903.593.8441



Level II Trauma Center (ground and air ambulance)

Bariatric Surgery Program – Weight loss surgery

Cancer Institute – Comprehensive program with ability to care for every type of cancer

ContinueCARE – Long-term care for acutely ill

Da Vinci® Surgical Systems - Modern robotics in the operating room

Heart Institute – Early detection, diagnosis and treatment of heart disease

Neuroscience Center – Provides evaluation and treatment for neurological disorders

Orthopedics & Sports Medicine – Sports medicine and reconstructive surgery

The Ross Breast Center – Breast health and care

The Huff Urology Center – Inpatient, outpatient, diagnostic & surgical services

Vascular Institute – Diagnosis and treatment of vascular conditions

The University of Texas Health Center at Tyler

11937 U.S. Highway 271, Tyler, Texas 75708
www.uthct.edu

125 Beds
903.877.3451



Allergy & Immunology Clinic - Treatment of asthma, allergies, immunological disorders

Biomedical Research Center - Multi-disciplinary research center

Center for Diabetes Care – Provides comprehensive treatment and care for diabetes

Center for Healthy Aging, Geriatrics Clinic—Designed to meet the needs of older adults

Center for Sleep Disorders – Clinic and testing facility for people with sleep disorders

Cystic Fibrosis Clinic – Devoted solely to the treatment of cystic fibrosis

Gastroenterology Clinic – Services in gastroenterology and hepatology, digestive disease

Heart & Lung Clinic – Pulmonary health care services

Infectious Disease Clinic – Diagnosis and treatment of infectious diseases

Neurology Clinic – Treatment of neurological diseases

Pediatric Clinic – Pediatric and pediatric pulmonary services

Rheumatology Clinic – Treatment & care of arthritis and connective tissue diseases

Surgery Clinics – Podiatry, urology, vascular and wound

SPECIALTY HOSPITALS

**East Texas Medical Center
Rehabilitation Hospital**
903.596.3000 49 Beds
www.etmc.org
A full scope of comprehensive
rehabilitation technology

East Texas Specialty Hospital
903.596.3100 20 Beds
www.etmc.org
Long-term acute care for medically
complex patients

HealthSouth Rehabilitation Hospital
903.510.7000 63 Beds
www.tmfhs.org
Acute rehabilitation after serious illness
or injury

Texas Spine & Joint Hospital
903.526.8754 20 Beds
www.tsjh.org
Treatment and care of spine,
neurosurgical and orthopedic patients

CLINICS AND PRACTICES

Chiropractic Clinics.....9	Orthodontists 9
Chiropractors.....31	Pharmacies..... 52
Dentists/Oral Surgeons103	Physicians 733
Medical Clinics45	Psychiatric Clinics..... 3
Optometrists..... 15	Retirement Facilities 13

Source: American Medical Association

NORTHEAST TEXAS PUBLIC HEALTH DISTRICT

315 N. Broadway, 4th Floor
Tyler, TX 75702



www.healthdistrict.net
903.535.0036



East Texas Medical Center



**The University Of Texas
Health Center at Tyler**



**Trinity Mother Frances
Hospital**

Banks

Name of Bank	Branches	Website
Arp State Bank	3	www.arpstatebank.com
Austin Bank	10	www.austinbank.com
Bank of America	3	www.bankofamerica.com
Bank of Tyler	1	www.bankoftyler.com
Capital One	6	www.capitalone.com
Chase Bank	1	www.chase.com
Citizens 1st Bank	1	www.citizens1stbank.com
Citizens National Bank	1	www.cnbtxas.com
Citizens State Bank	4	www.mybankcsb.com
FirstBank	1	www.efirstbank.com
First National Bank of Winnsborro	1	portal.fxfn.com/fnbwwtx/
First State Bank	1	www.fsbfrankston.com
Guaranty Federal Bank	2	www.bank.guarantygroup.com
Heritage Land Bank	1	www.heritagelandbank.com
Jacksonville Savings Bank	2	www.jacksonvillesavings.com
Lindale State Bank	2	www.lindalestatebank.com
Regions Bank	6	www.regions.com
Southside Bank	15	www.southside.com
Texas Bank & Trust	1	www.texasbankandtrust.com
Texas State Bank	1	www.texasstatebank.com
Wells Fargo Financial	1	financial.wellsfargo.com
Woodforest National Bank	1	www.woodforest.com

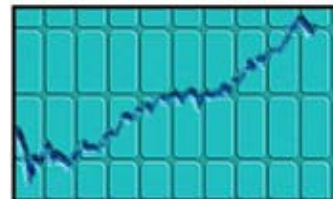


CREDIT UNIONS

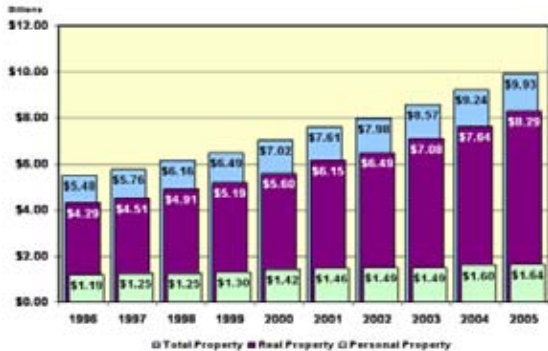
Name of Credit Union	Website/Phone
Altra Credit Union	altra.org
Beacon Federal Credit Union	beaconfederal.com
CASE Federal Credit Union	903.877.9113
Cooperative Teachers Credit Union	coopteachers.com
East Texas Professional Credit Union	etpcu.org
Entex-United Credit Union	903.595.6693
Highway Employees Credit Union	903.593.8987
Kelly Tyler Federal Credit Union	kellytyler.org
Keystone Credit Union	keystonecreditunion.com
McMurrey Federal Credit Union	903.595.3300
Stone Tyler Employees Fed Cr Un	903.877.4721
Telco Plus Credit Union	telcoplus.org
Tyler City Employees Credit Union	tylercityecu.com
United Credit Union	unitedcredit.com
United Heritage Credit Union	uhcu.org

STOCK BROKERS

Name of Stock Broker	Website
A.G. Edwards & Sons, Inc.	agedwards.com
BSC Securities	bscsecurities.com
Edward Jones	edwardjones.com
Investment Centers of America	investmentcenters.com
Jeffery Ewers Financial Advisors	903.509.4443
John M. Harvey Investment Advisors	903.533.8300
L&D Trading Group	903.597.2887
Merrill Lynch	ml.com
Morgan Stanley	morganstanley.com
Murray Traff Securities	903.561.5588
Raymond James Financial Services	raymondjames.com
RBC Dain Rauscher	rbcdain.com
Saloman Smith Barney	smithbarney.com
Scottrade	scottrade.com
UBS Paine Webber	ubs.com
Wachovia Securities	wachoviasec.com



REAL ESTATE



Smith County Property Valuations (in billions)

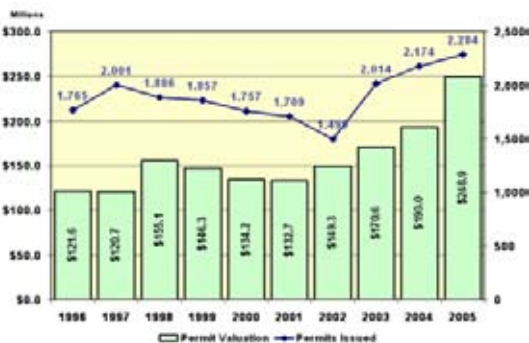
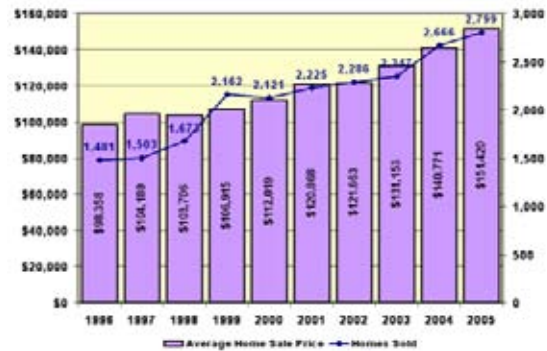
Source: Smith County Appraisal District

Property valuations continued their climb in 2005 with an 8% increase over 2004.

Tyler MLS Housing Activity

Source: Greater Tyler Association of Realtors

The number of Tyler home sales and the average home price set record highs in 2005.



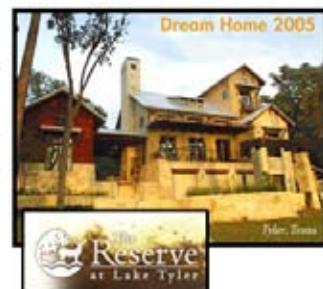
City of Tyler Annual Permits & Valuation

Source: City of Tyler

Permit values reached a new record in 2005.

HGTV Dream Home

HGTV selected The Reserve at Lake Tyler as the location of its 2005 Dream Home. The resort-style home has approximately 6,000 sf of heated and cooled area with another 5,500 sf of porches, overhangs, and shaded areas with direct access to Lake Tyler. The home also comes with a two-story, 1,200 sf dockhouse.



MAJOR OFFICE USERS



OFFICE MARKET

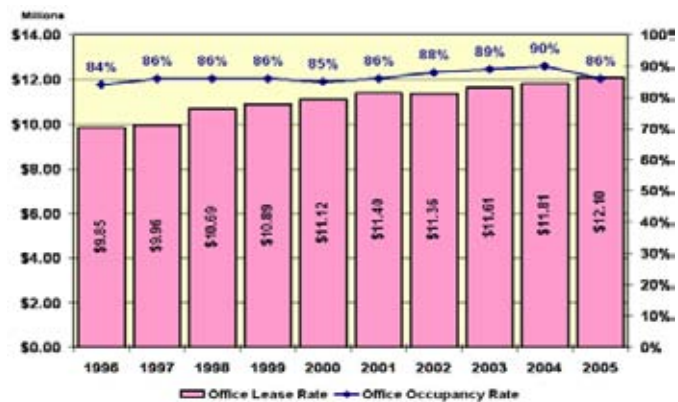
Tyler has eight Class A office buildings totaling 827,000 square feet with a 2005 occupancy rate of 87.4%. There are 25 Class B building with 866,000 square feet and a 85.4% occupancy rate. In Class C, there are 12 buildings with 309,000 square feet and they are 82% occupied. The table below shows Tyler's major Class A office users.

Major Class A Office Users		
Building Name	Location	Largest Tenant
First Place	Downtown	Regions Bank
Grande Center	South Tyler	EOG Resources
Herd Building	South Tyler	Not Available
Hibbs Financial Center	South Tyler	Claims Administrative Services Hibbs-Hallmark
One American Center	South Tyler	Wilson Law Firm Internal Revenue Service
Plaza Tower	Downtown	U.S. Bankruptcy Court U.S. Attorneys
Southeast Center	South Tyler	Federal Bureau of Investigation
Two American Center	South Tyler	Healthfirst

The average lease rates for office space increased 2.5% in 2005, even though occupancy decreased slightly.

Office Market Trends

Source: Burns & Noble
Commercial Real Estate



PRO BUSINESS CLIMATE



Texas has one of the best business tax climates in the country, according to a recently released study. The Lone Star State ranked seventh in a 2006 study put out by the Washington, D.C.-based [Tax Foundation](#). The report looked at five areas: individual income taxes, major business taxes, sales taxes, unemployment insurance taxes and taxes on wealth or assets such as property.

Source: 2006 American City Business Journals, Inc.

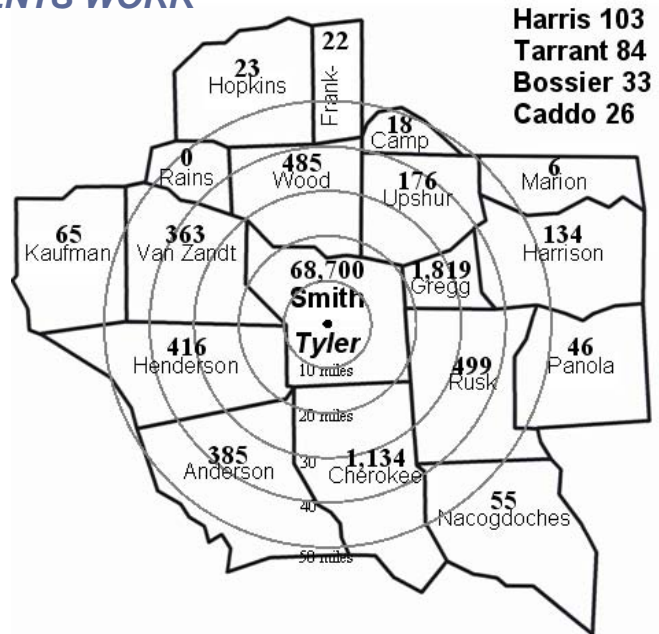
LABOR STATISTICS

The Tyler Metropolitan Statistical Area (MSA) includes all of Smith County. The MSA population increased 15.5% from 1990 to 2000 (151,309 to 174,728). The Census Bureau estimates the population has increased 9.8% from 2000 to 2005, or 15,866 people.

City of Tyler Population.....	101,106 (2004 analysis)	Employment	92,790 *
Tyler MSA Population.....	190,596 (2005 estimate)	Unemployment Rate	4.8% *
Tyler MSA Labor Force.....	96,912 *	* Texas Workforce Commission (2005)	

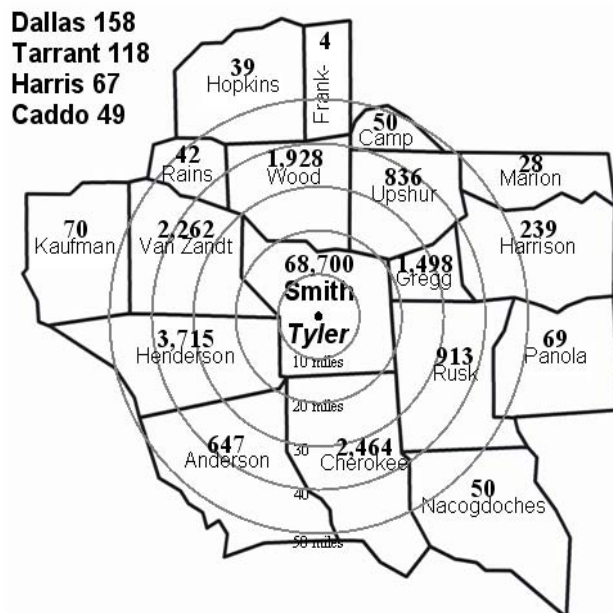
WHERE SMITH COUNTY RESIDENTS WORK

County	Labor Force	%
Smith	68,700	90.1
Gregg	1,819	2.4
Cherokee	1,134	1.5
Dallas	616	0.8
Rusk	499	0.7
Wood	485	0.6
Henderson	416	0.5
Anderson	385	0.5
Van Zandt	363	0.5
Upshur	176	0.2



Source: U.S. Census Bureau

WHERE SMITH COUNTY EMPLOYEES RESIDE



County	Labor Force	%
Smith	68,700	81.0
Henderson	3,715	4.4
Cherokee	2,464	2.9
Van Zandt	2,262	2.7
Wood	1,928	2.3
Gregg	1,498	1.8
Rusk	913	1.1
Upshur	836	1.0
Anderson	647	0.8
Harrison	239	0.3

Source: U.S. Census Bureau

LARGEST EMPLOYERS

Tyler Top 20 Employers		
Company Name	Product	Employees (Full Time Equivalents)
Trinity Mother Frances *	Medical Care	3,657
East Texas Medical Center *	Medical Care	3,217
Brookshire Grocery Company *	Grocery Distribution Headquarters	2,591
Tyler Independent School District	Education	2,424
Trane Co. *	Air Conditioning Units	2,169
Wal-Mart	Retail	1,795
Carrier Corporation	Commercial Air Conditioners	1,300
The University of Texas Health Center at Tyler	Medical Care & Research	1,100
Goodyear Tire & Rubber Company	Passenger Tires	1,053
CB&I Howe-Baker	Engineering Contracting	1,000
Tyler Pipe	Cast Iron Pipe, Iron Fittings	914
Tyler Junior College	Education	879
Target Distribution Center	Retail Distribution	751
The University of Texas at Tyler	Education	751
City of Tyler	Government	750
Smith County	Government	680
Suddenlink *	Cable & Internet Services	567
Southside Bank *	Banking Services	500
Loggins Meat Company, Inc.	Meat Packing	427
John Soules Foods, Inc.	USDA Inspected Meat Processing	340

* Headquarters located in Tyler

Texas is the top State in the Nation for job creation and was awarded the Governor's Cup in 2004 and 2005 by Site Selection Magazine.

WAGES

Texas is a right to work state. Tyler employers report high productivity and an excellent work ethic from their employees.

Minimum and Average Wages or Salaries *				
Position	Minimum Hourly Wage	Minimum Annual Salary	Average Hourly Wage	Average Annual Salary
Accountant/Auditor	\$16.97	\$35,288	\$28.67	\$59,639
Assembler/Fabricator	\$7.86	\$16,356	\$10.07	\$20,942
Bookkeeping/Accounting/Audit Clerk	\$8.51	\$17,700	\$12.69	\$26,394
Chief Executive	\$38.78	\$80,667	\$63.93	\$132,970
Computer Programmer	\$17.77	\$36,956	\$26.29	\$54,675
Customer Service Representative	\$8.82	\$18,337	\$12.65	\$26,317
Electrical Engineer	\$23.52	\$48,916	\$30.57	\$63,589
Electrician	\$11.88	\$24,711	\$17.79	\$37,002
Executive Secretary/Administrative Asst	\$11.29	\$23,476	\$15.38	\$31,986
General/Operation Manager	\$20.27	\$42,166	\$42.04	\$87,449
Janitor/Cleaner	\$5.90	\$12,280	\$7.43	\$15,462
Loan Officer	\$13.34	\$27,767	\$25.12	\$52,239
Machinist	\$10.75	\$22,360	\$13.30	\$27,673
Middle School Teacher	N/A	\$24,423	N/A	\$33,445
Plumber, Pipefitter, & Steamfitter	\$9.22	\$19,171	\$13.95	\$29,021
Registered Nurse	\$19.15	\$39,827	\$24.41	\$50,776
Shipping Clerk	\$7.07	\$14,714	\$9.64	\$20,048
Supervisor/Manager of Office/Administration	\$12.60	\$26,216	\$18.92	\$39,359
Truck Driver, Light	\$7.39	\$15,365	\$10.25	\$21,312
Welder/Cutter/Solderer/Brazer	\$8.63	\$17,954	\$12.32	\$25,619

* Source: Texas Workforce Commission



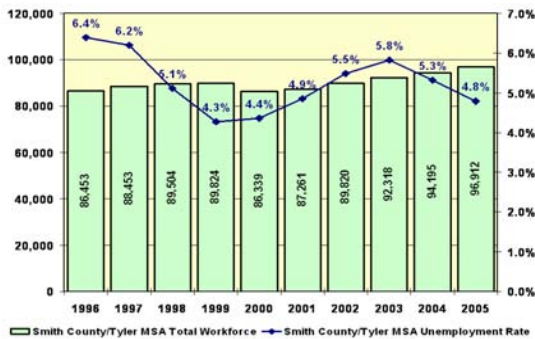
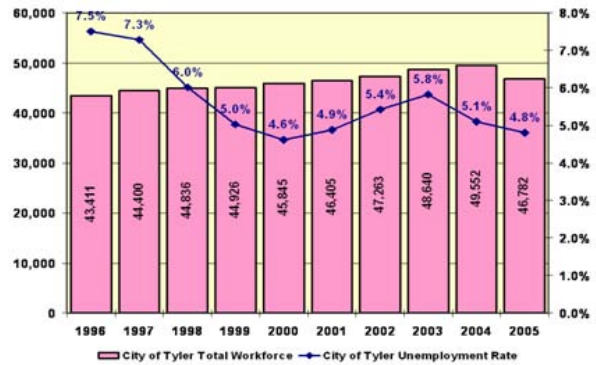
WORKFORCE TRENDS - UNEMPLOYMENT

The following graphs show workforce trends for the City of Tyler, Smith County/Tyler MSA, the State of Texas and the United States.

TOTAL WORKFORCE & UNEMPLOYMENT

City of Tyler

Source: Texas Workforce Commission
(Annual Monthly Average;
reformatted 2004 forward)



TOTAL WORKFORCE & UNEMPLOYMENT

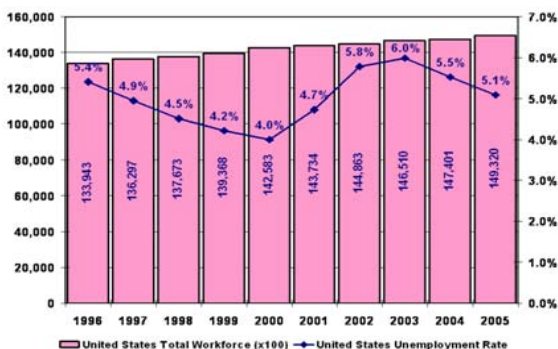
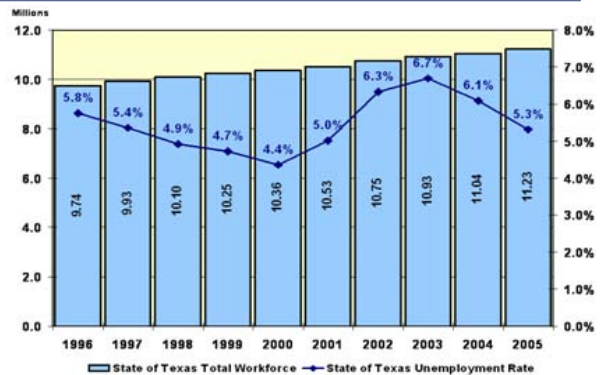
Smith County/Tyler MSA

Source: Texas Workforce Commission
(Annual Monthly Average;
reformatted 2000 forward)

TOTAL WORKFORCE & UNEMPLOYMENT

State of Texas

Source: Texas Workforce Commission
(Annual Monthly Average)



TOTAL WORKFORCE & UNEMPLOYMENT

United States

Source: Texas Workforce Commission
(Annual Monthly Average)

WORKFORCE TRENDS - BY SECTOR

A “primary employer” is a company that sells the majority of its product and/or service to markets outside the regional economy, thereby funneling those new dollars into the local economy. The inbound revenue generated by primary businesses will support another one to two jobs in the larger retail and service sector.



SMITH COUNTY/TYLER MSA WORKFORCE

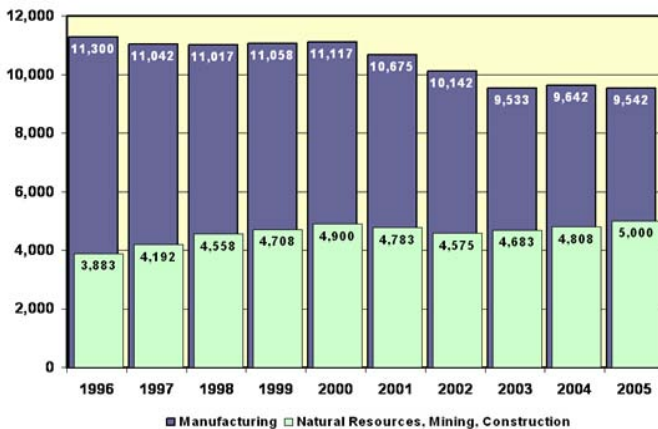
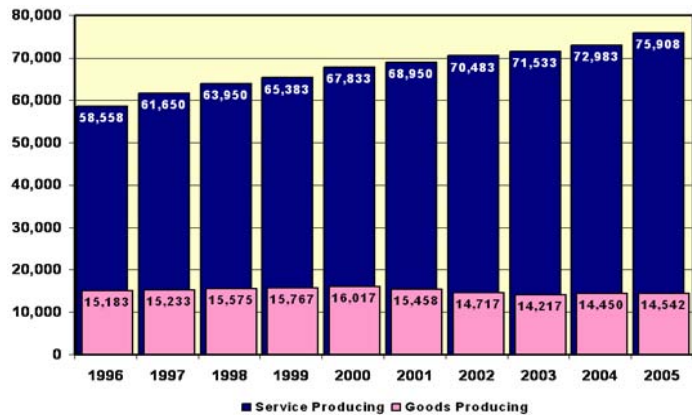
Total Workforce

Source: Texas Workforce Commission
(Annual Monthly Average)

SMITH COUNTY/TYLER MSA WORKFORCE

Service Providing & Goods Producing

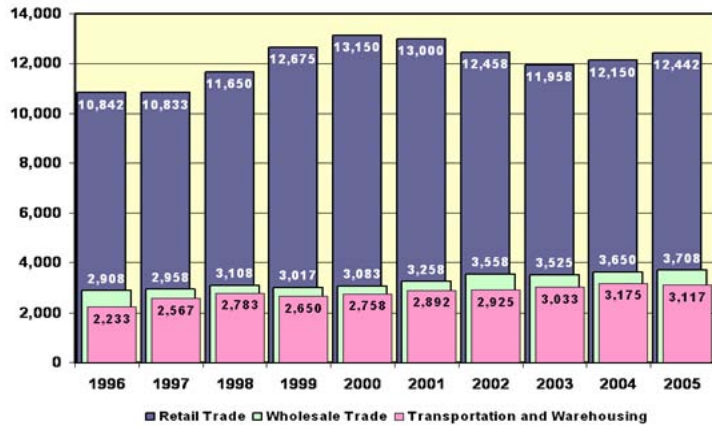
Source: Texas Workforce Commission
(Annual Monthly Average)



SMITH COUNTY/TYLER MSA WORKFORCE

Natural Resources/Mining/ Construction & Manufacturing

Source: Texas Workforce Commission
(Annual Monthly Average)



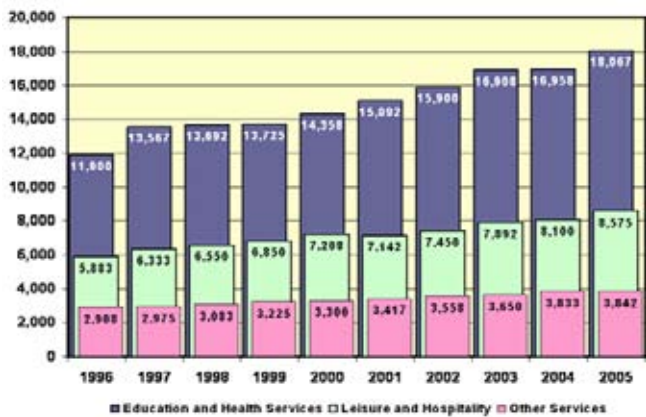
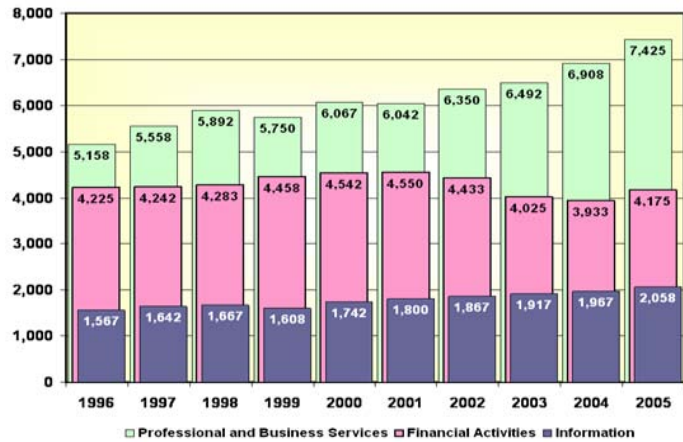
SMITH COUNTY/TYLER MSA WORKFORCE

Retail Trade, Wholesale Trade, & Transportation/Warehousing

Source: Texas Workforce Commission (Annual Monthly Average)

SMITH COUNTY/TYLER MSA WORKFORCE
Professional/Business Services, Financial Activities, & Information

Source: Texas Workforce Commission (Annual Monthly Average)

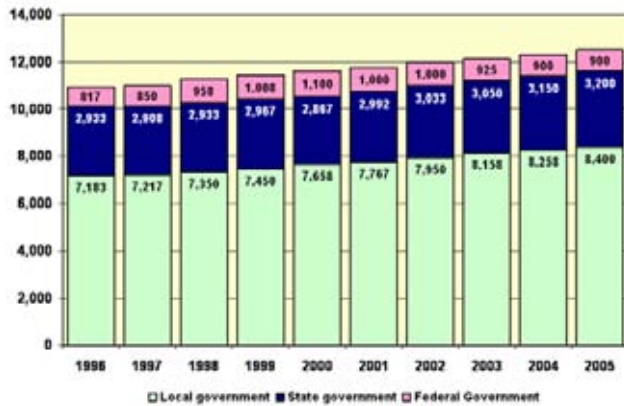


SMITH COUNTY/TYLER MSA WORKFORCE

Education/Health Services, Leisure/Hospitality & Other Services

Source: Texas Workforce Commission (Annual Monthly Average)

Approximately 8.7% of the Tyler/Smith County workforce is bilingual, according to the U.S. Census Bureau.



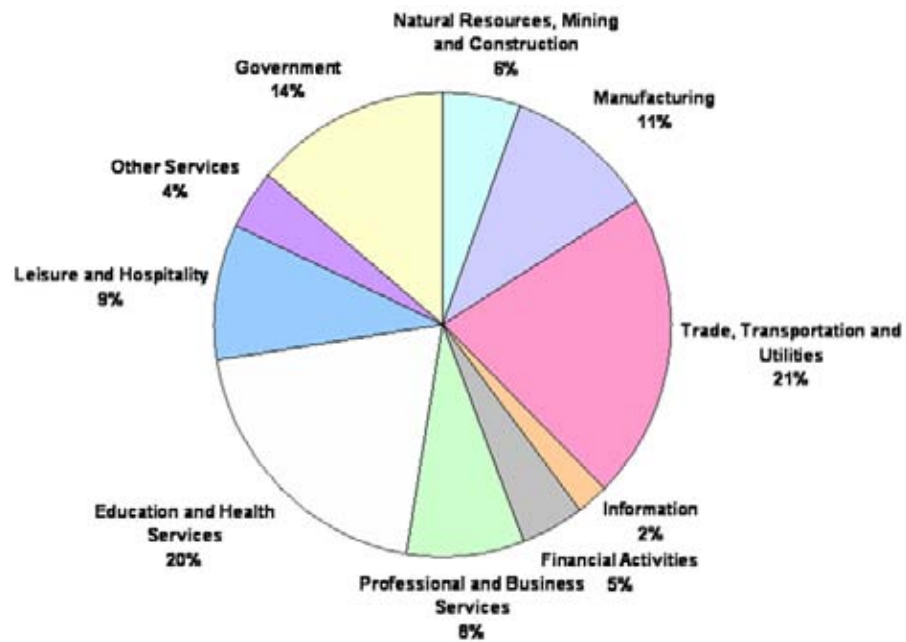
SMITH COUNTY/TYLER MSA WORKFORCE

Local, State & Federal Government

Source: Texas Workforce Commission (Annual Monthly Average)

EMPLOYMENT BY INDUSTRY

The pie chart below details the Tyler MSA employment by business sector.



The Tyler/Smith County economy is more diverse today than it has ever been. We are no longer dependent on one or two drivers for economic support.


NEWSPAPERS

Tyler Morning Telegraph
www.tylerpaper.com




410 W. Erwin, Tyler, TX 75702
Main..... 903.597.8111
Circulation..... 903.597.1121
Classified..... 903.592.3818
Retail Advertising..... 903.596.6237
News..... 903.596.6397

Lindale News & Times
www.zwire.com

104 S. Main, Lindale, TX 75771
903.882.8880 

East Texas Review Newspaper
www.easttexasreview.com

1324 S. Beckham, Tyler, TX 75701
903.526.4800 

MAGAZINES

BSCENE Magazine

www.bskenemag.org
3650 Old Bullard Rd #130
Tyler, TX 75701
903.509.3189



Tyler Today Magazine

www.tylertoday.com
1828 ESE Loop 323 #312
Tyler, TX 75701
903.533.9191



*Tyler is a place with great
personality and charm mixed
with an aggressive approach to
the future.*

TELEVISION

KETK - NBC56 www.ketknbc.com

4300 Richmond Rd.
Tyler, TX 75703
903.581.5656



KLTV - Channel 7 www.kltv.com



105 W. Ferguson
Tyler, TX 75702
903.510.7700

KFXK Fox 51

102 N. College
Tyler, TX 75702
903.533.0051

www.fox51.com



KYTX - CBS 19



www.cbs19.tv
2211 ESE Loop 323
Tyler, TX 75701
903.581.2211

LOCAL RADIO



KOOI Radio
www.kooi.com
P.O. Box 1648
Jacksonville, TX 75766
903.939.1065

KDOK/ KTBB/ KEES Radio

www.kdok.com
1001 ESE Loop 323 #455
Tyler, TX 75701
903.593.4918



KNUE/ KISX/ KTYL/ KKTX Radio



www.knue.com
3810 Brookside
Tyler, TX 75701
903.586.0606

KKUS Radio-Waller Broadcasting

www.theranch1041.com
621 Chase Drive
Tyler, TX 75701
903.581.9966



TECHNOLOGY

Tyler is home to several communications providers as well as other large organizations requiring the kind of extensive telecommunication related products and services available in major metropolitan areas throughout Texas. The Tyler area has a complex and complete communications infrastructure for all related needs.

Tyler has a variety of broadband options for homes and businesses including ISDN, cable modem, DSL, fiber optics, ATM, and relay switches from several providers with redundant capabilities.

Internet Service Providers

Antenna Sales & Service
 BFF Technologies
 Cingular Wireless
 DC Texas Internet
 Earthlink
 East Texas Communications
 Gower.Net
 Horizon Wireless
 Lake Country Internet
 Lindale Internet Services
 NetTyler.Com
 New Edge Networks
 NOVAWeb Communications
 Prime Communications
 SBC Internet
 Sprint
 Spydernet, Inc.
 Suddenlink
 Tele-One Communications
 WAVETEX
 Wireless Retail

High-Speed Access

Burstable T3
 Dedicated IP Services
 Dedicated/Point-to-Point Circuits
 Digital Phone Lines
 Fiber Optics (10/100 Mbps or Gigabit)
 Frame Rely Circuits
 NxT1, ATM, and Tiered T3
 T1
 Tiered/Fractional T1 & Frame Relay Circuits

<http://www>

Internet Access

Dial-UP
 ISDN Connections
 DSL Connections
 Cable Modems
 Fiber Delivered Bulk Internet

Technology Committees



Chamber Technology Committee – committee that meets quarterly to address area opportunities in information technology, telecommunications, biosciences, and other technology-related areas that benefit the business community

ConnectTyler – organized to develop a high-speed community network that will enrich the Tyler community by helping people, interest groups, and organizations connect locally, nationally, and globally through the use of information and communication technologies



Greater East Texas Information Technology Managers – an Information Technology Managers club sponsored by the Tyler Area Chamber of Commerce created to facilitate exchange of technology information between businesses in the community

WATER UTILITIES

The City of Tyler Water Utilities supplies and distributes water and sanitary sewer services. The average daily water use is 18 million gallons. The sources of the City's water are Lake Tyler, Lake Tyler East, Lake Bellwood, and Lake Palestine. The depth of the most productive aquifer is greater than 750 feet. Elevated storage capacity is 8.5 million gallons and ground storage capacity is 5.5 million gallons. Production capabilities are 72 MGD.



<i>Water Cost (6" meter)</i>	
<i>Usage</i>	<i>Cost</i>
10,000 gallons	\$46.83
25,000 gallons	\$80.73
60,000 gallons	\$132.53
Per 1,000 gallons after 25,000 gallons	\$1.48
Per 1,000 gallons after 1,000,000 gallons	\$1.22
Per 1,000 gallons after 5,000,000 gallons	\$1.17

WATER ANALYSIS

<i>Water Analysis</i>			
Bicarbonate	74.3	Manganese	0.007
Calcium	12.1	Fluoride	0.50
Nitrate	0.58	Sulfate	27.3
Magnesium	7.00	Chloride	23.3

SEWAGE/SANITARY SEWERS

The City of Tyler has sanitary sewage systems connected to two treatment plants which are permitted by the State of Texas and the EPA. Average daily use at both plants is 13 million gallons per day. Industrial sewage discharge must comply with all TPDES pretreatment requirements.



<i>Industrial Sewer Service Cost</i>	
<i>Usage</i>	<i>Cost</i>
10,000 gallons	\$57.08
20,000 gallons	\$67.08
60,000 gallons	\$107.08
Per 1,000 gallons up to 1,000,000 gallons	\$1.00
Per 1,000 gallons after 1,000,000 gallons	\$0.83
Per 1,000 gallons after 5,000,000 gallons	\$0.75

SOLID WASTE DISPOSAL

Tyler Solid Waste is the Commercial Division of the City of Tyler Solid Waste Department



that offers hand pickup service for small businesses to 40-yard compactor containers for larger businesses.

*City of Tyler Solid Waste Department
414 N. Bois D'Arc Avenue
Tyler, TX 75702
903.531.1388*

LANDFILL

Greenwood Farms Landfill is operated by Olympic/Allied Waste Systems. The regular disposal fee is \$6.50 per cubic yard, with special prices for appliances and tires. City of Tyler Residents may deposit one load of refuse per month at no charge by presenting a current Water Utility bill and valid driver's license.

*Greenwood Farms Landfill
12920 Highway 2767
Tyler, TX 75713
903.566.5007*

RETAIL ELECTRIC PROVIDERS

As of January 2002, Texas residential, commercial, and industrial users can choose their Retail Electric Provider (REP). The table below is an example of REPs providing electric service for residential and small commercial users within the 75701 zip code in Tyler, TX as of June 2006. Rates and terms change daily. Visit www.powertochoose.org for the latest rate information.

<i>Retail Electric Providers (in alphabetical order)</i>			
<i>Provider</i>	<i>Average Price/kWh (1,000 kWh)</i>	<i>Provider</i>	<i>Average Price/kWh (1,000 kWh)</i>
Cirro Corp. 866-692-4776	\$.139	GEXA Energy Corp. 866-961-9399	\$.135
Direct Energy 866-272-6444	\$.135	Greenmountain Energy 866-767-5818	\$.150
ECONergy Energy Co. 888.601.2178	\$.136	Reliant Energy 888-315-1558	\$.147
First Choice Power, Inc 866-469-2464	\$.136	TXU Energy Co. 877-460-7066	\$.150

Source: www.powertochoose.org

NATURAL GAS



CenterPoint Energy is the natural gas provider for the City of Tyler. The average pressure of the main distribution line is 20 pounds per square inch and the heat content is 1,000 BTU/cubic foot.

<i>Large Volume / Industrial Cost</i>	
<i>Monthly Usage</i>	<i>Firm *</i>
500 MCF	\$5,075
2,000 MCF	\$19,998
5,000 MCF	\$49,800

* Transportation service available for Commercial and Industrial Customers using a minimum of 50 MCF per day.



STATE & FEDERAL TAXES

In 2005, Texas was almost the lowest per capita tax state in the nation, ranking 49th in per capita state taxes, or \$1,434 per person. Statistics show state and local taxes consume a smaller proportion of Texans' incomes - 9.4%. The national average is 10.6%.

INCOME TAXES

Personal: Texas has no personal income tax.

Corporate: While Texas does not have a corporate income tax as such, the corporate franchise tax has a component based on earned surplus. Earned surplus is essentially federal net taxable income plus compensation paid to corporate officers and directors if the corporation has more than 35 shareholders.

AD VALOREM (PROPERTY) TAX

Texas has no state property tax. Local governments and special taxing districts levy taxes on real and tangible personal property. All property is appraised at full market value, and taxes are assessed by local county assessors on 100% of appraised value (average rate for City of Tyler = \$2.160214/\$100 valuation). For example, a \$200,000 home in the City of Tyler would pay \$4,320 in annual property taxes. See page 7 for all Smith County taxing entity rates.

SALES AND USE TAX

City of Tyler	1.50%
Smith County	0.50%
State of Texas	<u>6.25%</u>
Total	8.25%

The state allows exemptions for groceries, medicine, property for resale, manufacturing equipment, and many items used exclusively on farms and ranches for food production.

CORPORATE FRANCHISE TAX

The franchise tax is imposed upon all corporations and limited liability companies that do business in Texas or that are chartered or authorized to do business in the state. The tax is based on taxable capital or earned surplus. Both components are apportioned to Texas companies using a single gross receipts factor. Taxable capital is a corporation's stated capital plus surplus. The tax rate on taxable capital is 0.25% per year. Earned surplus includes federal net taxable income with certain modifications. The tax rate on earned surplus is 4.5%. Corporations pay the higher of the tax on taxable capital or the tax on earned surplus. Those that owe less than \$100 or have less than \$150,000 of gross receipts do not pay any tax, but must file a report.

Texas has amended its state statutes, which affect franchise tax reports due on or after January 1, 2008. The new franchise tax is now effectively a gross margins tax. A calculator provided by the state comptroller at <http://www.window.state.tx.us/taxinfo/taxforms/HB3Calc.pdf> is available to assist you in estimating the impact, if any, on your business.

PAYROLL COSTS

Businesses that employ one or more individuals may be subject to the state unemployment tax. New employers pay a tax rate of 2.7% of the first \$9,000 of each employee’s annual compensation. A minimum of four complete quarters is required to obtain an experience rating that will determine an employer’s revised rate. The effective tax rate in 2006 ranges from a minimum of 0.40% to a maximum of 7.64%, with a weighted average for all experience-rated accounts being 1.37%.

REAL AND PERSONAL PROPERTY

Smith County.....	\$0.2545
Tyler	\$0.2384
Arp.....	\$0.4823
Bullard.....	\$0.3456
Lindale.....	\$0.5293
Troup.....	\$0.7093
Whitehouse	\$0.6433
Winona	\$0.3150

Equipment valued at \$1 million and located in the City of Tyler would include taxes for the City of Tyler, Smith County, Tyler ISD, and Tyler Junior College, and would be \$2.1602 per \$100 valuation.

Special Districts

Tyler Junior College	\$0.1272
Emerald Bay M.U.D.	\$0.2250
Smith County Water Dist.....	\$0.3540
Emergency Service Dist.....	\$0.0500

Independent School Districts

Tyler ISD	\$1.5402
Arp ISD	\$1.7545
Bullard ISD.....	\$1.5900
Chapel Hill ISD.....	\$1.5900
Lindale ISD	\$1.7490
Whitehouse ISD	\$1.5280
Winona ISD.....	\$1.5790



In a state-wide survey by the Texas Municipal League, the City of Tyler’s tax rate continues to be a “stand out” as the lowest in the state among 107 cities of at least 15,000 population.

INVENTORY TAX / FREEPORT

All taxing jurisdictions, including ISDs, for businesses located in Tyler/Smith County have eliminated the tax on interstate inventory and established a freeport. The freeport exempts from tax inventory and materials-in-process manufactured locally and shipped out of Texas within 175 days. This is an annual savings.

Training Programs

Colleges and universities in East Texas have numerous skill training programs that will support manufacturing/technical operations.

Skills Development Fund

The State of Texas offers this grant to assist companies by designing, financing, and implementing customized job training programs in partnerships with public community and technical colleges for new or existing jobs in local businesses.

Self-Sufficiency Fund

The purpose of the Self-Sufficiency Fund is to provide training for employment opportunities primarily for at-risk individuals. A single business may be limited to \$500,000 in grant money.

Freeport Exemption

All local taxing entities, including ISDs, have taken action to eliminate taxes on inventory goods manufactured locally and shipped out of Texas within 175 days. This is an annual savings.

Tax Abatement

The City of Tyler and Smith County have set up reinvestment zones for development. Companies investing in the zones are eligible for up to ten-year 100% abatement of taxes on all new plant and equipment.

Enterprise Zones

The Texas Enterprise Zone Program provides tax abatement, sales tax refunds, training funds, attractive financing programs, and other special incentives for firms investing in areas with a poverty rate of at least 20%.

Enterprise Project Designation

A company may be nominated by a city or county as a State of Texas Enterprise Project. Designation by the State makes the company eligible for sales tax refunds and other tax incentives.

Texas Enterprise Fund

The Texas Enterprise Fund is a State grant established in 2003 used to attract new business to Texas or assist with substantial expansion of an existing business as part of a competitive recruitment strategy.

Tax Increment Financing

A company may fund infrastructure improvements for new job generating investments by freezing taxation levels for a specified period of time.

Smith County Revolving Loan Fund

The Smith County Revolving Loan Fund is available to manufacturing firms and other primary employers who create or retain permanent jobs in Smith County; maximum loan will be \$200,000. Eligible uses include equipment, working capital, and land acquisition.