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## FAMILY TRADITION

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### INSIDE

How can I find funding for my business?

New year brings new job outlook

Customer service 101: Consumers expect more

# BUSINESS Four Rivers JOURNAL

*"Your Regional Network for Success"*

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**Publisher**

Jim Paxton

**General Manager**

Gary Adkisson

**Editor**

Adam Shull  
ashull@paducahsun.com  
270-575-8653

**Advertising Director**

Carolyn Raney  
craney@paducahsun.com  
270-575-8763

**Marketing Director**

Kendra Payne  
kpayne@paducahsun.com  
270-575-8652

**Photography**

John Wright

**Contributors**

L. Darryl Armstrong  
Janett Blythe  
Loretta Daniel  
Robert Goff  
Terry Reeves  
Johanna Fox Turner

**Sales Consultants**

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ADAM SHULL | The Sun

**Don Riley**, background, said years of building up a customer base and establishing a good customer service reputation left little time to create marketing materials, such as the branded mugs, pens and business cards seen here in the Riley Architect Services offices at 105 W. Broadway in Mayfield. The logo design and materials came as part of the KeeFORCE Xtreme Business Makeover, a project accepting applications for its second installment.

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# BIZ BUZZ

**Sleep Outfitters** opened a new retail store at 3236 Irvin Cobb Drive, the former Blockbuster site, on Dec. 30, said **Steve Plantz**, company spokesman.

The retail store, which sells national brands of mattresses and bedding, employs several people, Plantz said.

Sleep Outfitters, based in Winfield, W. Va., has stores in Ohio, Kentucky, Indiana, and Tennessee.

■■■

**Premier Fire & Safety** of Paducah acquired Paducah-based **General Fire Extinguisher, Inc.**

In business in Paducah since 1946, General Fire will move employees and operations to the 36,000-square-foot Premier Fire facility on North Sixth Street. General Fire Owner **Bob Fesmire** will continue in a management role with Premier Fire.

The acquisition gives Premier Fire the ability to provide high pressure cylinder testing, to add key distributorships and to broaden its geographic market area, according to a company release.

“Combining the expertise of the employees of General Fire Extinguisher and Premier Fire & Safety, Inc. gives our company over 100 years of experience in the fire protection business,” said **Jason Hickey**, owner and president of Premier Fire, in the release.

■■■

**Murray State University** was recognized in the November/December 2011 issue of *University Business* as a Model of Efficiency program.

MSU’s information systems has implemented new technologies to improve response time and reduce costs of its disaster recovery program. *University Business* is an industry publication for management solutions at higher education administrators at colleges and universities in the U.S.

■■■

Western Independent Bankers endorsed the managed compliance services of HEIT, a **Computer Services, Inc.** company.



ADAM SHULL | The Sun

**Back on the Rack**, a new consignment shop, opened at 721 Kentucky Ave. offering clothing, shoes, jewelry and more for men, women and children.

WIB is a trade association for 220 community banks in the Western U.S., and was particularly interested in HEIT’s expertise in managing Dodd-Frank compliance, according to a company release.

■■■

**Back on the Rack** opened at 721 Kentucky Ave.

**Owner Tammy Quertermous** said the 3,500-square-foot consignment shop offers clothing, shoes and accessories for all ages and for men and women.

The store, which also has a maternity section, is open 9 a.m.-5 p.m. Monday-Saturday.

Quertermous said she offers 50 percent splits on merchandise and allows pick-up of items that aren’t sold.

■■■

**Food Giant Supermarkets, Inc.** opened a new location at 72 U.S. 68 East in Draffenville on Dec. 18, according to **Carrie Mack**, spokeswoman. The location was formerly Rodney’s IGA grocery store.

The Sikeston, Mo.-based company operates stores in eight states from Missouri and Arkansas to Georgia and Florida.

■■■

**The Kentucky Arts Council** is accepting applications from pro-

fessional artists who wish to be included in state-sponsored marketing programs.

The deadline is March 15 for artists to be included in the Performing Arts Directory, Architectural Artists Directory or Kentucky Crafted Program.

The Performing Arts Directory is for artists, companies or groups who perform in dance, music, storytelling or theater arts. For more information contact Tamara Coffey at 502-564-3757, ext. 479.

Professional artists who create architectural art and custom-made fixtures for residential or commercial installations are listed in the Architectural Artists Directory. Contact Charla Reed at 502-564-3757, ext. 485.

The Kentucky Crafted Program is for artists who create marketable high-quality art and craft products. Contact Chris Cathers at 502-564-3757, ext. 488.

■■■

A trio of local brokers and real estate professionals opened **JCS Real Estate Corp.** at 130 Market House Square.

The real estate investment company is looking to add to its holding portfolio in single and multi-family

housing, and offers a full line of real estate brokerage services across the state, according to **Chris Smith III**, owner and president.

**Diane Grimes** is the company’s principal broker and Stephen Grimes is broker and vice president of sales.

Smith said JCS Real Estate will add real estate agents, administration help and an in-house maintenance crew to help serve customers with property management, maintenance, tenant screening and other services in addition to traditional sales.

The company will have a division catering to investors, Smith said, as he understands the process is a turn-key system.

For more information visit [jcsrealealty.com](http://jcsrealealty.com) or call 270-443-5099.

■■■

Outbound passengers at **Barkley Regional Airport** increased by 6.8 percent over last year during a five-day Christmas holiday period, according to **Richard Roof**, airport manager.

For the period of Dec. 23 through Dec. 27, 206 travelers flew out of Barkley Regional in 2010 compared to 220 such passengers last weekend.

On those days in 2009, 202 outbound passengers flew out of Barkley Regional.

■■■

Unemployment rates fell in 114 Kentucky counties between November 2010 and November 2011, according to the Kentucky Office of Employment and Training. Caldwell and Calloway counties recorded the lowest jobless rates for November in western Kentucky at 7 percent and 7.2 percent, respectively.

Fulton County claimed the state’s second-highest unemployment rate in November at 14.2 percent.

How other western Kentucky counties fared: Ballard County registered a 9.4 percent unemployment rate; Carlisle, 8 percent; Graves, 9.3; Hickman, 10.3; McCracken, 8.1; Marshall, 9.

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## SMALL BUSINESS

# How can I find funding for my business?

One of the most challenging aspects of starting or running a business is finding the money you need.

Entrepreneurs have several avenues to find money for their business, but no matter which source you use it is not easy.

There is no free money as we have all heard. Even a grant has requirements and criteria that you must comply with. Let's spend some time looking at the different ways that businesses can to find money.

The first place most entrepreneurs and business owners look for funding is to **their own savings**. This is the easiest money source. It is your money that you are putting into your business that you believe in more than anyone else.

If you are planning to start a business you should begin by putting together a business plan that tells you how much money you will need and put back as much of that as you can before you make the move. Personal savings has little cost except the interest money lost from a savings account.

The next place most people go for money is **to friends and family**. Often friends and family members will invest, give or loan their savings to you to grow your business. This is also a relatively easy and inexpensive way method.

Another source of funding for businesses is **debt financing**. Debt financing involves borrowing money from a bank or financial institution. This requires that you put together a business and financial plan and a personal financial statement. You will usually be required to put some money of your own toward the loan. This is called your personal investment and is similar to a down payment on a house.

There are very few places where you can get a 100 percent business loan. The typical owner investment



**Loretta Daniel**

ranges between 10 percent and 30 percent of the total project cost. With debt financing you pay interest and make monthly principal and interest payments. You will also have to provide collateral to secure the loan if you don't pay back the money.

Many things can be used for collateral including assets of the business such as equipment, inventory and accounts receivable. But often you will still need to provide additional personal collateral, such as your home.

Contrary to what most people believe, a bank is not only looking to see if there is sufficient collateral for them to take if the loan goes bad.

They don't really want that to happen so they are more concerned with the business plan and the confidence they have in the business' ability to be successful. There are many different loan programs from the Small Business Administration that works with banks to provide a government guarantee to the bank for your loan. There are also loan programs locally through our area development districts that work with your bank lender.

Everyone hears about the free grants that are available to business owners and entrepreneurs. While there are some grant programs, these are not available to every business.

**Most grants are to fund research and technology-based**

If you are in business, or looking to start a new business, you should carefully consider all the financing options available to you and apply for the ones that make the most sense for what you are trying to accomplish.

**businesses**, people who have been innovative and developed something new with intellectual property. Most grants are federally funded although Kentucky has some grant programs for those types of businesses and ideas. Grants are extremely competitive and restrictive in how you can use the money. Most retail and service businesses do not qualify for grants.

The last way businesses raise money is through **equity financing**.

Many entrepreneurs say they want to find venture capital, but they do not really know what they mean. Equity financing means that you give a qualified investor some level of ownership in your business in exchange for money. You do not have to give away control of your business, however, you do have someone else who owns your business with you. There are two basic ways to get equity financing: with an angel investor and with a venture capital group.

**Angel investors** are private individuals with a high net worth. They are interested in receiving a high return on their money and helping build new businesses. Angel investors, individually and in groups, typically invest less than a million dollars.

**Venture capital groups** take money from investors to create a fund and that fund invests in a busi-

ness.

These groups are professionally managed and are looking for companies that have the potential to grow very big quickly, and provide a high return. They often take a large ownership interest and are actively involved in the company's management. They look to invest larger amounts of money into companies that have begun establishing a market and have sales.

Most businesses that look to equity financing cannot obtain debt financing because they do not have sufficient collateral or other reasons. This is the most expensive form of financing, but can also help grow a company faster because you do not have to make monthly payments like you do with a bank loan.

If you are in business, or looking to start a new business, you should carefully consider all the financing options available to you and apply for the ones that make the most sense for what you are trying to accomplish.

In columns to come, I will talk about what an angel investor looks for and how to prepare for equity financing.

**Loretta Daniel** is director of the Murray State University Regional Business and Innovation Center. She can be contacted at 270-809-6071 or [loretta.daniel@murraystate.edu](mailto:loretta.daniel@murraystate.edu).

## EDUCATION

# New year brings new job outlook



**Janett Blythe**

A new year often brings the promise of a new start and new opportunities. For many, it also marks a good time to pursue a new job or a career change.

According to the U.S. Bureau of Labor Statistics, jobs in technology and computer-related fields and health care are just a few of the industries expected to see large growth in the coming year.

With more companies dependent on technology, employees who are well versed in, and understand, digital technology concepts will have a leg up on their competitors.

According to the report "Kentucky Occupational Outlook to 2014," many factors help to determine one's success in the future workplace in Kentucky. However, education continues to be one of the most critical factors in gaining employment in a chosen field in the commonwealth. While there are many reasons other than money for selecting a career, traditionally, the more education you have the more money you can earn. In fact, the value of education has increased during the past 20 years, the report said.

Other observations from the report:

- The Kentucky economy is expected to average over 70,000 job openings annually between 2004 and 2014.
- Over the 2004-2014 decade, total



Contributed by West Kentucky Community & Technical College

**John Vos**, information technology professor, works with a group of students at West Kentucky Community & Technical College. Information Technology is a field expected to have job growth during the next few years.

employment is projected to increase by 235,900 jobs, or 12.2 percent.

- Obtaining a postsecondary degree offers increased job security and a greater potential for financial gain.

- A bachelor's degree provides the largest number of job opportunities for those seeking postsecondary education.

- Occupations requiring short-term, on-the-job training account for almost one-third of the total average annual job openings.

The National Association of Colleges and Employers's Job Outlook 2012 suggests that employers plan to hire nearly 10 percent more new college graduates in 2012 than they did in 2011.

The 2012 report is based on responses from 244 organizations that include General Electric Company, Ernst & Young and Raytheon Company.

That report lists the top five hot careers for 2012, and the labor department provides more information

about each job or career.

1. Medical and health services manager

The hiring growth for medical and health services managers is projected to hit 16 percent between 2008 and 2018, according to the Department of Labor.

A master's degree in fields like health services administration, health sciences, public health, or public administration could prepare you for this career. A bachelor's degree might be sufficient for some entry-level positions in smaller facilities and departments.

Average salary: \$93,670

2. Teacher

The job growth for elementary school teachers is projected at 16 percent between 2008 and 2018.

Earning a bachelor's in education and obtaining a teaching license may qualify you for most public school teaching positions.

Average salary: For elementary school teachers is \$54,330

3. Accountant

The accounting field is projected to increase hires by 22 percent between 2008 and 2018. A bachelor's degree in accounting is considered the most common route of qualifying for entry-level accountant positions.

Average salary: \$68,960

4. Network and computer systems administrator

From 2008 to 2018, the labor department projects a job growth of 23 percent for network and computer systems administrators.

Individuals might consider earning a bachelor's degree in a computers or information technology (IT) program to qualify for most entry-level positions as a network and computer systems administrator.

Average salary: \$72,200

5. Social worker

The job growth for social workers is projected to increase by 16 percent between 2008 and 2018. Those interested in a career as a social worker should consider pursuing a bachelor's degree in social work, psychology or sociology.

Average salary: \$52,270

The great news for local residents is that western Kentucky has a vast array of quality postsecondary educational opportunities available at institutions such as Murray State University, West Kentucky Community & Technical College and Mid-Continent University.

The beginning of the year is the perfect time to re-evaluate one's education and job skill level to assure continued and future workplace success.

Additional source: National Association of Colleges and Employers, "Job Outlook 2012"

**Janett M. Blythe**, a former reporter for The Paducah Sun, has been director of public relations at West Kentucky Community & Technical College for 19 years.

## LAW

# Low interest rates can help avoid estate, gift taxes

You can avoid estate and gift taxes using a Grantor Retained Interest Trust (GRIT), which is especially attractive while interest rates are at current record lows.

The estate and gift tax savings come from the assumed rate of return applied to the assets contained in the GRIT, which is currently 1.4 percent.

If you feel like taking an aggressive approach to your potential estate tax liability, and you and your investment advisers believe that you have, or can acquire, assets that will produce a significant income stream and outperform an assumed 1.4 percent annual growth, you should consider a GRIT.

A GRIT is conceptually similar to an annuity contract between a Grantor (you) and the Grantor's selected beneficiaries, usually the Grantor's children. The Grantor creates a trust and contributes assets to it.

When creating the GRIT, the Grantor must select a term of years during which the Grantor wants to receive cash payments from the GRIT and the amount of cash or percentage of the GRIT's assets the Grantor wants to receive from the GRIT during each of those years.

The Grantor must also select who will receive the assets remaining in the GRIT when it terminates, usually the Grantor's children.

Once created, the GRIT is contractually obligated to make the selected annual cash payments to the Grantor for the selected term of years. The payments must be made in cash. The Grantor's only ownership right in the GRIT is to receive the annual cash payments, no more and no less.

When a Grantor creates the GRIT he is making a contractually binding gift of the assets remaining in the GRIT after its term has expired to the Grantor's selected beneficiaries. The ownership right that the Grantor's beneficiaries have in the GRIT is called a remainder interest.



**Robert Goff**

Thus, there are two ownership interests in the GRIT, the Grantor's right to the annual cash payments and his beneficiaries' remainder interest. Because a Grantor cannot make a gift to himself, the value of the Grantor's right to the annual cash payments is not subject to gift taxes. However, gift taxes will be assessed against the value of the remainder interest owned by the Grantor's beneficiaries.

The Internal Revenue Service will first compute the lump sum value of the Grantor's right to the annual cash payments by asking how much money it would take today to produce the income stream that the Grantor has retained.

The great unknown factor in coming up with that number is what future interest rates will be, or how much interest that lump sum will earn each year. The IRS solves this great unknown with an assumption based upon today's interest rates. The IRS publishes what is known as the Section 7520 interest rates, which it applies to valuation of GRITs.

The IRS then subtracts the value of the Grantor's right to annual cash payments from the total assets contributed by the Grantor to the GRIT.

The result is the value of the beneficiaries' remainder interest.

Ideally the annual cash payments to the Grantor are calculated just large enough that their current lump sum value is equal to the total assets contributed by the Grantor to the GRI,

which would result in no gift taxes.

However, if there is a value to the beneficiaries' remainder interest a Grantor could use some of his \$5 million gift tax exemption or his \$13,000 annual exclusion to avoid any gift tax liability.

The Section 7520 rate is currently 1.4 percent. Thus, the IRS is betting that assets in the GRIT will only generate earnings of 1.4 percent per year.

The GRIT will only result in estate and gift tax savings if:

- The assets outperform an assumed 1.4 percent rate of return.
- The assets have a rate of return high enough to also meet the annual cash payments to you.
- You do not pass away during the GRIT's term.

So, before you seriously consider a GRIT, make sure you answer "Yes" to the following:

■ Do you have a larger, potentially taxable, estate?

■ Do you have a desire to irrevocably pass assets to your selected beneficiaries during your lifetime?

■ Do you have, or can you acquire, high-income assets that you will not need in the future?

■ Can you and your investment advisers beat a 1.4 percent annual rate of return? Can you do that while also producing enough income to meet the annual payment obligations?

**Robert Goff** is an associate with Paducah's Denton & Keuler law firm. His areas of practice include estate planning wills, trusts, estates and probate, contracts, business corporations and partnerships, and elder law. He is admitted to practice in Kentucky, Tennessee and Illinois. He can be contacted at 270-443-8253.

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# FINANCIAL PLANNING

## Avoiding new identity theft tactics

*Editor's note: This is the second installment of a series about a new identity threat to people of all ages that can harm you, or your child's, credit and finances.*

In last month's article, we discovered that most people are totally unaware of a disturbing new threat to our children's privacy.

Because identity thieves remain invisible until caught, they can have up to 18 years to use a youngster's information until the child reaches maturity and drops into the cesspool of ID theft. This month, we have suggestions to help you reduce the risk to children.

Social Security numbers (I'll refer to them as SSN) are stolen in a variety of ways. You may lose your wallet with your card inside.

You could fail to protect your number, such as sending it by email. Someone you have entrusted with your number may carelessly leave it for others to see.

Most significantly, online thieves have begun targeting organizations that store vast amounts of children's SSNs, such as health care providers and schools. But those agencies often fail to properly safeguard the information or to promptly disclose data breaches when they occur. Even worse, they may wait months to report they've been hacked as they try to pull off "damage control." This gives the thieves a head start on their unsuspecting targets.

### Checking your child's credit report

Children should not have a credit report before age 18 because kids can't legally contract for credit. An existing report is typically either a mistake or the result of fraud. An exception to that rule is if a child is an authorized user on a parent's credit card.

However, repeated calls to check your child's credit can result in a cred-



**Johanna Fox Turner**

**Because Social Security numbers may be predicted based upon your birthday, age and place of birth, avoid sharing this information on the internet.**

it file being opened, which you want to avoid. So what should you do?

When a child turns 16, you should check with all three credit reporting agencies for a report. This allows two years to resolve any problems that may turn up. CreditCards.com has an excellent printable list detailing how to get your child's credit report. In the meantime, be on the alert for signs of child ID theft, which include getting a pre-approved credit card offer in the mail or a debt collection call for your child.

Foster children are particularly vulnerable to ID theft because their personal information is transferred frequently and many adults have access to their personal records.

### Be proactive

There is no easy way to prevent the theft of a child's identity, but here are some tips:

- Familiarize yourself with the online world. "You can't protect your

kids' privacy online, and you can't protect your kids' finances online, unless you know how online works," said Alan Simpson, vice president of policy for Common Sense Media, a child advocacy group.

- Always use virus protection and filtering software. ID theft often occurs when thieves use a virus to download information.

- Adopt a policy of not giving out a SSN unless you're convinced it is necessary. In fact, you may have noticed that entities now often request only the last four numbers, which is a good thing. However, it's hard to imagine why your church would need your child's number on a release form for camp. Ask for an explanation of the need, who will have access to it, and how the number will be disposed of. Try to stay on top of who has access to your SSN. See Social Security Online for "Legal requirements to provide your SSN."

- Do not carry anybody's Social Security card in your wallet except for situations when it is required, such as the first day of a new job.

- If your bank, credit union or other financial service provider uses your Social Security number as a personal identification number or as the identifier for banking by phone or the internet, write a letter of complaint.

- Because Social Security numbers may be predicted based upon your birthday, age and place of birth, avoid sharing this information on the internet.

- Talk to teens about limiting what they share on social media. "Staying Private in Public," a guide from the California Office of Privacy Protection, is an excellent guide for all ages.

- Consider using an ID protection service — some are free — for all members of the family.

- Obviously, you should never use your SSN in public, especially on checks and ID cards, and never email

it to anyone.

- And finally, don't forget about good old-fashioned shredding.

You can find an excellent Guide to online security at the Consumer Reports website. In addition, the non-profit Identity Theft Resource Center has a wealth of information and can help guide you in the event of attack. The ITAC is a national advocate for identity theft victims and leading voice on identity policy, providing free services to its customers.

AllClearID offers both free and monthly billing monitoring services.

Anne Wallace, executive director of ITAC, suggests you think of Social Security numbers as cash to help focus on who you are giving them to and for what purpose. This is very serious business. A clean SSN may allow an illegal alien to gain employment, which can be life-changing for a person desperate enough to steal one.

The consequences of having your identity stolen are severe. Victims are denied credit, including college loans, can have motor vehicle records linked to criminals, cannot get an apartment, cannot open a utility account or buy a cell phone, can have medical records muddled with incorrect information and more. Identity thieves can cause years of turmoil for a young adult, turning what should be a happy time into a financial nightmare. Do what you can now to avoid that pound of cure later.

Be sure to check out the online version of this article for live links to additional data.

**Johanna Fox Turner, CPA, CFP, RLP**, is CEO of Milestones Financial Planning, LLC in Mayfield. She is president of Johanna Fox, CPA and publishes a free monthly financial newsletter (email [advisor@milestonesfp.com](mailto:advisor@milestonesfp.com) to subscribe). Contact Turner at [jft@milestonesfp.com](mailto:jft@milestonesfp.com), 270-247-0555, 800-991-2721, or at [www.milestonesfp.com](http://www.milestonesfp.com).

## YOUR BUSINESS

# Customer service 101: We expect more

Recently my wife and I decided to visit a new chain of restaurants. We stopped at a Cheddars Casual Dining en route south.

I will say that this was during the holiday season, right after Christmas. So the restaurant foyer was crowded, which is usually a good sign, yet we were seated right away. It may have been because we were a table for two, and others needed tables for six or eight.

The Cheddar's website (cheddars.com) describes their establishments as an American chain of casual dining restaurants which serve primarily American cuisine, including salads, steaks, sandwiches, pasta dishes and seafood. Originally founded in 1978 in Arlington, Texas, Cheddar's now has more than 80 restaurants across the United States.

This number continues to grow, they say, thanks to their very well-received and bargain-friendly food (the average meal costs around \$10). Most Cheddar's locations are found in the Midwest and the South.

We had no complaint about the food. It was quite good and reasonably priced. The service, however, was another story, and sadly not a good one.

Before I describe the issues, let's place things into perspective.

Thirty years ago most of us would put up with bad service, but then McDonald's came along and set standards for food and service delivery, thereby raising our expectations for all eating establishments. Just like Federal Express has raised our expectations about package delivery.

As a result, today we expect cleaner restrooms, higher quality food, efficient and friendly service and attentive wait personnel.

Disney World is another example of a successful business which has raised our service expectations.

Disney, just as McDonald's and Federal Express, set high standards, and every single company is now in



**L. Darryl Armstrong**

competition with them whether they like it or not. Disney sets out to create an experience for you when you visit them, and savvy entrepreneurs have figured out the need to do the same in their business.

We have all seen and experienced world class and exceeds-the-need services, and, frankly, we are not very happy when we don't get the same level every time.

Printing companies are one example where service and quality assurance simply have not kept up. Recently one of my clients insisted I use a particular printer. I did so reluctantly, because every printer I use has to meet exacting standards and ensure quality assurance in order to make my preferred vendor list.

This level of service is something that this printer had not met for my client in the past, yet, for political reasons, the client felt compelled to use this company. However, once again my client was not happy with the printer's products, and, frankly, neither was I.

When I brought this issue to the attention of the person who could make a difference and satisfy my client, the resulting investigation did not follow the basic rules of customer service, just as our waiter at Cheddar's during the holidays failed to do.

Let's go back to the beginning experience. Why was I so disappointed at Cheddar's?

First, our waiter kept us waiting more than 10 minutes for a menu,

although we were promptly seated in his area.

Second, when I asked for water and unsweet tea, he brought me sweet tea and no water. Adding insult to injury, he did not keep my sweet tea glass filled throughout the meal.

Third, did he ever check on us to see if our food was to our satisfaction? No.

Then it took another 10 minutes after the meal to get his attention to take the credit card for a timely checkout. We asked for a takeout unsweet tea, which he finally delivered after we had given up and were at the door to go.

Did he thank us and invite us back? The answer is "No" to both.

However, I will eat at a Cheddar's again because the food was better than average, and the price was right. I will give them one more op-

portunity to impress me. I will go back to see if the service is better next time.

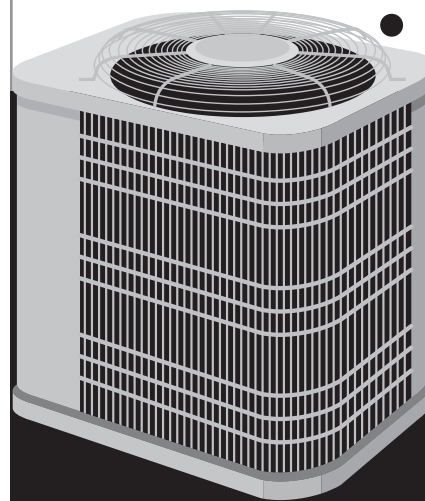
Just as the printer had no process for follow-up, quality assurance and customer satisfaction, this restaurant also had no such process in place.

Here is what makes a good wait person, in my opinion, and is the basis of what we teach our clients in customer service training.

Be prompt. Promptly come to the table, provide a menu and give your guest a few minutes to decide on what they want to eat. Think of and see your customer as a guest in your home. Deliver what the guests have asked for and ask if their drinks are satisfactory. That way you will know if you made a mistake with the sweet tea.

Please see **SERVICE** | 19

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# ENTREPRENEURSHIP

## Advice from minority entrepreneurs

Just be better.

That's the advice given to start-up entrepreneurs from Curtiss Pope.

Pope is a tech-based entrepreneur responsible for grocery and retail software such as Aislefinder.com and SupermarketAPI.com.

Pope provided other tips for business start-ups such as "scrutinize yourself," "over-perform," "out-innovate," "break some rules," "solve problems" and "build your prototype." From our experience, we agree 100 percent with Pope's advice.

I forgot to mention, Pope's comments were actually in regard to the question, "What advice do you have for minority start-ups?"

The point, of course, is that the first 62 words of this column apply to any entrepreneur, anywhere, of any race, creed or religion.

In observance of Black History Month, let's focus on the minority aspect of entrepreneurship.

Pope is a native of Silicon Valley, Calif. His comments are from an essay he wrote last November for VentureBeat.com in response to allegations of racism in regard to access to capital and opportunities for black people in the technology industry.

His comments imply that he doesn't exactly agree with the conspiracy theorists.

"With all the hoopla going around, I think we are forgetting to ask ourselves the hardest question: Are the things we are creating truly fund-worthy? Innovation must be a focus," Pope said.

If racism exists in the tech industry anywhere in this country, we pray it's exposed and stopped. The point of this month's column, however, is to discuss the minority entrepreneurial climate in our region.

Pope's three-word directive for minority entrepreneurs, "Just be better," deserves a quick dissection.

The word "better" is in the middle of the superlative chain, "good, better, best."



**Terry Reeves**

My interpretation of Pope's advice is that "Good" is not enough.

"Best" is the goal that will come with success. "Better," however, is his directive on how to get off the launching pad and demand attention.

To illustrate, he alludes to those who've unsuccessfully tried to "out-Facebook Facebook," and "out-eBay eBay."

Turning back the clock, and turning our attention locally, I asked my friend and recently-retired insurance entrepreneur Deborah Edmonds to reflect on minority entrepreneurship.

Edmonds built her Paducah insurance business over almost 25 years. She was actually raised in an entrepreneurial household.

Her father, Harold Alston, was Paducah's first black real estate agent. During the interview for this story, it struck me that there was a time when minority entrepreneurs could take a fraction of Pope's advice and "Just be."

Edmonds shared with me that as a child, she lived in a neighborhood of at least four doctors. Prior to desegregation in the 1960s, those professionals could "just be" trained and "just be" accessible to the minority community. While the black medical practitioners were every bit as trained, intelligent and welcoming as any white doctor, little marketing was likely needed for their practices.

The post-desegregation world, however, required all minorities to compete on a much larger playing

field. You could no longer "just be" a black doctor, dentist or pharmacist to get patients. In relating this story to her entrepreneurial experience, Edmonds says the assumption is usually that she and other black entrepreneurs' clientele are predominantly black.

"Nothing could be further from the truth," she said. "Yes, I had faithful support from the black community, but I had numerous white and Hispanic clients as well. But, I got all my clients from being professional and competitive."

Another vote for Pope's advice, "Just be better."

William Carter takes pictures. Hundreds of brides, families, businesses and organizations would agree that Carter takes better pictures than other photographers they've seen. His work adorns the walls and fills the albums of many homes in the region.

While still working as an engineer at a Calvert City plant in 1972, Carter began shooting weddings and class reunions mainly for his colleagues.

After retiring several years later, Carter and his wife continue to run a full-time photography business. He says it's "kind of part-time," but the two additional phones I heard ringing in the background suggest otherwise.

"I find that if you have a good product, people will buy and will continue to buy when you deliver as promised, no matter the color," Carter said.

Carter is black. The faces in his lenses represent all races. What's apparent, however, is that all he really pays attention to in the viewfinder is whether the face is perfectly in focus, has appropriate light and is framed better than expected.

"Just be better" would also be agreed upon in a conversation between Carter and Pope.

Both Edmonds and Carter were gracious enough to offer their advice

to minority start-ups. Edmonds urged entrepreneurs, "Don't be afraid, have confidence in yourself and take advantage of available services."

Carter encourages mentorship. "Get advice from a successful business owner. Put what you think you know aside, listen and take notes. Then, follow that advice until you're experience enough to venture into new ideas," he said.

Edmonds' last point about taking advantage of available services can't be stressed enough.

We've been told that many young blacks still feel the presence of a glass window racial divide in regard to seeking the services of agencies such as EntrePaducah.

There have been recent inquiries about starting a local Minority Business Center. Many would agree that such a center may be needed. Most agree that more directed marketing would be a good first approach to ensuring that minorities know they are not only welcome, but entitled to our services.

No one would agree that government services need to be duplicated.

Since EntrePaducah opened its doors to entrepreneurs three years ago this month, about 10 percent of our clients have represented a minority race. We're always glad when minorities reach out to us either as a client or a referral source. But, if we were to ask Pope how EntrePaducah, and our community in general, can be successful at supporting minority entrepreneurship, I think by now you should know the reply.

Just be better.

**Terry Reeves** is the concierge for EntrePaducah, a joint effort by Paducah and McCracken County governments, the Paducah Area Chamber of Commerce and Greater Paducah Economic Development Council to foster small-business growth. Contact him at 270-443-1746 or treeves@entrepaducah.com.

# A burgeoning force

First KeeFORCE Xtreme Business Makeover winner sees growth, gives back

BY ADAM SHULL

ashull@paducahsun.com

**W**ords of praise are easy, and Don and Elizabeth Riley have plenty for the KeeFORCE Xtreme Business Makeover.

“It validated our vision,” Don said inside the Riley Architect Services office in Mayfield.

Elizabeth said the project helped their small business where it matters most by providing networking chances, required planning and free services.

“When you’re a small business, you read things and think, ‘Oh, we should be doing that,’ but the financial constraints don’t allow you to,” Elizabeth said. “The makeover helped with that.”

Much more difficult than effusive praise is putting your money where your mouth is, especially for a growing small business.

But the Rileys wouldn’t have it any other way.

Advertisements for the second KeeFORCE makeover announced in January include Riley Architects and its \$3,500 donation. The deserving business in 2012 will receive Riley Architects’ master plan service that provides a professional master plan for a business’ present and future facilities.

“We decided very soon into the makeover to do that,” Don said. “It was kind of like, how are we ever going to express gratitude to so many sponsors?”

That was the feeling KeeFORCE management had in mind when it devised the project last year.

KeeFORCE President Terry McKee and Joni Goodman, business development manager, encouraged businesses in the region to apply for the makeover that would provide them free services and products from 20



ADAM SHULL | The Sun

**Don Riley**, architect and owner of Riley Architect Services in Mayfield, speaks with Mandy Hale, office manager, in the company’s offices at 105 W. Broadway in Mayfield. Hale was hired in the last year to help manage the company’s growing business.

## Applications due for 2012 KeeFORCE Xtreme Business Makeover

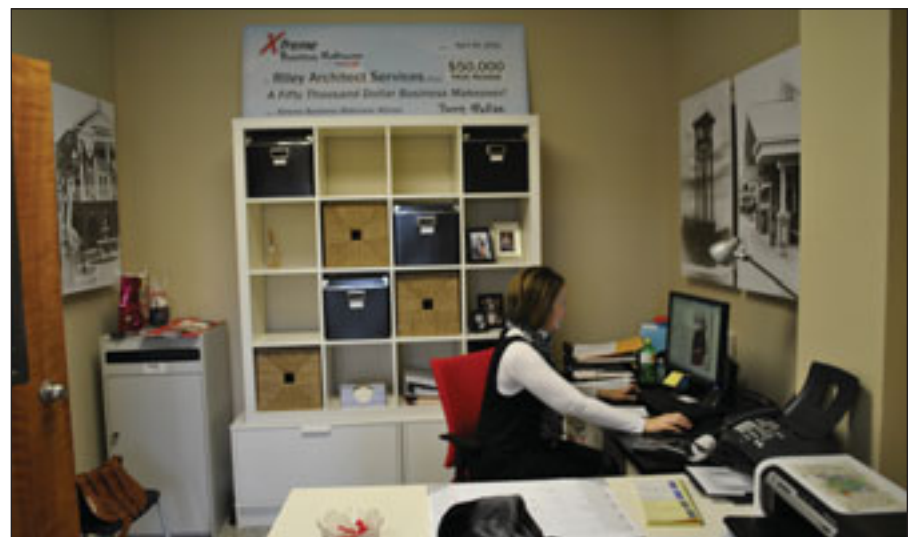
Almost \$39,500 worth of free products and services are available to a qualifying small business.

How to apply: Online at [keeforce.com/makeover](http://keeforce.com/makeover). For more information call 270-366-0646.

Criteria: The business must be in operation for at least two years, employ three or more workers and it can’t be home-based.

Application deadline: March 8

Announcement of winner: April 24 at the Emerging Technology Center at West Kentucky Community & Technical College.



ADAM SHULL | The Sun

**Elizabeth Riley**, co-owner of Riley Architect Services in Mayfield, keeps the honorary check in the company’s main office that the Rileys received for qualifying last year for the first KeeFORCE Xtreme Business Makeover.

other local companies all aimed at improving a small business. Goodman helped secure services worth a total of \$50,000 ranging from marketing materials to business plan development and consulting. Five finalists were chosen by an independent panel from 20 applicants, and Riley Architects was announced the winner April 21.

Goodman said from the beginning it was a project to help an established, promising local business and to display the good in the business community.

“One of my favorite things about Paducah, and the region, is the collaborative energy that is here,” Goodman said. “I feel like (the makeover) is one more example of how this community pulls together to help people.”

McKee said he was pleasantly surprised with the Rileys’ donation to this year’s contest.

“It keeps a company busy for an entire year trying to implement all this stuff,” McKee said. “For them

to take a step back and decide they want to be a part of this, it’s a great thing.”

McKee said the key component to making the project successful was choosing to help a business on the rise but needing a push over the hump.

The minimum requirements for the makeover were that a business be in operation for at least two years, employ three or more workers and it couldn’t be home-based.

The Rileys launched Riley Architect Services at 105 W. Broadway in 2005. Don, a Mayfield native, had served as a campus architect at Murray State University from 1998 to 2005. Clients and their projects led the business’s focus for years, Don said, with little time for him or Elizabeth to plan or develop marketing materials, office layouts and website designs.

The company offers architectural designs and planning for commercial and residential buildings.

The makeover’s strongest effects

have been in plain sight, and in planning sessions, over the past seven months, Don said.

A new logo announces the company’s name on windows and doors at Seventh Street and W. Broadway on the courthouse square in Mayfield. Coffee mugs, pens and pads of paper carry the new logo as well, all coming from the makeover.

Planning and analyzing sessions with Workforce Solutions and EntrepreneurPaducah helped define the company’s direction, something Elizabeth said the two couldn’t commit to in years past.

After calling on and securing commitments from another 20 or so local businesses, KeeFORCE is poised for another makeover this year.

McKee and Goodman announced the call for applications just after the Paducah Area Chamber of Commerce breakfast meeting Jan. 5.

The requirements are the same, and the prize package with services from 21 local businesses totals almost \$39,500.

## What’s new at Riley Architect Services

Highlights of the past seven months for Riley Architect after being named the first winner of the KeeFORCE Xtreme Business Makeover.

■ Hired three new employees: Josh Vernon, registered architect; Mandy Hale, office manager; Erin Lewis, interior designer.

■ Put up new signs and window treatments with a new company logo at its office at 105 W. Broadway in downtown Mayfield.

■ Expanded into a new market, medical facilities. In January, the company landed a contract for design work of a psychiatric wing at a hospital in Columbia, Kentucky.

■ Created a long-term business plan and upgraded the company website.

“We couldn’t be more pleased with last year’s winner,” McKee said.

Contact Adam Shull, journal editor, at 270-575-8653.

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**RACING TO PROTECT YOUR BOTTOM LINE**

# Carrying on a family tradition

## Evolving and expanding is in the blood at local businesses

BY ADAM SHULL

ashull@paducahsun.com

The strength and importance of family ties are no secret in tight-knit communities.

Those ties and relationships aren't guarantees of business success, however, and the evolution that has to take place in long-running family businesses isn't always obvious. To wit, the products and services of some of these businesses aren't even obvious.

"We're kind of a kept secret around here," said J.P. Kelly, president of Triangle Enterprises in Paducah, with a home office at 3630 Cairo Road. "People may drive by us here or recognize the red service trucks but the majority doesn't know exactly what we do."

The company, which employed about 385 as of January, is a commercial insulation and scaffold contractor with an in-house sheet metal shop as well as an HVAC division that services residential heat pumps.

Kelly's grandfather, R.M. Robinson, launched the business in 1954 after coming to work in the area at the Shawnee steam plant.

Premier Fire & Safety of Paducah is another example. Opened in 1974 by Larry Hickey, under the name Western Kentucky Sprinkler Company, it is now run by Larry's son, Jason Hickey.

As the name change denotes, the company has grown to include more fire protection services, adding fire extinguisher sales, alarm and detection services and security products. Jason Hickey said Premier Fire is another local employer whose full range of products and services aren't fully recognized.

Premier Fire installs sprinkler



ADAM SHULL | The Sun

**A wall** in the conference room of Triangle Enterprise's Paducah headquarters shows the company's family lineage. J.P. Kelly, Triangle president, sits in front of the photos of (from left) Jess Conkwright, co-founder, R.M. Robinson, Kelly's grandfather and business co-founder, and Robert F. Pirtle, chairman of the board.

systems and fire alarms — it holds the contract for the new McCracken County High School in which workers are installing 40,000 feet of pipe with 2,200 sprinkler heads.

Security systems, closed-circuit television systems and 24-hour monitoring for commercial clients are also offered.

Triangle and Premier Fire certainly aren't the only local businesses with sons and grandsons taking the reigns and changing companies.

But the beginning of 2012 holds pivotal changes that show how such businesses evolve to thrive and stay local.

### More than sprinklers

In December, Hickey announced that Premier Fire acquired Paducah-based General Fire Extinguisher, Inc.

General Fire had been in business

since 1946. Its owner, Bob Fesmire, holds a management role with Premier Fire, and General Fire employees moved to the 36,000-square-foot Premier Fire facility on North Sixth Street.

Hickey has said the acquisition gives Premier the ability to provide high pressure cylinder testing and broaden its geographic market area.

The move was part of a growth strategy put into place in earnest around 2002, when the name change took place.

"One reason for the name change was a vision of the company adding other products," Hickey said. In '02, Larry Hickey was still president with Jason not taking over as president until 2008.

But the process for adding services and expanding its geographic base for clients was already in motion.

"We wanted to get away from the

sprinkler name as we added other systems," Hickey said. "As we grew our geographic base, we wanted to get away from the west Kentucky name."

Premier averages about 60 employees, and has grown its service area to about a 200-mile radius with Paducah at the center.

Hickey's journey to his position was a fairly straight line, though it was never a certainty.

He grew up in the business sweeping shop floors before studying for two years at Paducah Community College. Hickey worked for several years in the business moving up the ranks to ensure he wanted to pursue the industry for a career.

In 2000 he enrolled in a unique fire protection engineering program at Oklahoma State University and upon completion returned to Premier Fire for good. Hickey said his leadership at Premier was expected but not assumed.

"My dad told me growing up that it was something I was going to have to earn," Hickey said.

"He wasn't just going to give it to me. And I'm fortunate that a lot of people have been here 20-plus years, good long-term employees, so I didn't have to do it all on my own right away."

### Making house calls

For someone who doesn't have noticeable stage fright, J.P. Kelly can be shy when the topic is talking about his leadership at work.

Kelly has no outwardly-visible problems playing keyboard for local band The Cruisers in front of large weekend and festival crowds.

Talking about his unique mark on Triangle is a different story. But one surefire emphasis Kelly pushes that his grandfather didn't worry as much with in the company's earliest days is Triangle as customer service and field agent.

Kelly said industrial projects dominated and propelled business through the '60s and '70s and remains a vital core business.

Since the company added its HVAC division in 1994, it has sent out service technicians and come into contact with more residential customers than ever.

The latter has been a particular interest since the recession when industrial projects were slowed and some halted.

“So yes, (Triangle) might be working at a uranium enrichment plant but we’re also dealing with a 3-ton heat pump on someone’s house,” Kelly said.

“All that matters then is how did that service technician do on that house. That residential customer doesn’t care about the work we did on the Keystone Pipeline. They’re going to go out in the community and talk in church and on the golf course saying Triangle did a really good job fixing my heat pump.”

The required flexibility between large industrial projects and direct customer relations requires different departments within Triangle to be well-versed and effective communicators, Kelly said.



**Richard McClain** threads a one-inch pipe that is used for sprinkler systems at Premier Fire Protection Inc. in Paducah.

Like Hickey, Kelly grew up around the family business, but Kelly’s route to president status was less direct.

Kelly was studying as a music

major at Belmont University in Nashville, Tenn., when he experienced an “Aha” moment that led him back to the family business. One of Kelly’s

trusted music professors shared with him that music had become a job to him, and he envied people with musical ability who could come home from work and play for fun.

“That made me think about what kind of choices I wanted to make, what kind of sacrifices and what kind of life I wanted to have,” Kelly said.

Kelly returned to Triangle and got to work for two years with his grandfather before he passed.

The company has grown from around 100 employees in 1994 to 385 and works in 20 or more states each year. Kelly said each company takes on qualities from its leaders, and he hopes to exude an attitude of doing what is right for the customer each time, whether it be a large industrial one or a homeowner on Jefferson Street.

“I hope everyone here is empowered to do the right thing,” Kelly said. “That’s what I would want my influence on Triangle to be.”

Contact Adam Shull, Journal Editor, at 270-575-8653.

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The Kentucky Historical Society appointed locals as new members to its Executive Committee at its annual meeting in November.

**Constance Alexander** of Murray will serve a four-year term expiring in 2015. **Gerry Montgomery** of Paducah will complete a term expiring in 2013.

The committee serves as the policy-setting body for the KHS, which also welcomed returning board member Bill Bartleman of Paducah.

**Ted Galvin** was promoted to director of operations for the local McDonald's franchise. Galvin oversees operations for nine McDonald's restaurants in western Kentucky and southern Illinois.

The Paducah native has more than 30 years' experience with the company.

The Foundation for a Healthy Kentucky announced **Charlie Ross** was elected to an at-large seat on the foundation's board of directors for a three-year term that began in December.

Ross recently retired from his position as a health planner, health advocate and health administrator in western Kentucky.

The foundation's board of directors is made up of 15 diverse members who share a commitment to improving health care.

**Dr. Brian Hawkins**, Western Baptist Hospital emergency department physician, received the Community Preceptor award from the University of Kentucky College of Medicine.

Hawkins is one of two physicians recognized from the 1,200 providing clinical instruction to the school's third- and fourth-year medical students. Feedback from medical student evaluations and the number of students served are factors in the selection of the annual award winners.

**Laura Smith** joined Fox & Company CPAs, Inc. in Mayfield.

Smith is pursuing a bachelor's degree in business with an emphasis in accounting from Murray State University. Smith has a strong background in supportive services and will be a valuable asset to the company.

Fulton Police Department Sgt. **Justin Purcell** was honored by the Kentucky Office of Highway Safety for efforts to target impaired drivers.

Purcell was recognized at the 2011 Governor's Impaired Driving Enforcement Awards ceremony in Lexington.

**Dr. Camille Serre** was named the 2011 Art Educator of the Year for the state of Kentucky.

Serre is professor of art and design at Murray State University. The distinguished award recognizes her excellence and dedication in promoting quality art education at all levels. Head of the department's art education program, Serre came to MSU in 1985 after receiving per doctorate from Purdue University. In addition to teaching at MSU for 27 years, she taught at the University School for the University of Michigan-Ann Arbor, for the Dearborn Public Schools in Michigan and at Purdue University in West Lafayette, Ind.

**J.T. Fulkerson** of Paducah was given the Diamond Award by El Dorado Spa Resorts & Hotels and Azul Hotels by Karisma. The honor indicates a high professional commitment exceeding service standards. Fulkerson is a travel agent with All About Honeymoons and a certified Gourmet Inclusive Vacation Consultant. He received his award at the Annual Gourmet Inclusive Vacation Consultant Awards and Sales & Marketing Forum in Riviera Maya, Mexico.

The city of Mayfield announced **Karen Wilson** as Employee of the Year, and **Rodney Day** as Mayfield's Volunteer of the Year.

Wilson is deputy clerk in the city clerk's office, and has worked for the city since February 2003. Day has been a volunteer for the city of Mayfield for more than three years and works updating Channel 20.

**Dr. Tom Walden** became the acting vice president of academic affairs at Mid-Continent University.

Dr. Stephen Wilson, who formerly held the position, stepped down after seven years. Wilson will return to his first love of teaching history. Walden earned a bachelor's degree in chemistry and physics with a minor in mathematics from Murray State University. He also earned a master's degree in physics from MSU, and a doctorate in physics from Mississippi State University.

He served as an adjunct professor for Mid-Continent from 1990 to 1995, and served as dean of general studies in 1995.

**Jackie Puckett** was named Mid-Continent University Advantage Employee of the Year. Puckett is an admissions representative for Graves, Fulton and Hickman counties, who employees singled out for best exhibiting five traits on the job: dedication, loyalty, commitment, selflessness and having integrity.

Kentucky State Police Trooper **Cory Hamby** was awarded for being the impaired driving enforcement leader for Kentucky State Police, Post 1.

Hamby made 69 impaired driving arrests from Oct. 1, 2010, to Sept. 30. The Crittenden County native was recognized at an Impaired Driving Enforcement Awards ceremony in Lexington Dec. 8.

FNB Bank hired **Gabriel Shaw** as its new mortgage originator in the McCracken County market. A native of Paducah, Shaw graduated from St. Mary High School.

Shaw earned a bachelor's degree in business administration with a concentration in finance from the University of Louisville, where he was also a pitcher for the college's baseball team. He works out of the FNB branch at 630 Jefferson St.

**Robyn Blankenship** has been named director of hospital compliance and privacy for Western Baptist Hospital.

Blankenship, a graduate of The Ohio State University, is responsible for the hospital's compliance with government regulations and protecting the privacy of patients.

She has worked in various facets of

health care, including clinical, revenue cycle, coding and compliance.

Also at WBH, a number of employees obtained degrees or certificates during December:

**Wanda Carnes**, registered nurse, earned a master's degree in nursing from the University of Phoenix. Carnes is director of the hospital's Intensive Care Unit.

**Carmen Davidson**, WBH librarian, graduated with a master's degree in organizational communications from Murray State University. Davidson works in the hospital's Cardiac Lab.

**Michelle Blankenship**, registered nurse, graduated with a bachelor's degree in nursing from Indiana Wesleyan University.

**Tara Parker**, registered nurse, earned a Certified Medical-Surgical Registered Nurse credential. Parker works on WBH's orthopedic and urology floor.

**Ashley McDanel**, registered nurse, works for the hospital's Maternal Child Services and graduated from the registered nursing program at West Kentucky Community & Technical College.

**Stephanie Mix**, licensed practical nurse, joined the staff of Superior Care Home in Paducah as admissions coordinator. Mix works with local hospitals, physicians and various senior health care agencies to place people at Superior Care Home for short-term rehabilitation and long-term care.

The city of Mayfield selected Mayfield Police Department Detective **David Clark** as its Employee of the Month for December. Clark joined Mayfield police in August 2007.

Gov. Steve Beshear appointed **Michael K. Stone** of Paducah to the Kentucky Licensing Board for Specialists in Hearing Instruments to serve for a term expiring July 31, 2015.

Stone, a hearing instrument specialist for Stone-Lang Co. in Paducah, replaces Arthur L. Azar, whose term has expired.

**Michael Muscarella**, director

of rehabilitation services at Western Baptist Hospital, began a three-year term Jan. 1 as president of the Kentucky Physical Therapy Association.

An Old Dominion University graduate, Muscarella earned his doctorate in physical therapy from the University of Kentucky in May 2009. He has been a member of the American Physical Therapy Association for more than 30 years and has worked at WBH for more than 20 years.

**Murray-Calloway County Hospital** was awarded a three-year term of re-accreditation in mammography after a review by the American College of Radiology. The process of re-accreditation began in September and was completed in December.

**Sharon Carter**, the hospital's mammography coordinator, said the department has held the accreditation for almost 20 years.

Kentucky Voices for Health named eight new members to its board of directors, including **Larry Davis** of Grand Rivers.

Davis retired as the public health director of the Marshall County Health Department in 2010. He also served as director of public health for Knox, Whitley and Laurel counties. Davis gained 40 years of experience with local health departments and has served as president of the Kentucky Public Health Association and the Kentucky Health Department Association.

Kentucky Voices for Health is a coalition of more than 250 organizations and individuals who work to improve access to affordable health care, prevention, efficiency and effectiveness in the health care delivery system and children's health.

**Glenda Adkisson**, with Sustainable Operating Solutions, earned a Business Continuity Professional Certification through the international Business Continuity Institute. The BCI credential serves as the international standard for validation of business continuity knowledge.

The wider goal of the institute, which has 6,500 members in 100 countries, is to promote the highest

standards of professional competence and ethics in the provision of business continuity planning.

After serving as the executive director of Paducah's chapter of the American Red Cross, Adkisson has worked as a private consultant.

The Purchase Area Development District named the inaugural recipients of its Lifetime Service Award, which acknowledges individuals who have served more than 30 years on the PADD board.

**Joe Bolin** of Calloway County, Judge-Executive **Mike Miller** of Marshall County and **Buddy Smith** of McCracken County received the honor.

Bolin was appointed to the board as a citizen member while serving as the county attorney of Hickman County.

Miller joined the board when he was elected judge-executive in 1974. Smith was appointed as a citizen member while working as McCracken County engineer under Judge-Executive Pelham McMurry.

The board of directors of Los Alamos Technical Associates, Inc. elected **Mark J. Duff** to become corporate vice president.

LATA Environmental Services of Kentucky is the primary subcontractor of the Department of Energy for its cleanup efforts at the Paducah Gaseous Diffusion Plant.

Duff joined LATA in Kentucky in June as project manager. In his new position, Duff's primary responsibility will continue to be management of the Paducah project. He also will participate in development of corporate business strategy as a member of LATA's executive management team.

Founded in New Mexico in 1976, LATA provides technical and project management services to a varied clientele including federal agencies, state governments, municipalities and a broad range of private sector industrial clients.

Lourdes promoted **Brenda Milam**, registered nurse, to manager of the Ray and Kay Eckstein Cardiovascular Institute. Milam will oversee the cardiac catheterization labs, cath

holding, diagnostics, vascular specials, vascular lab and cardiac rehab. She has been a nurse with Lourdes for more than 25 years.

**Jerry Ladd** was named branch manager for Supreme Lending's new mortgage lending office in Paducah.

Staff at the new office includes **Benita Ladd**, senior mortgage loan originator, along with **Arnetta Gurrola** and **Kayla Gray** as mortgage loan processors.

**Keri Noonan** joined Coldwell Banker Purchase Realty Group's residential sales team. Noonan is a licensed real estate sales associate and a member of the Paducah Board of Realtors.

**Theresa Owens**, county clerk in Carlisle County, announced her retirement effective March 1.

**Danielle Belt** of Paducah gained admittance to the professional program at the Auburn University College of Veterinary Medicine as a member of the class of 2015. Belt earned an agriculture degree from Murray State University and graduated from Heath High School.

Murray-Calloway County Hospital welcomed **Dr. Arthur Allen**, an otolaryngologist and facial plastic surgeon, to its staff.

Allen graduated from Oakland University in Rochester, Mich., earned his master's degree in business administration at Baker College in Flint, Mich., and obtained a medical degree from The University of Health Sciences College of Osteopathic Medicine in Kansas City, Mo.

Allen works out of the MCCH Medical Arts Building, 300 S. Eighth St., 403 East Wing.

Also, the hospital's laboratory department was inspected by the OIG Accreditation Validation and was found to not have any deficiencies.

The Cadiz Police Department promoted **Chad Grace** to sergeant. Grace joined the department in April 2006 after working in the sheriff's offices of Christian and Todd counties.

# FINE PRINT

## Barkley Regional Airport statistics

	Jan.-Dec. '11	Jan.-Dec. '10	Change
<b>Outbound passengers</b>	17,787	19,447	-8.5%
<b>Average daily outbound passengers</b>	48.7	53.3	-8.5%
<b>Departing flights</b>	702	704	-0.3%
<b>Average percent of seats occupied</b>	50.7%	55.2%	-8.3%

## Business Licenses

	Oct. '11	Nov. '11	Dec. '11
<b>Benton</b>	11	3	231
<b>Mayfield</b>	18	30	17
<b>Murray</b>	8	10	3
<b>Paducah</b>	65	49	30

## Site plans

Name	Location
<b>Paducah</b>	
Midtown Market	3000 Broadway
Marquette Transportation	150 Ballard Circle
Dlrect Tech	857 H.C. Mathis Drive

## Illinois Gaming Report

	Metropolis Revenue	State Revenue	Metropolis Admissions	State Admissions
<b>YTD</b>	\$32,306	\$458,950	256,794	4,413,931
<b>April '11</b>	\$7,362	\$120,320	56,307	1,139,588
<b>April '10</b>	\$9,382	\$118,196	79,887	1,162,947



## December Building Permits

### Paducah

Daniel Parker, 3515 Clarks River Road, storage structure.  
 Falconite-Hipp, LLC, 5350 Shell-drake Lane, single family residence/garage.  
 Falconite-Hipp, LLC, 5339 Shell-drake Lane, single family residence/garage.  
 Falconite-Hipp, LLC, 3206 Sand-piper Circle, single family residence/garage.  
 Marzie Miller, 4100 Buckner Lane, mechanical.  
 Park Avenue Real Estate, LLC, 3445 Park Ave., sign.  
 Michael Ladd, 2601 Bridge St., repair/remodel.  
 Medlin Properties Inc., 830 Main St., raze.  
 Murtco Inc., 806 Bethel St., raze.  
 Rhodes Properties LLC, 5155 Hinkleville Road, sign.  
 David D. Haddox, 920 N. Seventh St., electric.  
 Bradshaw & Weil, Inc., 621 Broadway, addition.  
 Tony and Kathy Rayburn, 628-634 Kentucky Ave., repair/remodel.  
 Natalie Bailey, 3517 Pines Road, fence.  
 Charles L. and Emily McGuire, 2845 Trimble St., electric.  
 Crouse Corp., 400 Marine Way, electric.  
 Troy E. Jones, 526 Harahan Blvd., partial raze.  
 Falconite-Hipp, LLC, 3301 Royal Tern Court, single family residence/garage.  
 Ashley Baker, 525 Marton St., raze.  
 Transmontaigne Operation Com/., 233 Elizabeth St., electric.  
 Bradshaw and Weil Inc., 621 Broadway, electric.  
 TCB Realty Ltd., 3424 Wayne Sullivan Drive, sign.  
 KTG Properties, LLC, 857 N. H.C. Mathis Drive, addition.  
 City of Paducah, 2001 Park Ave., repair/remodel.  
 City of Paducah, 2200 S. 25th St., storage structure.  
 Julie D. Huff, 4760 Exall Lane, electric.  
 Shand Stamper and Mitch Kim-

ball, 714 Martin L. King Drive, mechanical.

Anne Moore, 1246 S. Sixth St., electric.  
 Teddy Belt, 2146 Bridge St., electric.  
 Robert and Phyllis Jones, 421 Monroe St., carport.  
 James R. Riechert, 822-858 Joe Clifton Drive, sign.  
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 James R. Riechert, 822-858 Joe Clifton Drive, sign.  
 Heartland Foundation Inc., 619 N. 30th St., repair/remodel.  
 Marco L.C., 3101 Irvin Cobb Drive, sign.  
 Lucille Sanders, 721 Kentucky Ave., electric.  
 Red Ink, 126 Market House Square, sign.  
 Richard and Shellenne Tapp, 2048 Clay St., repair/remodel.  
 Terrence Orr, 936 N. 10th St., mechanical.  
 Terrence Orr, 936 N. 10th St., repair/remodel.  
 City of Paducah, 2001 N. 12th St., portable accessory structure.

### Massac County, Ill.

Mark Jones, 2475 Crim Road, addition.  
 Jerry Yates, 4827 Old Marion road, pole barn.

### Mayfield

Purchase Poultry Equipment-Joe Frazier, 500 West James, warehouse; contractor, Searcy Building.

### Murray

Vita Dalton, 603 Elm St., single family dwelling/addition; contractor, Adam Galloway.  
 Robert Swift, 404 Industrial Road, commercial/alteration; contractor, Blalock Built.  
 Kerry Stone, 732 Fairlane, single family dwelling/addition.  
 Carol Randolph, 1712 Farmer Ave., single family dwelling/accessory structure; contractor, Better Built.

## SERVICE: Apologize and fix problems quickly

CONTINUED FROM 10

**Be truthful.** When you return to the table, ask if they are ready to order, and, if they ask you to give them some of your favorite entrées, be truthful with them. If you have not tried the entrée tell them. If you have and did not like it, tell them that as well. Do not try to sell them anything, simply counsel the guest by listening to their questions carefully.

**Ensure quality assurance** on the product or service delivered. When the food is delivered, make sure it is what they ordered, that it is the proper temperature and properly prepared. Give them a few minutes to actually try the food before you ask them if everything is satisfactory.

**Listen to what they say and watch for nonverbal clues.** If you sense there is a problem, address it, even if they don't verbally tell you there is a problem. In other words, listen not to just what they say, but also watch what their body language is telling you.

**Apologize and solve.** If there is a problem, quickly apologize, and go about solving it to the guest's satisfaction.

Keep their water and beverage glass refilled, and, for goodness sakes, do not bring them another beverage glass

unless that is your policy. If you do bring another glass, take away the empty glasses as there is nothing more annoying than having a table full of empty containers.

Watch your guest's nonverbals carefully, and when they place their credit card on the table after you have delivered the check, be prompt in picking it up and handling the checkout.

**Thank them and invite them back.**

Finally, **be prompt** in handling the checkout. Ask them if they would like a drink to carry with them, always thank them for being your guest and invite them back.

Providing exemplary, exceptional, exceeds-the-needs guest and customer service is not rocket science.

Whether you are a waiter or a printer, have a process in place to ensure quality is assured for every encounter. This is critical to the success of any business.

Remember when your customer or guest is not satisfied, you will not just lose them, you will also lose all their referrals.

**Dr. L. Darryl Armstrong**, Armstrong and Associates, is a consultant and counselor. He can be reached at drdarryl@aol.com or 1-888-340-2006 or www.armstrongassociates.org.

## Business Calendar

**Paducah Area Chamber of Commerce** Power in Partnership Breakfast, 7:30 a.m. Feb. 2, Paducah-McCracken County Convention Center. Cost: \$14 members, \$25 non-members. RSVP by calling 443-1746 or info@paducahchamber.org.

**Rotary Club of Paducah** for service-oriented business/professional leaders, noon each Wednesday, Carson Four Rivers Center. Information: David Morse, 816-2900.

**Paducah Toastmasters Sam Sloan Chapter**, noon each Thursday, The Pasta House. Develop better speaking and presentation skills. Information: Clay Campbell, 554-0093; Ricky Greenwell, 442-7179.

**Rotoract Club** for service-driven professionals 18-30, 6 p.m. first Monday of each month, Commerce Center. Information: President Brandi Harless, 270-443-1746, ext. 200

**Paducah/River City Business and Professional Women**, noon second Tuesday of each month, Pasta House.

**Paducah Business and Professional Women** dinner meeting, 6

p.m. second Tuesday of each month, Grace Episcopal Church, 820 Broadway. For more information call 270-442-7636.

**Zonta Club of Paducah**, 6 p.m. second Tuesday, Whaler's Catch, 123 N. Second St. Information: President Linda Carroll, lcarroll@vci.net.

Paducah-Kentucky Lake Chapter of the **International Association of Administrative Professionals**, 5:30 p.m. third Thursday of each month. Information: Milinda Har-nice, 575-8614.

**Murray State University Innovation and Small Business Development Center**, Commerce Center, 401 Kentucky Ave. 443-2783.

**Regional Center for Emerging Technology**, 926 N. 16th St., Murray, 270-809-6073.

**Regional Business and Innovation Center**, 2800 Fort Campbell Blvd., Hopkinsville, 270-886-8666.

**Business & Industry Training Center** on the Shawnee Community College campus, 8364 Shawnee College Road in Ullin, Ill. 618-634-3254.

## BIZ BUZZ

CONTINUED FROM 4

**Goodwill Industries of Kentucky** placed a record-setting 2,584 people in jobs in fiscal year 2011, a 36 percent increase over 2010 job placements, according to a company release.

The agency creates jobs for, trains and places workers with disabilities or other barriers to employment.

The job placement number is the highest that Goodwill Industries of Kentucky has reached in its history dating back to 1923. In the last year, a relocated donation and retail center opened in Hopkinsville. That store added six jobs to its 10-person staff.

**Supreme Lending**, a full-service mortgage lender, opened a new office at 3420 Park Ave., Suite 1.

Headquartered in Dallas, Supreme Lending has more than 50 locations in 35 states. "We are absolutely delighted to be opening in this dynamic and growing residential and business community," said **Jerry Ladd**, branch manager, in a news release.

"We look forward to serving our clients — whether they are young professionals, growing families or retirees — with our trademark service and superior selection of products and financial services."

For more information contact Ladd at 270-953-0213 or email jerry.ladd@supremelending.com.

Regional banks **Paducah Bank** and **FNB Bank** are among the 36 regional and community banks in Kentucky to participate in the Small Business Association's Export Express loan guarantee program, according to the SBA's state district office.

The loan program is designed for small businesses to more easily launch or expand export activity.

**BB&T** and **U.S. Bank** also joined the program that is bolstered by President Barack Obama's push to double the nation's exports in the next five years. Export Express guarantees business loans up to 90 percent for loans below \$350,000, and carries a 75 percent guarantee of loans between \$350,000 and \$500,000.

On Jan. 5, Symsonia-based-**KeeFORCE**, a technology consulting firm, launched its second Xtreme Business Makeover competition and set an entry deadline for March 8.

KeeFORCE has partnered with 20 regional businesses to offer an emerging small business in need close to \$40,000 worth of services for all aspects of business growth.

**Riley Architects** in Mayfield received the makeover in 2011, and has pledged about \$3,000 worth of services to this year's winner.

Local businesses with three or more employees who have been in operation for at least two years are eligible for the contest. Home-based businesses are not eligible. For more information, and to register, visit keeforce.com/makeover.

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