

## FYIBUSINESS | NEWS, TRENDS AND EVENTS IN TULSA BUSINESS

### Freese Architecture restores downtown building

Brian L. Freese, a local architect and principal of Freese Architecture Inc., has realized a longtime dream with the restoration of a downtown building that now houses his office.

"I really love the feel of an urban area, and with all that is now happening and slated to happen downtown, it is an exciting time to be here," he said.

In late 2004, Freese heard that the Photosmith building at 1634 S. Boston Ave. was vacant, so he and his wife, Judy, purchased it and transformed it into a contemporary office. It also houses Interior Logistics, a medical-health care furniture and equipment business.

The building's transformation was significant. It was comprised of several small offices, narrow hallways and a concrete block wall that divided the space in half. Freese remodeled it into an open, light-filled office incorporating many sustainable elements and an environmentally friendly design. Features include concrete floors, fluorescent and low-voltage lighting, low-odor-emitting cabinetry materials and paints, a high-efficiency HVAC system, reclaimed construction materials, reusable exterior or veneer material and low irrigation plantings.

He also recycled or donated much of the construction debris.

"I have a passion for both contemporary architecture and sustainable design," Freese said. "This project gave me the opportunity to combine the two and create the kind of space I wanted for my office. I also wanted to use the building to illustrate that contemporary architecture is not in all cases cold and harsh, and can instead be warm and inviting."

The building's design incorporates various techniques to bring natural light inside. They include large floor-to-ceiling glass walls and skylights in key locations. The entry lobby and executive offices have glass walls surrounding an entry courtyard, which features a pond



Courtesy

**The Photosmith building at 1634 S. Boston Ave. has been renovated into offices for architect Brian Freese. The entry lobby and executive offices have glass walls surrounding an entry courtyard, which features a pond and fountain, and a large skylight is located above the main studio.**

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"The courtyard space is meant to bring nature into the building, which is something I try to do in virtually all of my projects," Freese said.

The exterior of the building is a fiber cement board material, and a wooden trellis adorns the roof over the entry courtyard. The landscaping features natural grasses.

Freese Architecture offers custom residential and commercial architecture and design services, and has been in business in Tulsa for nearly 14 years.

For more information, call 744-7667.



#### Downtown restoration

**Freese:** The Tulsa architect renovated a building at 16th Street and Boston Avenue in a contemporary design that is home to his business.



#### Perkins sells Vercor interest, launches new firm

David L. Perkins Jr. has sold his interest in Vercor, the merger and acquisitions advisory firm that he co-founded in 2000.

"Vercor has been, and should continue to be, a tremendous success," Perkins said. "We built it into a leading national firm that does international deals in seven short years."

Vercor currently has 10 U.S. offices and a European office.

Perkins said he has no interest in getting out of the mergers and acquisitions advisory business, and instead is launching a new firm — Acquisition Advisors — with a different business model.

Perkins new business takes the name of a firm he founded 10 years ago. The target market will be similar to Vercor's — buyers and sellers of businesses valued between \$7 million and \$75 million.

"Helping business owners get the very most for their business, or find the right strategic partner, is part art and part science," Perkins said. "It's complex."

"But the value we can add is substantial. The right deal, or partner, can really make a meaningful contribution to a business owner, his or her family, and to the employees that have a stake in the future success of a business."

#### Jones & Laughlin reunion set Oct. 27

Former employees of Jones & Laughlin will hold their 35th annual reunion Saturday, Oct. 27.

The event will be held from 10:30 a.m. to 12:30 p.m. at First Watch, 8178 S. Lewis Ave.

For reservations, call 743-4948.

#### ODOC to participate in Oil and Gas Expo

The Oklahoma Department of Commerce will participate in the 2007 Oklahoma Oil & Gas Expo, to be held Thursday in Oklahoma City, and will offer companies an opportunity to meet face-to-face with Oklahoma's trade representative for Mexico.

The expo will be held at the Oklahoma State Fairgrounds Travel and Transportation Building.

The expo provides a forum for the entire oil and gas industry — large and small operators, and service companies alike — to meet with potential new clients, and showcase their products and services.

Oklahoma companies who attend the expo will receive information about doing business with oil companies in Mexico from a Mexico market insider, says Barry Clark, director of global business services at the ODOC.

That trade representative "can offer pointers on how to develop relationships with PEMEX officials and learn about contract opportunities," said Clark.

Luis Domenéch, director of Oklahoma's trade office in Mexico, will offer sessions to inform companies of potential export opportunities with PEMEX and PEMEX contractors. They will be held at 10:30 a.m. and again at 2 p.m. in the ODOC booth, No. 246.

International trade specialists from the Oklahoma U.S. Export Assistance Office will also be available for private appointments at the ODOC booth.

For more information, or to arrange an appointment, call Jesse Garcia at (405) 815-5213, or e-mail jesse\_garcia@okcommerce.gov.

#### Cherokee Nation to hold business workshop

The Cherokee Nation will host a free Surety Bonding and Small Business Insurance Workshop at 6 p.m. Oct. 30 at the Cherokee Casino in Catoosa.

The workshop is being sponsored by the Cherokee Nation One Stop Business Center and the Tribal Employment Rights Office. Workshop topics will include surety bonding, health insurance, workers' compensation, property insurance and liability insurance.

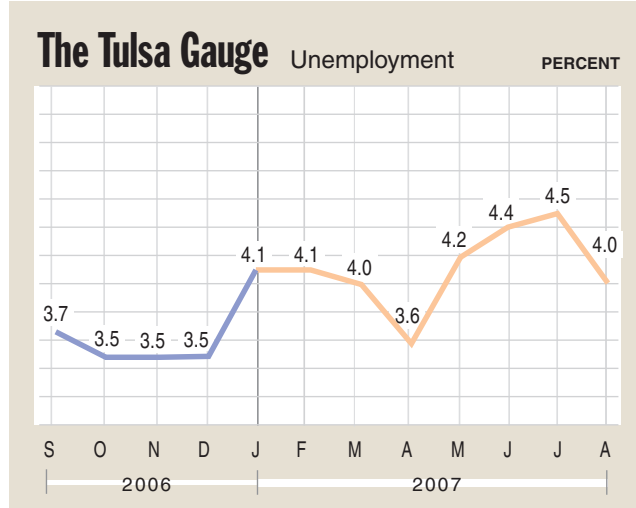
Workshop presenters will be Wilcox Jones and McGrath Insurance, Blue Cross and Blue Shield of Oklahoma, and representatives discussing the Oklahoma Employer/Employee Partnership for Insurance Coverage (O-EPIC).

For more information, call Alice Smith at (918) 453-5000 ext. 3939, or e-mail her at alice-smith@cherokee.org.

#### Ardmore to host Women's Biz Symposium

The Women's Business Center of Rural Enterprises of Oklahoma will hold a daylong Women's Biz Symposium from 8:30 a.m.-3:45 p.m. Nov. 1 at the Ardmore Convention Center, 2401 N. Rockford Parkway.

Keynote speaker for the event is Patsy Acers, who will discuss the practical advantages of financial planning. The Muskogee native is president of Bag Lady/Can Man Finan-



Source: Research Wizard, Tulsa City-County Library

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cial Seminars, and has franchises across the United States helping women put their financial affairs in order.

Registration is \$25, which covers the symposium and lunch. For more information or to register, call Barbara Lackey, center coordinator, or Lori Smith at (800) 658-2823, by e-mail at lori@ruralenterprises.com, or visit the group's Web site at [www.tulsaworld.com/rei](http://www.tulsaworld.com/rei).

#### Stubblefield to speak at OKEthics meeting

Greg Stubblefield, president of National Car Rental and Alamo Rent A Car, will be the featured speaker at the Oklahoma Business Ethics Consortium's monthly meeting Oct. 25.

The event will be held from 11:30 a.m. to 1 p.m. at the Hilton Inn Southern Hills, 7902 S. Lewis Ave.

Stubblefield will discuss how the founding principles of the car rental company is helping to shape a culture of integrity in the face of change and growth.

Stubblefield oversees more than 500 company-owned locations as well as a network of almost 400 franchise locations in North America.

He began his career in the car rental industry as an Enterprise Rent-A-Car management trainee in southern California. He received numerous promotions and eventually was named president of operations in California and Hawaii.

Stubblefield moved to Tulsa for his current post this year after Enterprise bought Tulsa-based Vanguard Car Rental USA, which operated the National and Alamo brands.

Cost for the meeting is \$20 for members, or \$25 for nonmembers. Lunch is included.

Those attending are eligible for one hour of continuing professional education credit in ethics.

To register, call 808-1086, or visit the OK Ethics Web site at [www.tulsaworld.com/okethics](http://www.tulsaworld.com/okethics).

#### 'India Today' conference set Oct. 23

Tulsa Metro Chamber, the Tulsa Global Alliance, the University of Tulsa, and the Indo-American Chamber of Commerce will sponsor "India Today: Business and Beyond," on Oct. 23 at the University of Tulsa.

The conference, which will be held from 7:45 a.m. to 4:30 p.m., is targeted at enhancing cultural awareness and understanding business and business opportunities in the country.

The morning's talks will begin with a focus on the culture of India, including an emphasis on the arts, economy and political environment. Guest speakers include S.M. Gaval, Consul General of India.

The lunch will feature the keynote address, "India in the Global Economy: Achievements, Challenges and Opportunities," by Shalendra D. Sharma, a professor in the Department of Politics at the University of San Francisco.

The afternoon program will focus on specific business differences and similarities, and industry opportunities in areas including health care, energy and aerospace.

The cost of the conference is \$75; the cost is \$40 for a half-day, morning or afternoon; and \$50 for a half-day, including lunch.

And each registrant will receive two tickets to a Bollywood reception and movie screening, to be held at 6:30 p.m. Oct. 22 at the Circle Cinema. The evening will feature a reception, dance and Indian dishes by India Palace, and screening of the movie, "Hum Dil de Chuke Sanam."

For more information, call 591-4750. To register, visit the Tulsa Global Alliance Web site at [www.tulsaworld.com/india](http://www.tulsaworld.com/india).

## Make sure you check health plan

A year ago, I made a \$343 mistake. I wrongly assumed that remaining in the health plan I had last year would keep my health benefits largely the same this year.

"In the last couple of years, there's been a lot of internal fine-tuning of health benefits," said Ed Kaplan, who heads the health-benefits practice at New York-based consulting firm Segal & Co. "The consumer really ought to take the time to check up on things. There is a lot of activity behind the scenes."

Traditionally, the main thing employees needed to watch for was whether the doctors they used would still be in their plan. The difference is important because most plans reimburse less for "out-of-network" care than for "in-network" care.

And the recent corporate "fine-tuning" has made this doctor check more pivotal than ever. An increasing number of plans are cutting reimbursement rates for out-of-network care and imposing a separate and much higher deductible — the amount of care you must pay for on your own each year before the insurance kicks in — for out-of-network expenses. (That's where I made my mistake.)

In some plans, how much of your doctor fees are reimbursed depends on whether the physician is a general practitioner or a specialist, Kaplan said.

Many companies are changing their pharmacy plans too, often to encourage the use of generic drugs. Today there's a good chance your plan uses a less generous reimbursement formula for brand-name drugs than for generics.

In other words, there's a lot to watch for. As open-enrollment season begins, how do you make the best choices?

**Gather records.** Unless you had a highly unusual year, it's likely that your family's health expenses next year will resemble last year's. So pull out a year's worth of medical records to refresh your memory about how many medical visits each covered family member had, both in and out of network, as well as how much you paid in co-payments, deductibles and premiums.

Also take a look at how your family used pharmacy services, vision care and dental care this year. And calculate your total out-of-pocket costs.

While you're at it, it's not a bad idea to consider whether it makes sense to schedule needed medical treatments before the end of the year, to take advantage of the fact that you've probably met your 2007 deductible by now.

**Gaze into the future.** Do you foresee anything that could change your medical usage? For instance, do you have teenagers in need of orthodontia? Have you reached an age when it's advisable to get more detailed and costly health tests? Do you have bad eyes, bad knees or some other ailment that's likely to require surgery? If so, make a note.

**Compare plans and choose.** If your employer offers several health plans, estimate what your total cost of care, including premiums,



KATHY KRISTOF  
Tribune  
Media Service

co-payments and deductibles, would be under each option given your expected use of health care.

If co-payments and deductibles that you're counting on are contingent on seeing in-network doctors, be realistic about your willingness to do so and factor in any out-of-network costs that you anticipate.

If you intend to stick with your previous year's health plan, review it to ensure that your doctors and out-of-pocket costs will remain relatively stable.

Guessing your out-of-pocket costs under each plan will help with the cost-benefit analysis and help determine whether you should participate in tax-saver accounts (more on them later).

**Coordinate benefits.** Two-income families must walk through the benefits that each employer offers and figure out whether it makes sense to cover the whole family under one plan or cover each family member under his or her own plan.

**Do the math on the extras.** If your employer offers vision or dental care, do some calculations before signing up, Kaplan said. The reason: Many of these plans have relatively low caps on benefits. For example, a plan may pay a maximum of \$1,000 or \$2,000 annually but charge substantial premiums.

In some cases, Kaplan said, you're better off forgoing the coverage and simply putting the premiums in the bank.

**Save on your taxes.** Many large employers let employees set aside a portion of each paycheck, before taxes, to pay medical expenses. These tax-saver accounts can be particularly beneficial if you're planning substantial expenditures that aren't covered by insurance, such as orthodontia or laser eye surgery. Your money pays the bills, but because it comes out of your pay before taxes are taken out, you avoid income and payroll levies on that amount. The only catch: Any money that's left in the account after a set period, usually a year, is forfeited. So fund the accounts with a sum you're certain to spend in the relevant time period.

**Pick up some money.** An increasing number of employers are offering incentives for workers to do certain things, such as attend stop-smoking or weight-loss classes or even just fill out health-risk assessments, Bosley said. The incentives might not be earth-shattering — maybe a \$50 rebate or slightly reduced insurance premiums. But if you could benefit from one of the classes, getting some cash may be a good way to talk yourself into going.

Los Angeles Times staff writer Kathy M. Kristof welcomes your comments and suggestions but regrets that she cannot respond individually to letters or phone calls. Write to Personal Finance, Business Section, Los Angeles Times, 202 W. First St. 90012, or e-mail [kathy.kristof@latimes.com](mailto:kathy.kristof@latimes.com).

## Business Calendar

[nell@tulsa.edu](mailto:nell@tulsa.edu).

### Monday

Engineers' Society of Tulsa meeting, 11:30 a.m., Oneok cafeteria, 100 W. Fifth St. Speaker: Ralph Veatch. Topic: "Hydro-Fracturing." Information: 286-8260 or [duane\\_huetter@yahoo.com](mailto:duane_huetter@yahoo.com).

### Tuesday

Family Owned Business Institute meeting, 5:30-7:30 p.m., The University Club, Allen Chapman Activity Center, University of Tulsa campus. Speaker: David Woods, CEO, Giant Partners. Topic: "Driving and Growing the Legacy of Your Company — It's Not What You Do, It's How You Think." Cost: \$20 nonmembers. Reservations required: 631-2684 or [claire-cor](mailto:claire-cor)

### Thursday

American Marketing Association, Tulsa chapter luncheon meeting, 11:30 a.m., Embassy Suites, 3332 S. 79th East Ave. Speaker: Risha Grant, president and publisher, Exposure small business magazine. Topic: "Making Small Business Big Business." Cost: \$25 nonmembers, \$10 students. Reservations: 748-1966 or [amatulsa.com](mailto:amatulsa.com).

Information for this listing should be submitted to: Business Calendar, Tulsa World, P.O. Box 1770, Tulsa, Okla. 74102, or fax: 581-8353, or e-mail: [business@tulsaworld.com](mailto:business@tulsaworld.com). Items must be received by 5 p.m. Wednesday for inclusion in the following Sunday's calendar.