

Chase rolls out card with chip technology

BY CANDICE CHOI
AP PERSONAL FINANCE WRITER

NEW YORK (AP) — Chase is rolling out a credit card embedded with a “smart” chip technology that reduces fraud and is widely used outside the United States.

The British Airways co-branded card, available Monday, is intended to appeal to frequent travelers who may experience hiccups with U.S. credit cards overseas.

The U.S. is the only developed country still primarily using credit and debit cards with magnetic strips that are swiped at the register. The rest of the industrialized world has already switched, or is transitioning, to the chip-based cards.

Chip-based cards aren't swiped like most U.S. cards. Instead, users insert the cards into a slot then punch in a PIN number to finalize a transaction. Although card terminals overseas also have a slot where magnetic strip cards can be swiped, cashiers in less-traveled areas are sometimes confused by how to process such transactions.

In other circumstances, such as train ticket kiosks, credit cards with magnetic strips can't be read.

Naney Pandit, general manager of Chase's card services, said not having a chip-based card was becoming a hassle for customers in recent years, as Europe and Asia adopt cards with the chip technology.

“What used to be a trickle a few years ago has become a frequent point of irritation,” she said.

Chip technology remains a rarity in the U.S. Magnetic strip technology is so entrenched that the transition to chip-based cards poses logistic difficulties. Stores have little reason to install terminals for smart cards because banks didn't issue them. Banks don't issue them because stores wouldn't accept them.

Design pro takes it to the web

With creative wife Sallie by his side, Bob Lanham expands his reach

BY KEREN HENDERSON
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Though he's been in the design and custom publishing business for more than 30 years, Bob Lanham still gets worked up about his projects.

“Sometimes you'll be worried about a job because you don't know if you're going to please your customer or not,” Lanham said — this coming from a man who directed large staffs for his custom publishing company in Louisville and another one in Chicago before he and his wife, Sallie, moved to Frankfort in 1993.

“He's a perfectionist,” says Sallie, who is his business partner and second set of eyes. “He expects perfection from himself and from the people working with him.”

Together, Bob and Sallie have designed and produced hundreds of custom magazines, books, brochures and maps, including award-winning coffee table books published by the Frankfort Heritage Press.

A few years ago, Bob decided to take their company, Lanham Media Service, in an additional direction, and he launched DesignPrintCafe.com.

“The economy has not been kind to advertising sales in recent years, so I needed to cultivate a new revenue stream for our business,” he explains.

With no interest in computers, artist and painter Sallie has been happy to stay out of this online venture, no matter how successful it may be.

DesignPrintCafe.com is Bob's domain.

The idea, Bob says, is to take his long-time broker relationships with several of the area's largest commercial printers to get the lowest rates for his customers.

DesignPrintCafe.com offers business cards, brochures, flyers, post cards, rack cards, banners and all



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Graphic Designer Bob Lanham has designed many publications and books for local artists and writers. He also recently started DesignPrintCafe.com. DesignPrintCafe.com offers business cards, brochures, flyers, post cards, rack cards, banners and all kinds of swag for individuals, offices and political campaigns.

DesignPrintCafe.com
Phone: 1-502-352-2033

kinds of swag for individuals, offices and political campaigns.

“I set my prices competitively, because I think that's why people look online, to find the best price. If I can't offer that, they'll go somewhere else,” Lanham said. “I know I'm getting a good price from my printers, and I can pass that savings along to my customers. We don't get every job we quote, but we try to.”

Since launching the site a few years ago, he gets a few new customers each week and says DesignPrintCafe.com

is a complimentary addition to his other work.

Today, much of his design work is through the Frankfort Chamber, Frankfort Tourism and Downtown Frankfort as well as similar organizations in other towns. He designs and prints their magazines, brochures, maps and rack cards.

“We pick on him a lot,” says Frankfort Chamber Director Carmen Inman. “He does a lot of work for us, and we like to change our minds.”

“He's great to work with,” Inman added. “He thinks outside the box. You have this idea and he has a great way to promote that idea.”

Bob said his business requires a flexibility and willingness to rip a project up and make changes.

His wife, Sallie, points to his good nature.

“On the one hand, he's a perfectionist, but then he'll turn around and make a joke,” Sallie said. “He's got a great sense of humor, and he never gets upset; he's never negative.”

Bob, originally from Louisville, said that's one of the reasons he and Sallie decided to leave Chicago and start their own home-based business in her hometown of Frankfort.

“There's no office politics to contend with here,” he said from their peaceful home office on Justice Lane overlooking Elkhorn Creek.

Bob and Sallie met in the 1980s when she was the art director for his company in Louisville. He says Sallie

helped him understand the basics of graphic design, her major at the Cincinnati Art Academy.

They work together well and know how to positively critique one another. Bob knows all the technicalities of digital design, and Sallie fills in all the holes.

As more and more design work is being done digitally, Bob enjoys staying on top of the technology. Lately, he has created interactive online versions for magazines and maps, often commissioned by chambers of commerce and tourism organizations.

“It's challenging, invigorating and gratifying to deliver the best that technology has to offer to our customers,” he says.

BUSINESS BRIEFS

FRANKFORT

FPB wins KEMI Destiny Award

The Frankfort Plant Board is one of seven winners of the 2011 Kentucky Employers' Mutual Insurance Destiny Award for employee safety.

“The Frankfort Plant Board embodies KEMI's belief that employers truly ‘control their own destiny’ when it comes to workers' compensation costs,” Roger Fries, president and CEO of KEMI, said in a news release.

“As a direct result of their commitment to safety throughout the organization, the plant board has successfully reduced their workers' compensation premium by 50 percent since 2005.”

FPB received the award at a ceremony Tuesday.

Safety measures that have helped FPB reduce workers' compensation costs include implementing a formal safety program, participating in an OSHA 10-hour construction safety and health course offered by KEMI and utilizing safety resources available on KEMI's website, according to a news release.

“The utility industry is inherently dangerous for the men and women who provide electric, water and cable/telecom services,” Jim Smith, FPB's general manager, said in the release.

“Our over 220 employees want to be a leader for safety and training programs in our community and this award

is proof of FPB's commitment to serve our customers' needs in the most reliable and safest way possible.”

Munson attends optometric conference

Dr. Karoline Munson, of Frankfort Vision Center, attended the 2011 Kentucky Optometric Association's Fall Education Conference on Nov. 4-6 in Gatlinburg, Tenn.

At the conference, she attended lectures on electronic health records, diabetes, macular degeneration and anterior/posterior segments.

Small business help available

The Bluegrass Small Business Development Center and Community Ventures Corporation, in partnership with the Frankfort Area Chamber of Commerce, are teaming up to bring their business expertise to you. Representatives from each organization will be on hand at the Frankfort Chamber of Commerce office on a bi-weekly basis starting Tuesday. Each day, the representatives will offer three 1-hour appointments beginning at 9 a.m. and running through noon. Appointments may be made through the Frankfort Area Chamber of Com-

merce office.

Representatives from each organization will be on hand to discuss a variety of issues including start-up business questions and existing business issues such as: financing, cash flow concerns, expansion or additional funding needs. All counseling is done at no cost to the client. Those interested should contact the chamber office at (502) 223-8261 or e-mail chamber@frankfortky.info.

2 ribbon cuttings

Inside Out Design, LLC and Tractor Supply Co. both recently held ribbon cuttings.

Andrea Wilson Mueller is the owner/designer of Inside Out Design and Robert Frey is the manager of Tractor Supply Co.

Vallance appointed to cancer commission

Dr. Steven R. Vallance recently received a three-year appointment as cancer liaison physician for the cancer program at Frankfort Regional Medical Center. Cancer liaison physicians are an integral part of cancer programs accredited by the American College of Surgeons Commission on Cancer.

Dr. Vallance is among a-

national network of over 1,600 volunteer physicians who are responsible for providing leadership and direction to establish, maintain and support their facilities' cancer program.



Dr. Steven Vallance

a significant interest in the diagnosis and treatment of patients with malignant diseases, is a member of the multidisciplinary cancer committee at Frankfort Regional Medical Center, an institution which is dedicated to facilitating the delivery of comprehensive quality cancer care.

“I am privileged to be able to serve as the cancer liaison physician for the cancer program at Frankfort Regional Medical Center,” Vallance said. “I am very passionate about delivering the best treatment options for the patients we serve. This is a great step for Frankfort Regional Medical Center and our affiliated physician network to continue to expand its cancer program to benefit the residents in our communities.”

Cancer liaison physicians are responsible for spearheading CoC initiatives within their cancer program; collaborating with agencies, such as the American Cancer Society; and facilitating

quality improvement initiatives utilizing data submitted to the CoC's National Cancer Database. The CoC collects data from its accredited cancer programs and provides tools back to these facilities to facilitate the analysis of patterns of diagnosis, treatment, and quality of care.

The NCDB currently contains patient demographics, tumor characteristics, treatment, and outcomes information for over 25 million malignant cancers diagnosed and treated at hospital-cancer programs in the United States between 1985 and 2008.

The cancer liaison physician works with the cancer program staff to facilitate the submission, presentation, use, and interpretation of NCDB data. Analyzing and sharing these data with the cancer committee can have a positive impact on cancer patient care at the facility.

In an effort to assist the more than 1.5 million Americans diagnosed with cancer each year, cancer liaison physicians at CoC-accredited programs also facilitate participation in the Commission's Facility Information Profile System. FIPS provides the public with information about resources, services, and annual cancer cases diagnosed at CoC-accredited facilities.

These data are shared with the public through the CoC Web site at www.facs.org/cancer.

Dentist makes Kentucky Monthly top 100 list

Dr. Patrick Peters has been named one of the top dentists in Kentucky by Kentucky Monthly magazine.



Dr. Patrick Peters

Dr. Peters has been trained in sedation, extractions including wisdom teeth, advance esthetic dentistry, dental implants and TMJ issues. Dr. Peters is a fellow of ICOI, Misch Institute and member of ASDA, ADA and KDA.

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