



Keller MOO **Ritchie** ClearRidge **Higginbotham** IBC **Spanich** IBC **Bates** IBC **Dulin** IBC **Gonzales** OND **Keasler** OND

BUSINESS PEOPLE

» CORPORATE PERSONNEL MOVES & NEWS

Education

Oklahoma State University-Tulsa's Board of Trustees has elected Edward F. Keller, chairman of Summit Bank, as its chair.

Larry Mocha, president and CEO of Apco Inc., will serve as vice chair, while Glenda Love, executive director of the Ronald McDonald House, will serve as secretary.

Other trustees include Calvin Anthony, pharmacist and chair of the OSU/A&M Board of Regents; Betty Boyd, former legislator and journalist and vice chair of Tulsa Technology Center's Board of Education; Jim Goodwin, attorney and newspaper publisher; Jay Helm, real estate developer and OSU-A&M regent; Michael Johnson, president and CEO of J&A Group; and Henry Primeaux, president of Primeaux Kia.

Food service

Exposerve Food & Beverage Management has named Kaila R. Westerfield as director of sales.

Westerfield previously was a marketing-client strategy specialist at Cox Media.

Financial

Mutual of Omaha Bank has elected Edward F. Keller to its board of directors.

Keller is chairman of Summit Bank, and recently retired as chairman and CEO of JPMorgan Chase in Oklahoma.

ClearRidge Capital has named Anja Ritchie as an associate.

A native of Berlin, Ritchie most recently worked in the valuation advisory division at PricewaterhouseCoopers in Frankfurt. She also worked in corporate restructuring and

financial modeling at Commerzbank, also in Frankfurt.

IBC Bank has promoted Tara Higginbotham, Samuel Spanich, Corey Bates and Jason Dulin as branch sales managers.

Higginbotham is the sales manager at the bank's 101st Street and Delaware Avenue branch. She has nine years experience in the banking industry, most recently serving as a senior sales representative at IBC's Tulsa-Yale branch.

Spanich is sales manager of the 81st Street and Garnett Avenue branch in Broken Arrow. Spanich most recently was a manager-in-training at IBC's Tulsa-Memorial branch.

Bates is sales manager of the Sapulpa branch. He also was most recently a manager-in-training with the bank.

Dulin serves as sales man-

ager of IBC's Bixby branch. He most recently served as assistant branch sales manager of the Tulsa-Yale branch.

OND Financial Solutions has named John Gonzales as a financial adviser.

Gonzales has more than four years of experience in the financial services industry.

Karen Keasler has been named a client services assistant.

Keasler has been in the financial services industry for more than 15 years.

— NANCY HOLLINGSHEAD,
World staff writer

PEOPLE SPOTLIGHT



STEPHEN PINGRY/Tulsa World

Dr. Robin Dyer, D.O. Chair, Osteopathic Manipulative Medicine, OSU Center for Health Sciences and College of Osteopathic Medicine

The Oklahoma State University Center for Health Sciences and College of Osteopathic Medicine has named Robin R. Dyer, D.O., as chair of Osteopathic Manipulative Medicine.

She also serves as an associate professor.

Dyer coordinates the OMM class for first-year medical students and teaches during the second year, sees private OMM patients at the OSU-CHS and will now orchestrate the administrative side of the department.

She is board certified by the American Osteopathic Association, the American Osteopathic Board of Family Physicians and the American Academy of Osteopathy Board of Neuro-musculoskeletal Medicine.

Dyer is a member of the American Academy of Osteopathy, the American College of Osteopathic Family Physicians, the American Osteopathic Association, the Cranial Academy, the Oklahoma Osteopathic Association and the Tulsa Osteopathic Medical Society.

She was named OSU

Clinical Professor of the Year in 2007 and 2009, and was a grand marshal during the 2009 OSU-CHS commencement. She is president of the OSU-COM Alumni Association, a board member of Oklahoma Education Foundation for Osteopathic Medicine and a life member of the Osteopathic Founders Foundation in Tulsa.

Dyer joined OSU-COM part time in 1993 as clinical assistant professor, while she operated a private practice specializing in osteopathic manipulation and family medicine. She closed her private practice in July 2006, and joined OSU-COM full time as an associate professor.

A native of Jackson, Mo., Dyer graduated from Jackson High School. She earned her bachelor's degree in music education from Southeast Missouri State University in Cape Girardeau, and her master's in the same field at the University of Oklahoma.

After teaching band for nine years in Newcastle, she returned to college and earned her doctor of osteopathy degree in 1992 from OSU-COM.

Robin has a son, Aaron, who graduated from Holland Hall and is now a mechanical engineer in southern California. She has two Tibetan terriers and a Burmese cat.

FOR THE RECORD

Commercial Building Permits

(Listed by owner, tenant or building name. Weekly update lists new commercial construction, expansions and enlargements of more than \$50,000. Information is from initial applications and is subject to change. Dollar amount is valuation declared by owner.)

Tulsa Hills-Commerce Bank ATM, 7267 S. Olympia Ave., new bank ATM machine, \$75,000.

Cricket Communications, 8206 E. 71st St., interior alteration-phone store, \$75,000.

Little Caesars, 1310 E. 46th St., interior alteration-restaurant, \$75,000.

Three Palms Wine & Spirits, 9999 S. Mingo Road, interior alteration-liquor store, \$80,000.

Caterpillar Logistics Service, 13505 E. 61st St., new safe room,

\$155,000.
QuikTrip No. 57, 3606 S. Peoria Ave., canopy/awning, \$79,926.84.

Certificates of Partnership

(From filings in the Tulsa County Clerk's office.)

Aug. 31, 2009

09-090641 — Lowell Fortune, Legacy District, 10756 E. 41st St., No. 1204, clothing business.

09-090642 — Lowell Fortune, Swing Plain Golf, 10756 E. 41st St., No. 1204, golf instruction.

09-080643 — Lowell Fortune, SCORE Junior Golf, 10756 E. 41st St., No. 1204, youth development-training.

09-090701 — Vineet Singh, Sheriden Liquor Mart, 3720 S. 100th East Ave., liquor store.

09-090714 — John Velvick, Wood Creations, 20510 W. 81st St., Sapulpa, wood flooring.

09-090739 — Arthenia L. Schumpert, Sole Mates, P.O. Box 481077, retail business.

09-090763 — John "J.J." L. Beatty III, Jay-Juice, 8718 E. 60th St., musician-producer.

Sept. 1, 2009

09-091180 — Marcelina L. Rivera, Last Resort Mediators, 1531 S. Florence Place, mediation-consulting.

Sept. 2, 2009

09-091713 — Seema Ahmadi, Ali Baba Mediterranean Grill, 4709 E. 51st St., Mediterranean restaurant.

09-091925 — Cheryl L. Hill, New Beginnings Photography, 20963 E. 37th St., Broken Arrow, photography business.

09-091988 — Todd Garcia, Pro Roofing, 14514 S. Kendalwood Blvd., Glenpool, roofing business.

Sept. 3, 2009

09-092238 — Angelo Gonzalez, Green Clean, 7762 S. Victor Ave., Apt. A., commercial cleaning service.

Sept. 4, 2009

09-092716 — Curtis Harper, mybizcanbeatupyourbiz.com, 8504 E. 94th St., online consulting.

09-092789 — Arrick Klugh, Spine and Sports Institute of Tulsa, 10748 S. Fulton Ave., chiropractic clinic.

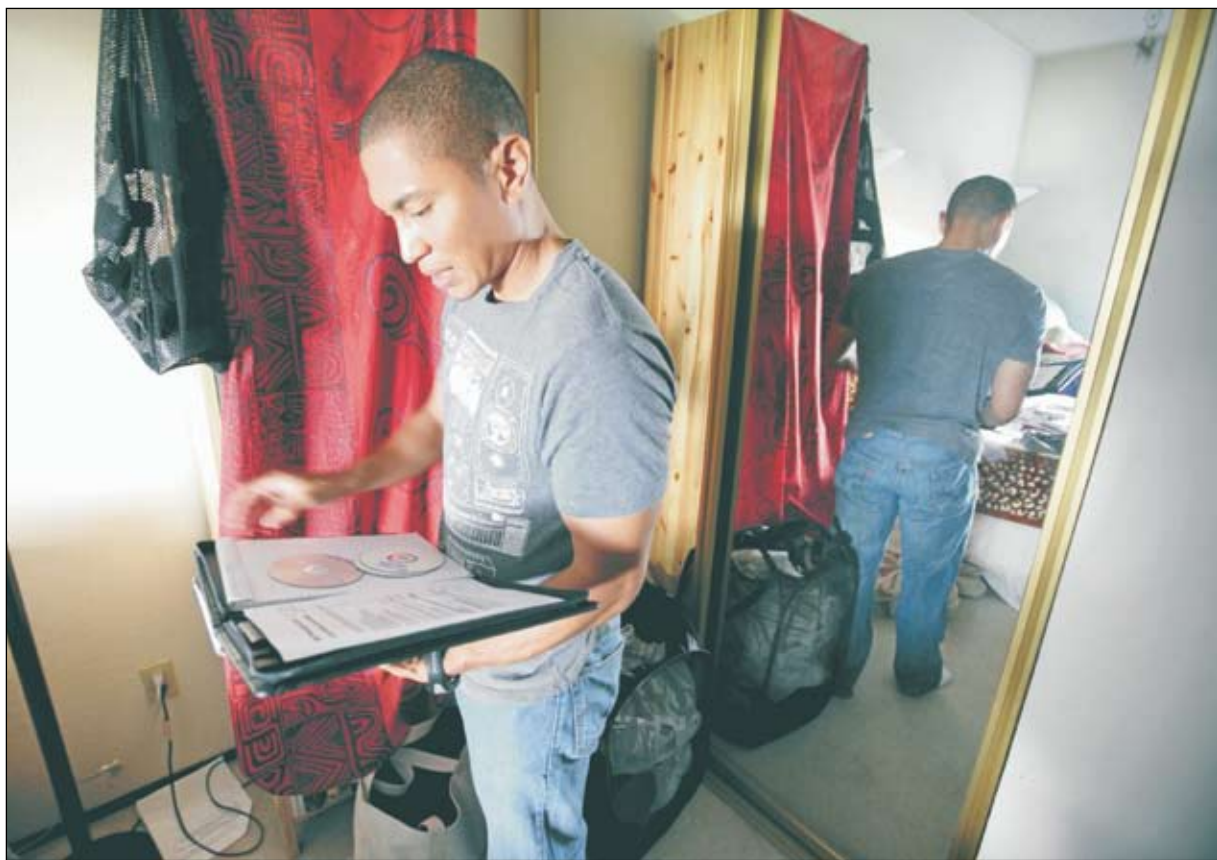
Business Bankruptcies

(Weekly update includes filings classified as "business" in the numerical list of the U.S. Bankruptcy Court, Northern District, in Tulsa, and which also list "business" as nature of debt on bankruptcy document.)

Filed Sept. 4, 2009

09-12764-R — Amy Sue Reed, PKA: Amy Sue Pemberton, PKA: Amy Sue Welch, 1523 S. Delaware Place; assets: \$209,053.63; debts: \$508,500.88; attorney: Brian W. Huckabee; chapter: 7.

Marcus Wells prepares his job resume in his bedroom in San Jose, Calif. The 25-year-old says he's frustrated about his job prospects because he's competing for jobs against older, more-experienced workers.



PAUL SAKUMA/
Associated Press

Layoffs wear on young, older workers

BY MIKE SCHNEIDER AND ERRIN HAINES
Associated Press

ORLANDO, Fla. — Marcus Wells and Shirley Walker view their economic prospects from opposite ends of the age spectrum.

Wells, 25, was initially optimistic about his prospects for finding a new job after he was laid off as a systems analyst in January in San Jose, Calif. Now unemployment has begun to wear on him, and he believes his age has factored into his frustration.

"More experienced people are getting hired, and they're downgrading their skills to get the job," Wells said. "I feel like I'm competing with older workers, not college graduates. It wears on your confidence."

Walker, 58, lost her job running a nonprofit which helped minority women in business in Orlando, and she hasn't had any luck finding new work in the three months since.

"What they tell us is that

they're looking for more mature and experienced workers, but they want us to work for less, or what they could pay younger people to do," she said recently outside an Orlando job fair. "Maybe younger people would be willing or able to accept lesser pay."

Would-be retirees have watched their savings dwindle and health-care costs soar, while workers recently out of school and burdened by debt try to advance in careers that no longer have room for them.

The results show up on the map: Places with high concentrations of people in their late 20s or nearing what they thought would be their retirement age are feeling the recession the hardest, as measured by The Associated Press Economic Stress Index. The index assigns each county a score from 1 to 100, with higher numbers reflecting greater stress, based on its unemployment, foreclosures and bankruptcy rates.

California's Santa Clara County, where Wells lives,

registered 1442 on the stress index through June, the most recent month for which figures are available, while Walker's Orange County, Fla., came in at 15.69, both well above the average county's 10.6.

The groups associated with the highest stress scores in each U.S. county are men and women between ages 25 and 29 and women over age 55. That doesn't necessarily mean having a high percentage of people in those groups causes a county's economic health to worsen, though the two appear to go hand in hand.

Experts said a variety of factors may be at play.

Young adults are more at risk for losing their jobs and homes in a recession, while people later in life are more likely to declare bankruptcy to protect their assets, said

Tay McNamara, director of research at the Center on Aging and Work at Boston College.

"Last hired, first fired. Generally, that is very true," McNamara said.

Workers in the 25 to 34 age group have seen the most dramatic rise in unemployment during the past year compared to other age groups. Their unemployment rate went from 5.7 percent in July 2008 to 10 percent in July 2009, according to the Bureau of Labor Statistics.

Meanwhile, jobless rates for older workers have increased in this recession more than in past recessions, and the unemployment rate for adults over age 65 is at an all-time high — 7 percent in July. That is up from 3.3 percent at the start of the recession in December 2007.

Social-networking etiquette emerges

BY BARBARA ORTUTAY
Associated Press

Stephanie Kahn wanted to bask in her engagement for a few hours before diving into the task of calling aunts, uncles and good friends with the big news. And even before she could call them, she had a surprise party to attend, one that her fiancé had set up for their parents and her "closest group of girlfriends."

That party was when Kahn lost control of her news. Some of the guests took photos and were "uploading them on Facebook before I could even post anything," Kahn said from Smyrna, Ga., where she lives.

"Of course the next morning I get a couple of calls, text messages from people I didn't call. They found out on Facebook. I think some people were a little upset."

In an age in which instant news and life streams from Facebook and Twitter change the way we communicate, the rules of etiquette surrounding these interactions are still evolving.

What happens when I expected a phone call about something and read about it in a status update instead? What's the polite response to a distant friend posting bad news on Facebook?

Making matters trickier, good etiquette on Facebook might not apply on Twitter or in an e-mail. These days, milestones like marriage, pregnancy, breakups and divorce are being described

over more forms of communications than ever.

Online social networks haven't been around long enough to develop hard and fast etiquette rules, but general guidance is emerging. Just as most people learned that it's annoying to yell on a cell phone in public or to hit "reply all" when responding to just one person in a mass e-mail, social media-savvy folks are finding it's unwise to, say, post unflattering images of friends.

Etiquette adviser Anna Post, the great-great-granddaughter of manners icon Emily Post, recommends taking a step back before rushing to type, whether it's good news about you or a response to someone else's bad news.

A decade or two ago, communicating important news electronically rather than in a letter was frowned upon. Now an e-mail is considered acceptable for many situations, but even people comfortable with that might draw the line at social networks.

After all, the average person has 120 "friends" on Facebook, according to the company. In real life, the average North American has about three very close friends and 20 people they are pretty close to, said Barry Wellman, a sociologist at the University of Toronto. This means people may sometimes forget just who is reading their status updates, and can let their guard down.

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