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Paul Daugherty of Expertint

photo by Chris Fritchie

Expect the Unexpected

By Jennifer Nelson

OWNING A SMALL BUSINESS is a stressful endeavor. Sure, you don't have to report to a boss and you "run the show," but the pressure to succeed and the worries of failing can be enormous. You pour your life and soul into your company, hoping that your hard work pays off so you can achieve your dream and support your family. You try to plan for every conceivable problem, acquiring an insurance policy and saving money for those rough spots. But sometimes things just happen, and there's not much you can do about it, other than to expect the unexpected.

That is exactly what happened to Paul and Tonya Daugherty this past year, except they weren't anticipating such a catastrophe. After 12 years of owning a business that offers automotive, residential and commercial window tinting, Ms. Daugherty thought they'd be in for smooth sailing. "I thought we'd be on cruise

control and have two stores doing really well," said Ms. Daugherty. Unfortunately, after an incident that was beyond their control turned into a nightmare, the Daugherty's found themselves struggling just to stay in business.

In 1996, Paul and Tonya opened Expertint, a window tinting business in Sherman. By 2002, they decided to move the business to Frisco. After their business saw a growth rate of almost 40 percent each year for a few years, they opened a second location in Plano in June 2006. The next month, their fabulous success hit a bump in the road.

JUST A MINOR PROBLEM

Paul and Tonya noticed what they thought to be a minor problem in July 2006. The wall between their Frisco store and the adjacent restaurant appeared to have some water damage. They contacted the building's landlord, who in turn

talked to the restaurant's owner. After communication back and forth, Paul and Tonya decided they would never receive assistance from either person. The landlord wasn't helping and the restaurant owner was claiming the water wasn't coming from his location. (It was eventually discovered that grout failure on the restaurant side combined with improper cleaning of the grease pit drain in the restaurant was to blame).

Finally, in October, the lower portion of the wall gave out because it was so saturated with water. Ms. Daugherty said you could simply touch it with your foot and it would crumble. Still, neither the landlord nor the restaurant owner would do anything about it. Luckily, this sort of situation was covered by the Daugherty's business insurance, so an adjuster came out in October to inspect the damage. He said it would just be a quick fix and in two weeks everything

*Water damage at Expertint
photo provided by Expertint*



would be back to normal. If only it had been that simple.

Once the wall was opened up the situation began to deteriorate. The water damage was more severe than anyone suspected. Mold and rust extended four feet high and 60 feet long in the wall. Suddenly, the entire situation would take a lot longer and would be more costly

than planned.

Up until this point, the Daugherty's insurance company had been helpful. But, according to Ms. Daugherty, the company began to drag its feet, not wanting to pay for the damage. Months of arguing back and forth between the Daughertys and their insurance adjuster began to wear down both the business and the Daughertys.

In January 2007, while they were still struggling with the insurance company. The city of Frisco said they couldn't do business in that store until the wall was repaired. Stunned, the Daugherty's pursued avenues of doing business in another location, but couldn't find anything suitable. This news meant they couldn't install any automotive window tinting, effectively cutting off their primary revenue supply.

Finally, in February the insurance company allowed the contractor to start repairing the wall. Ms. Daugherty said the payment and communication from the insurance adjuster was rare, though, often halting the construction process. "Every time we gave the insurance company something showing that it was in our favor and why they needed to be doing what they should, they would spend time and effort on why they shouldn't have to pay," said Ms. Daugherty. "So we spent months going back and forth. And

we even sat at a stand still for a period of four weeks on whether or not they were going to pay for the repair of the metal studs, which was requested by the city of Frisco and is a costly deal. So basically it took them four weeks to say they were going to pay for those studs."

During this time, Paul and Tonya's income was basically gone. Their store in Plano was still open, but it was so new that it wasn't helping much. Their bills were piling up and with little help from their insurance company; they decided to hire an attorney to try to get their insurance company to pay. This helped their situation a little, although the attorney had to make serious threats and demands to get any response.

THE LEFTOVER RESIDUE

In early May the wall repair was complete and Expertint in Frisco reopened for business. While this should have been a joyous occasion, Paul and Tonya were so exhausted and worried that it was only a small relief. There were still many bills to catch up on from being out of business for almost four months. On top of that, extra expenses, such as the attorney's fees and late fees from not paying bills on time, were still piling up. In addition, the stress of losing an immeasurable amount of customers from those few months was enormous.

Local Small Business Resources

Frisco Chamber of Commerce
www.FriscoChamber.com
972.335.9522

Collin Small Business Development Center
www.CollinSBDC.com
972.985.3770

U.S. Small Business Administration
www.sba.gov
1.800-827.5722
answerdesk@sba.gov

SCORE – "Counselors to America's Small Business"
www.SCORE.org

In July, the Daugherty's decided to close the location in Plano. They simply had to focus on getting their business back on track with only one location. Around the same time, their attorney filed a lawsuit against the insurance company for failing to pay the Daugherty's for repairs in a timely manner as they were legally entitled to receive. Now, Paul and Tonya anxiously prepare to go to mediation with their insurance provider while they struggle to stay in business and keep their livelihood afloat.

"I've never dealt with anything like this," said Ms. Daugherty. "It's stressful. It's so emotionally involved for us, too, because we have sacrificed and put so much blood, sweat and tears into this. And to think it could all be lost because of some stupid thing that's not even our fault and is out of our control."

These events have had a profound consequence on the Daugherty's lives. "It's had such a domino effect on us because our income stopped, but our bills were still there," said Ms. Daugherty. "Bills weren't getting paid so our credit is being damaged and our reputation is being damaged. It's just a huge domino effect."

After all they have been through, Ms. Daugherty learned a few things that other small businesses in similar situations might find helpful. "First and foremost, if you ever deal with an insurance claim, no matter how small, minute or simple you think it is, get a journal and log and date every conversation, everything you discuss, everything you fax. Create a paper trail even if you feel comfortable that the insurance company will follow through." Second, she recommends knowing your insurance policy extremely well, because even if you're entitled to certain benefits, they may not be offered unless specifically requested.

HELPFUL RESOURCES

If you are a small business owner, there are many resources available to help you. Marta Frey, the director of the Collin Small Business Development Center (SBDC), works with small businesses dealing with all types of problems. "The Collin SBDC is a collaboration between the federal government, the state government and the local government and the county," said Ms. Frey. "Our

main purpose is to assist companies that are either growing or need assistance in growing, or to assist people who want to go into business."

The SBDC offers free, one-on-one counseling for small business owners and for anyone who is considering starting a small business. The center also hosts free seminars, allowing business owners to hear from people who have already gone through similar situations. In addition, the SBDC works with SCORE, the Service Corps of Retired Executives, a group of experienced volunteers who offer their time and knowledge, free of charge, to help business owners. These volunteers come from a wide variety of backgrounds to help with specific needs.

"What's nice about the Small Business Development Center is that we are one of many centers in the North Texas area. For example, if there is a specific issue, we may not have the expertise in our office, but the center in downtown Dallas may specialize in it," said Ms. Frey. "So we are a sort of matchmaking resource center for business owners."

The Frisco Chamber of Commerce also works with SCORE and has a variety of other resources available to help local business owners. A seminar that discusses different business topics is held the second Wednesday of each month. The Chamber also hosts a city roundtable where business owners can voice concerns to a group of city officials on the second Friday of each month. The Governmental Affairs Committee monitors legislative activity that affects small businesses, working to keep a good relationship with the legislators. And the Women Enhancing Business Group educates and encourages fellow women in business.

Ms. Frey encourages business owners to remember that there are plenty of people who want to help them succeed. "My main advice, I think, is that people don't have to do it all alone. There are resources that can help them for free, that offer different expertise that are absolutely exceptional."

The Daughterys would agree. And after all they have endured, they are beginning to see the results of persevering through their many setbacks.

Jennifer Nelson is a freelance writer living in Frisco.



Next Month in Frisco STYLE

COMING IN OCTOBER, the announcement of the Frisco STYLE Magazine 5th Annual Best of Business award winners. Each fall businesses in Frisco anxiously await the announcement of the prestigious award. All businesses within the Frisco city limits or inside the Frisco Independent School District boundaries that have been in business for the last 12 consecutive months may self-submit the application form by the posted deadline.

Frisco is home to a number of unique businesses that continue to promote the quality of life residents enjoy. When visiting a merchant displaying the award winning plaque congratulate them for the achievement.