

BUSINESS

connections



Pairing Up to Provide a Complete Financial Solution

Kayla B. Davis, CPA, High Country Tax & Consulting; and Jeff Davis, Financial Advisor, High Country Wealth Management



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BUSINESS connections

The most successful businesses give their best to customers and the community. Building on a foundation of quality—and adding convenience, value and trust—businesses can strengthen relationships and their bottom line. This issue of *Business Connections* explores several strategies.

One approach is to provide customers with a hassle-free experience. On page 3, we explain **Big Ways Your Business Can Benefit from Fiber**, including higher speeds that lead to faster, more efficient service.

On pages 4 and 5, check out the Business Spotlight about **High Country Wealth Management and High Country Tax & Consulting**, which have come together to offer clients a complete financial solution. SkyLine/SkyBest has helped to ensure the two businesses operate smoothly together.

Next, learn about **8 Benefits of a Local Chamber of Commerce** on page 6. Offering the most to customers means collaborating with other local businesses, and your company will reap many rewards from getting involved.

Finally, on page 7, read about **SkyLine/SkyBest in the Community**. This holiday season, we'll be continuing our efforts to benefit many worthy causes.

We're here to support you in strengthening your technology and communications to ensure what you give to your customers and the community is the best it can be.



Sincerely,

Kim Shepherd
Chief Executive Officer

Cover photo by Todd Bush

Big Ways Your Business Can Benefit from Fiber

Get connected to a fiber network to boost productivity

Visit skybest.com to see if fiber is available in your area. Fiber connectivity offers important advantages to companies of all sizes, including:

Much Faster Internet Speeds

Today, carriers with fiber networks, like SkyLine/SkyBest, are commonly delivering speeds of 1 Gigabit per second—equal to 1,000 Mbps—and those same fibers could easily be used to deliver 100 Gigabits per second or more to large enterprises. Remember, higher speeds enable greater productivity.

More Effective Cloud Access

Most businesses use the cloud in some capacity, from customer relationship management (CRM) tools to data storage. Fiber internet speed and bandwidth capabilities provide faster access to your data and applications stored in the cloud, allowing you to provide better service to customers.

Higher Reliability

Because it's an inert substance, fiber is impervious to weather conditions, electrical surges, radio waves and other environmental conditions that can result in signal loss and failure. In addition, the newest networks are being built with fiber, and fiber networks are therefore less apt to suffer the adverse impacts of age.

Symmetrical Bandwidth

Fiber provides symmetrical bandwidth, meaning the upload and download speeds are equal. With fiber internet, your employees can send data out just as fast as they can download it, which is particularly vital if your business routinely uploads large files.

Minimal Latency

Latency refers to delays that occur while processing data over an internet connection. Fiber internet eliminates many latency issues, particularly when downloading or uploading video or high-definition content. Lowering latency could enable you to move more apps to the cloud.

Find out more about the benefits of fiber. Call SkyLine/SkyBest at 1-844-SKYBEST.



EMPLOYEE SPOTLIGHT

Brett Yates Business Sales Executive

After a year of working as a Business Sales Executive at SkyLine/SkyBest, Brett Yates appreciates that the company delivers internet service “the way it’s supposed to be done.” He says, “We provide our customers synchronous bandwidth, which allows them to use the technology any way they want, whether uploading or downloading data. We’ve also made it affordable to do so.”

Yates likes that the culture at SkyLine/SkyBest is “like a family.” That means employees care about each other and care about customers as well.

Before coming to SkyLine/SkyBest, Yates worked in various sales and sales management roles with a similar, smaller co-op. His current job involves working with business customers in Watauga and Caldwell Counties. He says, “I enjoy helping them make their business more efficient and finding solutions to challenging problems.”

In his off hours, Yates likes to spend time with his two small children as well as play golf when his schedule allows.





Jeff Davis, Financial Advisor, High Country Wealth Management



Kayla B. Davis, CPA, High Country Tax & Consulting

High Country Wealth Management High Country Tax & Consulting

One successful couple, two thriving businesses

High Country Wealth Management first joined SkyLine/SkyBest as a member in 2014 after operating in Georgia for 20 years. When Jeff and Kayla Davis married in December of last year, Kayla moved her tax and consulting firm to Banner Elk from Asheville. Jeff, meanwhile, has been running his financial advisory firm here since 2014.

Convenience Factor

The two businesses, High Country Wealth Management (Jeff's) and High Country Tax & Consulting (Kayla's) must be kept separate for legal reasons. But the two are under the same roof and serve many of the same clients. "Being able to meet with a tax advisor and a financial advisor at the same table, under the same roof, creates a convenience factor for our clients," states Jeff.

Kayla notes, "Both businesses have grown quickly since we moved to the new location two months ago. We're looking forward to adding more staff, including a college intern, in the coming months, in addition to our office assistant."

Serving Clients and the Community

Typical clients for both businesses include those who are retired or getting ready to retire, companies that have retirement plans for their employees, and foundations and endowments that

need a financial manager. In particular, High Country Tax & Consulting works with many small businesses. Kayla comments, "I essentially serve as the CFO for many of these companies, which is more economical for them than having a full-time CPA on staff."

Jeff says, "Kayla and I each bring 25-plus years of experience, provided locally, so clients don't have to travel to a larger city. Our clients appreciate the local ownership and the fact that we're both very involved in the community."

Jeff's community service includes being on the board of directors for several organizations: Williams YMCA of Avery County, the Avery County Chamber of Commerce, Kiwanis Club of Banner Elk and the Mayland Community College Foundation. Kayla serves on the board of directors of the Kiwanis Club of Banner Elk Foundation and on the Beech Mountain Club finance committee.

The Davises believe in three customer service principles:

1. An understanding that each client's situation is different, and that the best financial plans are developed through a customized approach.
2. A commitment to professionalism and the intention to cooperate with clients to develop appropriate goals.
3. A recognition of each client's stage of life, such as buying a first home, financing children's college or planning for retirement. Measuring progress is also critical, as is adjusting goals as needs and circumstances change.

Dependable Technology

Jeff and Kayla each had SkyLine/SkyBest service prior to moving to their current, shared location in Banner Elk. Both companies enjoy fiber-based broadband, telephone and SkyBest TV services at this office.

Brent Keith, Strategic Sales Supervisor, says, "We really enjoy working with Jeff and Kayla and are proud to provide their communications services as they grow their businesses. Working with partners like High Country Wealth Management and High Country Tax & Consulting, who understand the importance of community engagement, falls right in line with SkyLine/SkyBest's strong commitment to the communities we serve. It's who we are."

Jeff notes that "it took some doing" on the part of SkyLine/SkyBest to make things work between the two businesses. "During the integration," says Kayla, "the technicians responded promptly, and it was a seamless process. That was a busy time, but they made the transition painless." In preparation, the two agree that SkyLine/SkyBest representatives were very helpful in determining the best solution and the best products for their unique situation.

The shared location has a key system and lines, as well as broadband service. Kayla says, "It all works smoothly together." Jeff adds, "For both our businesses, it's imperative to have dependable, high-speed internet access, and SkyLine/SkyBest provides it perfectly." In addition, the two can work from virtually anywhere in the world and have the phone lines forwarded to their location. This feature gives them flexibility in their quickly growing businesses.

The Davises haven't experienced any major interruptions in their service from SkyLine/SkyBest, either at the current location or their prior ones. Jeff recalls, "In the four-plus years I've dealt with SkyLine/SkyBest, I've had a service interruption one time, and there was a tech support person at my office that same day. It's critical to have that confidence, because when you're dealing with people's money, there's no margin for error."

“For both our businesses, it’s imperative to have dependable, high-speed internet access, and SkyLine/SkyBest provides it perfectly.”

— **JEFF DAVIS**, OWNER AND INDEPENDENT FINANCIAL ADVISOR, HIGH COUNTRY WEALTH MANAGEMENT
(Securities and Advisory Services offered through Cantella & Co, Inc., member FINRA/SIPC)

A Superior Selection of Services

The Davises have their businesses side-by-side so they can easily provide the right combination of services for each client:

High Country Wealth Management

- 401(k) retirement plans and Individual Retirement Accounts (IRAs)
- 529 qualified tuition plans
- Annuities
- Mutual funds
- Certificates of Deposit (CDs)
- U.S. Treasury securities
- Group retirement and savings plans
- Simplified Employee Pension Plans (SEPs)
- Qualified retirement plans
- Other retirement savings plans designed specifically for employee groups
- Life insurance
- Private Wealth Management

High Country Tax & Consulting

- Tax preparation services for all types of business entities, including Limited Liability Partnerships (LLPs), Limited Liability Companies (LLCs), C Corporations, Sub S Corporations, Sole Proprietorships, farms and other individual businesses
- For individuals, preparation of federal and state tax returns, electronic filing and year-end tax planning
- Full-service small business payroll provider, including direct deposits, quarterly payroll reports and annual payroll reports
- "CFO on the go"



8 Benefits of a Local Chamber of Commerce

Make sure your business makes the most of its membership

The U.S. Chamber of Commerce is the world's largest business organization representing the interests of more than 3 million businesses of all sizes, sectors and regions. Members range from mom-and-pop shops to large corporations.

As a member of your local Chamber of Commerce, you gain valuable advantages and access to business-building resources such as these:

- 1. Added credibility to your business** – You can increase positive perception among consumers and business owners when you're identified as a Chamber of Commerce member. Research shows that people are more likely to buy products or services from businesses who are members of their local chamber.
- 2. Increased visibility in the community** – New members are listed in chamber publications such as newsletters and featured in social media. Your local Chamber of Commerce may also promote your grand opening or ribbon-cutting ceremony and assist with public relations efforts.
- 3. Many networking opportunities** – From serving on chamber committees to attending chamber events such as after-hours mixers, you'll find plenty of enjoyable opportunities to connect with other local professionals and meet potential customers, vendors and colleagues.
- 4. A voice in government** – Chambers of Commerce take on the tough issues and speak up for the interests of local businesses when faced with new regulations, taxes, fees or assessments.
- 5. Local business updates** – Newsletters sent to members typically include new member information, important local information about operating a business, articles about developments in the area, a community calendar and details about upcoming chamber events.
- 6. Customer referrals** – Every day, local chambers receive calls from individuals and businesses looking for potential vendors, and chamber members typically recommend other chamber members.
- 7. Promotion and publicity** – With a chamber membership, you can reach potential customers through member-exclusive advertising and opportunities for business-to-business advertising and publicity.
- 8. Member-to-member deals** – These differ from chamber to chamber, but could include special discounts or offerings provided to members by members as a way of supporting each other.

SkyLine/SkyBest is actively involved in the Avery Chamber of Commerce as well as the chambers in Alleghany County, Ashe County, Banner Elk, Beech Mountain, Boone and Sparta. We encourage your business to make the most of this local asset. To learn more about our chamber's resources and events, visit <https://averycounty.com>.

SkyLine/SkyBest in the Community

Helping those in need during the holidays and beyond

As we do every holiday season, SkyLine/SkyBest will be very involved in the community this year, supporting neighbors who can benefit from our assistance. We invite readers to volunteer for or make donations to the following special causes.



Angel Tree

During this 2018 holiday season our employees will provide gifts for 10 school-aged children through the Ashe County Interagency Children's Christmas Project. Led by Ashe Baptist Association with support from various denominational churches throughout the county, businesses and scores of individuals, approximately 1,000 children were sponsored.



Rise & Shine Food Drive

Our fifth annual Rise and Shine Breakfast Food Drive collected more than 2,500 food items this year to share with area food pantries. SkyLine/SkyBest also presented corporate donations to each of the five area food pantries sponsored in this drive, totaling \$500. Since the program began, our customers, employees and directors have donated in excess of 10,000 breakfast food items to area food pantries. As more than one in six adults and more than one in four children are considered food insecure across our region, this important drive brings immediate relief to area families and helps to restock area pantry shelves and replenish backpack initiatives.

In addition:

- Our area employees in Banner Elk provided financial assistance to a local family facing serious health issues.
- Alleghany employees helped a family whose child has experienced a serious health issue.
- Our Watauga/Boone employees are providing Christmas to a local family following the loss of a parent.

These efforts helped SkyLine/SkyBest demonstrate the seventh cooperative principle, "concern for the community," and we look forward to coming together as a community to do so again this year.



Project Star

Another important holiday outreach initiative SkyLine/SkyBest employees supported in 2018 is Project Star, a program led by Appalachian Senior Programs to provide gifts and basic necessities to older adults throughout Ashe County. SkyLine/SkyBest staff has requested wish lists for 20 individuals in Ashe County. Last year's Project Star program benefitted a total of more than 250 seniors.

Merry Christmas



SkyLine  SkyBest

Contact a SkyLine/SkyBest Business Sales Representative to find the best options for your business needs and build a customized solution that fits your budget.

1-844-SKYBEST BusinessSolutions@skyline.org