

**Written Statement of Karen Jackson-Furman  
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**Before the House Committee on Small Business**

**September 3, 2025**

Chairman Williams, Ranking Member Velázquez, and Members of the Committee, thank you for the opportunity to testify today on the important topic of how expanding broadband access can ensure small businesses are able to thrive.

**Introduction**

My name is Karen Jackson-Furman, and I am the chief executive officer of West Kentucky & Tennessee Telecommunications Cooperative (WK&T), a rural telecommunications provider serving parts of western Kentucky, western and south-central Tennessee, southern Illinois, and north central Alabama. I've spent my career of more than 30 years in the rural telecommunications industry, and the last 9.5 with WK&T. Serving as a CFO, a COO, and now a CEO, I've seen firsthand the need for everyone to be connected – homes, schools, hospitals, clinics, churches, big businesses, and small businesses.

WK&T was incorporated in July, 1951. In September of 1952, the Company received a loan from the Rural Electrification Administration (REA) – today it's known as the Rural Utilities Services (RUS) – to provide telephone service to the citizens of west Kentucky and in Henry and Weakley counties in Tennessee. The service area was a territory that larger providers would not serve due to high costs and lack of population density. With this loan, construction of a modern, dial telephone network began in the spring of 1953. As a not-for-profit telephone cooperative, the company's goal was, and still is, to provide the highest quality, most technically advanced, and most dependable service available to its members, while providing the best customer experience possible.

Since those early beginnings, the cooperative has grown from 1,350 subscribers to over 33,000 subscribers – all receiving state-of-the-art telecommunications service over a 100% fiber network. The Company's service territory encompasses over 5,100 route miles and passes more than 57,000 locations. When new expansion projects currently underway are finished, that number will grow to exceed 70,000 locations.

WK&T has adapted to meet member needs over the last several decades, shifting to a full-fledged telecommunications company. We now offer reliable high-speed fiber internet connectivity, voice telephony services, streaming television, and security systems to a growing list of members.

Our cooperative is connected to the community because we're located in the communities we serve. We employ 109 people across the four states in which we operate, so I know, firsthand, the importance of broadband access to business health and broader economic development. Without it, the communities we serve – and others like ours – will continue to shrink and people will move to find more opportunities and access elsewhere.

High-speed internet continues to transform our world and is a necessity for full participation in modern life and economic competitiveness. It's considered critical infrastructure and is vital for rural communities and small businesses. When students, congregations, clinicians, and family bread winners were sent home during the COVID-19 pandemic, it put a spotlight on the need for broadband services. Students needed to attend school remotely. Employees needed to work remotely. Many needed to attend telehealth appointments. For others it was a lifeline to stay connected to loved ones or community when separated. At WK&T, along with other small providers like us, we've worked and continue to work to bring services to both the unserved and the underserved in our part of rural America.

## **Small Businesses and Broadband**

WK&T isn't just a residential broadband/Internet provider. We are also a small business that provides vital services to other small businesses. We serve over 1,000 small businesses in Kentucky, Tennessee, Illinois, and Alabama. These businesses include local grocery stores, building supply companies, local hardware stores, funeral homes, furniture stores, farms, plumbing supply stores, masonries, clothing stores, and so much more. It almost goes without saying that without access to a robust Internet connection, it's virtually impossible for a small business to make it in today's world. And if small businesses aren't making it, America's overall economy will suffer. Last year, the White House noted that small businesses are "responsible for more than 40% of America's economic output and two-thirds of net new jobs."<sup>1</sup>

In rural towns particularly, an Internet connection is vital to small businesses. An Internet connection might make the difference between an entrepreneur opening a small business in town or relocating to a larger metropolitan area. Nashville, TN, is roughly 150 miles from our headquarters and is our closest large city. We hear regular testimonials from members that they are so happy to be able to live on the family farm and make a living rather than relocating.

A reliable high-speed connection also allows a small business to reach a market that isn't right around the corner. The more people that are connected to the Internet, the greater the market is. But it's not just about additional potential customers. A broadband connection can reduce costs for businesses by providing more choices in potential suppliers or expanding the pool of candidates for jobs and making the hiring process more efficient by making better matches between employer and employee. Having a connected community

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<sup>1</sup> <https://bidenwhitehouse.archives.gov/briefing-room/blog/2024/05/31/affordable-high-speed-internet-is-spurring-economic-growth-and-boosting-small-businesses/>

also makes it more attractive for potential employees who might be reluctant to move from a more densely populated area to a rural one.

### **Fiber Optic Technology**

It's not just any connection that will make the difference. We've chosen to deploy fiber optic technology to as many homes and businesses as possible. We want to make sure our communities are not just getting by today with "good enough" technology, but that they have a high-speed, robust broadband network that will provide opportunities decades from now.

Fiber is scalable and has capabilities that both meet the needs of today and the foreseeable future, with the ability to provide multi-gigabit, low latency, symmetrical service. There are also positive externalities beyond simply faster speeds to homes and small businesses. Fiber can support heavy users like schools, libraries, and health clinics and can also facilitate remote education, telehealth, and precision agriculture. All of these things enhance quality of life and the local economy in ways that less robust broadband will not.

### **Importance of Federal Broadband Programs**

I'd be missing an opportunity if I did not give credit to several important federal broadband programs, without which WK&T would not be able to do what we do. As I mentioned earlier, the communities WK&T serves are small towns and remote farms – places where large national telecom providers have not traditionally served. The cost for WK&T to provide service to everyone in our service territory would be prohibitive without federal assistance.

We're able to do it, primarily, because of the federal Universal Service Fund (USF), administered by the Federal Communications Commission. USF has its beginnings in the Communications Act of 1934 and Telecommunications Act of 1996. The principles of reasonably comparable service at reasonably comparable rates among urban and rural

areas across the country has guided U.S. telecom policy for decades. Thankfully, the constitutionality of the FCC's USF program was recently upheld by the Supreme Court.

In WK&T's service area, we serve about 13 customers per square mile in a 2,465 square mile area. Because we have the opportunity to serve so few locations, charging each customer what it actually costs to provide service to them would make a customer's bill exorbitant, far beyond what customers pay in more densely populated areas. The Universal Service Fund covers a portion of the costs of our network construction so that our rural customers have access to comparable broadband service like you would find in such areas as the Dallas-Ft. Worth metro area or Brooklyn, NY, at comparable rates. However, USF doesn't just cover network construction, but also ongoing operations, maintenance, and upgrades, so we can keep our network on pace with what Americans in more urban areas enjoy.

In addition, grants from programs like ReConnect, created by Congress in 2018 and administered by USDA's Rural Utilities Service, have provided us opportunities to expand our network and service to more customers. WK&T has completed multiple network expansion projects both inside our incumbent service territory and in our expanding footprint in Kentucky, Tennessee, Illinois, and Alabama. WK&T and its partners have invested approximately \$105M in fiber network expansion in the last 10 years. The following is a breakdown of that new investment:

- \$41.9M was provided by state and federal grants
- \$19.8M in the form of low interest Rural Utilities Service loans
- \$18.6M from local county and municipal partners
- The remaining \$24.6M was WK&T investment

In addition to what is listed above regarding completed projects, we have the following in progress:

- Investment in additional fiber network expansion = \$73.9M
  - Of this, \$46.5M will be provided by state and federal grants

- \$5M in the form of low interest Rural Utilities Service loans
- \$3.3M in county partnerships
- The remaining \$19M will be additional WK&T investment

Even with all of that expansion, there are still those just beyond our network boundaries that are still not served. To continue our efforts to reach these residences and small businesses, we are participating in the Broadband Equity and Access Deployment (BEAD) Program created by Congress in 2021. We've been preliminarily awarded grant funds to help bring fiber connectivity to about 450 unserved or underserved locations in Tennessee and another 2,100 in Kentucky. We plan to build this network as expeditiously as possible.

Lastly, as I alluded to earlier, having a broadband connection is incredibly important, but it's also important that it be affordable. USF helps ensure that our prices remain competitive with more urban areas of the country, but even then, the cost of broadband is out of reach for some lower-income Americans. WK&T participated in the Affordable Connectivity Program during the COVID-19 pandemic, which provided a \$30/month subsidy for certain low-income customers, but that program has expired. As Congress looks to modernize USF, finding a solution to the affordability question must be part of the discussion.

## **Conclusion**

In conclusion, I'd like to share a few testimonials from the small businesses we serve:

- Tamara Bennett owns and operates Southern Adornments Décor in Calloway County, KY. Bennett teaches art virtually to about 1,700 people every month. She employs a staff of 11 people. She says, "If I'm teaching a class on a livestream, I can't afford to have any interruptions. There's no way I could run my business without fiber internet. It's been a godsend to have such good internet service."

- Brooke Riley owns and operates Re-Fabbed along with her husband, Brandon. Re-Fabbed is a DIY decorating blog which has grown to include an online boutique among other things in Graves County, KY. When featured in the WK&T bi-monthly member magazine in 2021, Brooke's blog had 852,000 followers and her Instagram page had 111,000 followers. The online business is possible through WK&T's fast fiber internet. "Every single thing we do is online, and it wouldn't be possible without fast internet," she says. "We'd have to move if we didn't live where we have fast internet."
- Sherrye Clark has been a WK&T member all her life. The 70-year-old Gibson County, TN, resident can still remember the days of picking up the phone to hear an operator connecting her to a caller or sharing a party line with several other households. As someone who is largely homebound, that connection is especially important to Sherrye. Using a wheelchair and unable to drive, she doesn't have many opportunities to get out. But with her high-speed internet service she doesn't have to feel cut off from the world. "It's important to me because I can stay in contact with everybody and feel like I'm still part of what's going on," she says. "I don't feel left behind because I can contact anybody at any time and talk to them privately or in a group. It's a big, big deal."
- Justin and Jason Ralph, owners of Ralph Brothers Farms in Graves County, KY, monitor all 24 of their poultry barns using WK&T's fiber internet service. "We have high-speed fiber internet at all of our poultry facilities so they can broadcast to the mobile app on our cellphones," Justin says. "That way, we can remotely access our chicken barn any time we're away." That connection allows him to get notifications when variables like feed, water, or temperature are out of the ordinary. He can even raise or lower the temperature inside the barns remotely, turn lights on or off, and operate feed lines without having to be on-site. Justin also relies on WK&T internet for the security cameras that are installed on every barn.

- Michael Warren and Nassar Nassar, Ph.D., of Savant Learning Systems in Weakley County, TN, worked with Tennessee's Bethel University to develop one of the first online academic programs allowing police officers to complete most of their continuing education and required training without having to travel, saving both time and money. Virtual Academy provides training to more than 2,500 agencies in 30 states, serving sworn law enforcement and corrections officers, 911 professionals and civilian staff members. "This wouldn't be possible without the fiber internet we have through WK&T," Warren says. "Not only could we not operate our website efficiently, but we wouldn't be able to provide support for our clients. Access to fiber internet makes all the difference."

While I could go on and on relaying success stories of local wineries, a fresh water caviar company, Kentucky Lake resorts, restaurants, and farmers utilizing precision agriculture technology, I want to take a moment to mention the EF-4 long track tornado that struck WK&T's service territory on December 11, 2021, and the role my small business was able to play. This tornado began in Obion County, TN, and tracked across 11 counties in western Kentucky. Its 165.7-mile-long path length was the longest for a tornado in U.S. history. Tragically, 57 people were killed – 24 of whom lived in Graves County, KY where WK&T's headquarters is located. Because our fiber was 100% buried, WK&T's service was never interrupted. The connectivity we provide became a lifeline to those affected. Members could connect with loved ones to let them know they were safe. Businesses could keep their doors open to assist during the mayhem that followed the destruction. Most importantly, emergency services' connectivity was never interrupted, allowing them to do all they could to assist those in need, potentially saving lives.

WK&T's staff and our fiber network really showed out in the hours, days, and weeks to come. We relocated 8 businesses (approximately 150 employees) whose buildings were destroyed to our WK&T Technology Park, keeping their doors open and jobs local. The



tornado hit Mayfield, KY, after 9:00 p.m. on Friday night, and our employees worked around the clock to “build a bank” in one of our buildings, allowing a community bank to move in and operate fully on Monday morning at 8:00 a.m. It was a difficult time for our community, but local small businesses didn’t quit or leave the area. Many have rebuilt or are now rebuilding to continue their mission of serving small town, rural folks, and WK&T couldn’t be prouder to be doing the same.

Finally, I’d like to extend an invitation to each of you to come see us. We’d love to introduce you to our small business owners that rely on high-speed internet to run their successful businesses while living in an area they choose to live in, raise their families in, and make a difference in the lives of the customers they serve.

Thank you for the opportunity to testify, and I look forward to answering any questions you may have.