Spotlight: Farm Bureau Insurance

New agency manager keeps the spirit of customer service

By Kasey Husk

For Bloomington’s Farm Bureau Insurance agency, business strategy appears to be based on the Golden Rule.

“Our best advertising is taking care of people,” said agency manager Jim Baker. “We’re dealing with friends, family, neighbors. We’re going to treat them like we want ourselves or our families to be treated.”

Baker—who has more than 20 years of experience in the insurance business, but is new to the company—

took the reins as agency manager for Bloomington Farm Bureau July 27. Under his leadership the agency’s focus, he said, will continue to be serving the customers the best way they can—by offering a unique process of customizing coverage to the individual, making sure clients understand how to safeguard their assets and treating everyone with integrity.

Despite its name, Farm Bureau offers insurance to more than just farmers according to Baker, whose role as agency manager...
The Chamber represents business interests to local, state and federal representatives, serving as an advocate on behalf of all businesses for the issues critical to the future of our community. If you need assistance with a business advocacy issue, please contact your Advocacy Team at The Chamber.

Plastic Bag Ordinance

The City Council has been approached by a local advocacy group that wants to ban “single-use” plastic bags at all retail locations in Bloomington and charge 15 cents for any bag provided to customers. The City Council and its staff are researching the issue and have indicated that it will not be addressed until 2016.

Legislative Survey

The Chamber is currently collecting responses for its 2015 Legislative Survey. The survey offers members an opportunity to identify priority issues at the state, federal and local levels. The survey results are used to help shape the Chamber’s Legislative Agenda and Local Public Policy Agenda, which guide the efforts of the Chamber’s Legislative and Advocacy Councils on public policy issues.

Transit Focus Group

Members of the Chamber’s Legislative Council, along with key stakeholders in the city and county, are working with state legislators on expanding transit options for Monroe County. During the 2015 legislative session, Senator Mark Stoops authored SB 379 to give the Monroe County Council authority to expand Bloomington Transit into Monroe County through an increase in the County Option Income Tax. The bill passed the Senate but did not receive a hearing in the House. The Transit Focus Group is developing a strategy for moving the legislation forward in 2016. Part of this discussion includes a plan on how to best integrate existing services with Bloomington Transit and Rural Transit to provide services for Monroe County’s residents and workforce.

Urbanizing Area Plan

The Monroe County Urbanizing Area Plan final draft is complete. The Monroe County Plan Commission and the County Commissioners held a joint meeting in late August to accept public input on the final plan. Both groups are currently analyzing the input received from the Chamber on topics including hours of enforcement and technology improvements with the app to improve the customer experience. The Chamber has supported the plan and has applauded Monroe County officials and consultant group MKSK for including stakeholders and the public in the process for the plan’s development throughout the past year. Along with support for the plan, the Chamber is advocating for the County to hire a consultant to develop the ordinances that will support the plan, while recognizing the limited staff resources for the county and the time it would take to create the ordinances.

Service Vehicle Parking

In mid-June, the city implemented several changes to downtown parking, including suggestions from the Chamber on areas including hours of enforcement and technology improvements with the app to improve the customer experience. The Chamber has also advocated for changes to the commercial vehicle parking policy to improve the ability of service vehicles to park and conduct business more efficiently downtown. The Chamber’s recommendations were the result of a roundtable discussion to identify parking challenges among member businesses that serve downtown. The Chamber continues to advocate for the recommended policy changes for commercial vehicles with city administration.

I-69 Section 5 Update

Current work on Section 5 in Bloomington includes:

- Added travel lanes—Reconstruction of the SR 37 mainline median (between That Road and SR 46) to add another travel lane in both directions, along with a new concrete median barrier. Completion is expected by the end of 2015.
- Mainline improvements and access roads—Reconstruction of the SR 37 mainline to interstate standards as well as construction of access roads from just south of Chambers Pike to the northern end of the project. This work is anticipated to be completed by mid-2016.
- Vernal Pike—Construction of a new bridge over I-69 and realignment of a section of this road. This work is anticipated to begin in early spring 2015 and be completed by early 2016.
- Kinser Pike—Construction of a new bridge over I-69 and realignment of a section of this road. This work is anticipated to begin in late summer 2015 and be completed by the end of 2015.

Additional I-69 work expected soon:

- Sound Walls—Construction of two new sound walls along the northbound side of SR 37 should be completed by the end of 2015.
- Sample Road—Construction of a new interchange with roundabout intersections. Anticipated to begin in late spring 2015 and be completed by the end of 2015.
- Liberty Church Road—Construction of a new interchange. This work is expected to be completed by mid-2016.

Utilities Relocations—Several utilities relocations will take place throughout the project limits. This work is anticipated to be

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Celebration and Thanks for Centennial Partnerships

By Jeb Conrad, president and CEO

What a celebration! I hope you were able to join us at our 100th annual meeting.

We thank so many members of our business community for their support during this year and congratulate our award winners, Mother Bear’s Pizza, Scholar’s Inn & Bakehouse, Weddle Brothers Construction and Steve Ferguson, who received the Lifetime Achievement Award. All were recognized at the Centennial annual meeting.

It was very fitting that the Chamber was able to honor these great businesses and their leadership. It was also an opportunity for us to share the accomplishments and engagement our Chamber has had serving as the voice of business and recognizing the role the Chamber has had on today’s Bloomington and Monroe County. We thank those business leaders, Chamber members, government officials and staff—both past and present—for all of their contributions to, as our motto says, “Better Business Better Community.”

We have members dating back to the early years of our existence, great volunteer leadership that guided the Chamber through decades of dynamic evolution, and continued partnerships that are important and thrive today.

We also welcomed our new board chair for 2015-16, Tedd Green of Cook Pharmica, and added three new board members, Ron Walker of CFC Properties, Tony Stonger from Edward Jones and Sue West of One World Catering. We know they will all be strong contributors to the efforts of the Chamber as we begin our next 100 years.

I want to personally thank outgoing board member Jim Murphy of CFC Properties for his tireless engagement, leadership and support of our Chamber. Jim served many years on the Board and remains involved with the Chamber’s efforts. We cannot thank Jim enough for all he has contributed to the Chamber and the community.

I want to give a shout out to the Chamber team. Never does a day go by when a member does not provide me with a compliment about the quality, professionalism and leadership that our staff executes. They have made the Centennial special for the Chamber and the community and I truly thank them for all of their commitment and dedication to the Chamber.

I also thank all of our members for making the Chamber a component of their business engagement. We cannot provide the effort in areas of advocacy, workforce and talent development, marketing and networking, and serve as the voice of business without you. Since 1915, the members have led the Chamber strategies and programs that have helped shape the community we all cherish.

The Chamber will continue to provide value to our members, bring you great activities for the year, and be the leading business advocate. Your Greater Bloomington Chamber of Commerce members, board, committees and staff continue the good work serving as the voice of business for our members and the Bloomington/Monroe County community.

We appreciate the support our community has shown us and are proud to serve you over the next 100 years.

CONTACT BIZNET

If you are a Chamber member who would like to announce promotions, expansions, community events, or other news in the “Chamber Briefs” section, please contact Carol Kelly at the Chamber: 812-336-6381 or ckelly@ChamberBloomington.org.

To advertise in BizNet, please contact Laurie Ragie at 812-331-4291 or lragle@heraldt.com. Be sure to ask about discount rate packages for Chamber members!

For subscription information or customer service, please contact Katie Bruhn at 812-336-6381 or info@ChamberBloomington.org.

Please send press releases to info@ChamberBloomington.org.

Thank you for your interest in BizNet!
Fall into hYPe

By Kelsie Holt

The fall event calendar is filling up, starting with an IU Soccer game! Join hYPe night at IU soccer Tues. Oct. 20. Meet at 6 p.m. for a BYOB tailgate happy hour in the grassy lot across from St. Paul Catholic Center. The first 50 people to register for this event will also get a free ticket and concessions voucher for the game. Register online at www.ChamberBloomington.org/events.

In November, the Monroe County History Center hosts hYPe’s Historic Happy Hour on Weds. Nov. 11 5:30 to 7:30 p.m. Have drinks courtesy Oliver Winery—and more—during this fascinating walk through our county's history.

These events are made possible by our generous sponsors. Thank you to Cook Group, Solution Tree, Markey’s Rental and Staging, ProBlue IT and Consulting, BKD, LLP, IU Credit Union Investment Services and Mallor Grodner for the support.

For the full event calendar, check out our blog at www.hypebloomington.wordpress.com or contact kholt@chamberbloomington.org.

hYPe is a group of young professionals age 21-40 who connect and engage through fun, structured networking events. Participation is free, but registration is requested.

Meet the New Franklin Initiative Team Member

This month, we welcome Jacob Sumner to the Chamber family as the Franklin Initiative program associate. Jacob hit the ground running and is already hard at work recruiting volunteers for a multitude of programs coming up this semester.

Jacob is a native of Lafayette who came to Bloomington in 2010 to receive his degree in math education from Indiana University. He is currently a Masters in public administration candidate at Indiana University’s School of Public and Environmental Affairs, with concentrations in nonprofit management and policy analysis.

Jacob was previously a camp counselor, student teacher, after school program staff member and a camp director, all of which have instilled a strong passion for education, youth work and after school programming.

Jacob will recruit volunteers, develop and manage programs and keep you in the loop about volunteer opportunities. Head to Facebook to say hello to Jacob and stay up to date on what's happening with the Franklin Initiative: www.facebook.com/franklininitiative
Attorneys Listed
Mallor Grodner attorneys Andrew C. Mallor, Thomas R. Lemon and Amy L. Stewart were listed in The Best Lawyers in America 2016.

Johnson Named Super Lawyer
Lonnie D. Johnson, partner at Clendening Johnson & Bohrer, P.C., has been named a Super Lawyer in Civil Litigation Defense as well as the Corporate Counsel Edition for 2015.

Opportunities & Events
32nd Annual Book Fair
Hoosier Hills Food Bank (HHF) hosts the 32nd Annual Community Book Fair Oct. 8-13 at the Monroe County Fairgrounds, featuring over 90,000 books, media, games and puzzles. All proceeds benefit HHF’s hunger relief programs. Opening day admission is $10. Free admission Friday-Tuesday. Visit hhfoodbank.org.

Block Grant Applications
Applications for the Community Development Block Grant (CDBG) program are now available to organizations for 2016. Applications are available at bloomington.in.gov/cdb-gapp. Organizations interested in submitting proposals for funding must submit a letter of intent by 4 p.m. Oct. 9. Call Bob Woolford or Dan Niederman at 812-349-3401 for more information.

Area 10 Agency on Aging is the premier source of information and access to resources for seniors, persons with disabilities and family caregivers living in Monroe and Owen counties. Programs include the Aging and Disability Resource Center, case management, hot meal delivery and food pantry, assistance to the homebound, transportation services, RSVP 55+ Volunteer Program, senior housing and the Endwright Center. Area 10 provides case management to more than 400 clients each year, delivers more than 46,000 nutritious meals to homes and neighborhood meal sites, answers more than 6,500 calls from those seeking health and human services information, matches 450 adults with meaningful volunteer opportunities, serves more than 1,800 adults at the Endwright Center, provides 175,000 rides through Rural Transit bus service, and houses more than 150 seniors in three affordable apartment complexes. Visit www.area10agency.org.

Axis Apparel is an innovator in the apparel screen printing industry. They are dedicated to using, understanding and developing the craft of printing with water-based and discharge inks. Their approach to apparel screen printing is a creative take on the industry standard. With outstanding designs, quality inks, a wide availability of print sizes and retail-ready finishing services, the options are endless. Design eco-friendly prints with a creative team of professionals at a water-based and discharge production facility. Axis Apparel has claimed territory in the trade and is dedicated to being a leader as the world of screen printing progresses. Visit www.axisapparelco.com.

Rapid Roofing & Restoration is a family-owned and operated business with more than 30 years of experience in the home improvement industry and an outstanding track record of satisfied clients. They use high quality materials, offer timely service, have a knowledgeable team, use modern technology for efficiency and accuracy, and do a thorough inspection upon completion to assure client satisfaction. Rapid Roofing & Restoration is A+ rated with the Better Business Bureau and is a preferred provider for two premier shingle companies: Tamko and Owens Corning. Services include storm damage repair, exterior/interior improvements and roof/gutter/siding/window replacement. Their goal is to make service stress-free as possible with insurance-trained project managers to assist with all the paperwork required to start and complete your job. Visit www.rapidroofs.com.

The Arthur Murray Dance Studio has been teaching the Bloomington community to dance since February 1994. Originally on the east side of Bloomington, they moved to the north side in 2010 and continue to help people achieve the dancing results they have always wanted. Arthur Murray has helped thousands of people enjoy the benefits of learning to dance, like preparing for a wedding, getting more fun and enjoyment out of life, meeting new people, making a special person happy and—of course—exercise. Barbara Leininger started a local Dancing With The Celebrities event and Arthur Murray Dance Center has raised $900,000 for local charities in the Bloomington community during the past nine years. Join the fun and see what ballroom dancing can do for you. Visit bloomingtonarthurmurray.com.

KeHE is a distributor of specialty, natural, organic and fresh products in North America, Canada, and Mexico. Their warehouse in this region, located on Daniels Way across from Ivy Tech, supplies local grocery stores, as well as regional stores, with organic and other all-natural products. Growth in business for KeHE in the past year has called for the construction of an additional warehouse, which is located on Vernal Pike. KeHE has just under 200 employees and expects to grow in 2016. Visit www.kehe.com.

River Mantle is here to sweat the small details, because your product deserves to be shared. River Mantle imports and exports the finer, little things in life. Possibilities include fine wines, cigar and tobacco accessories, a few select perishables and other luxurious goods. River Mantle believes in building long-lasting partnerships—and believes in your product. Interested? Visit aabde@rivermantle.com.

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1. We have heard reports that the increased foot patrols have improved the street safety downtown, but continue to hear reports from business owners about issues with aggressive panhandling and disorderly conduct. What is your plan for dealing with issues affecting the safety and civility of our downtown?

2. Business growth and development in the urbanizing area will depend in part on the ability for businesses to connect to sewer. What plans do you have for sewer expansion and for addressing the aging current sewer infrastructure?

3. What is your position on the Convention Center Expansion and how do you envision the Mayor’s role in this?

4. Chamber members have continued to share concerns with us about difficulties they face in working with local government on issues such as permitting and utilities, citing inconsistencies and lack of predictability. What role do you see the Mayor playing in creating a more efficient and predictable process?

Public safety is paramount. Downtown resource officers on foot patrol are a very good step. With the police department I will explore additional best practices nationally in community policing and effective engagement. I will ensure transparency with public safety data so we all can know the facts and the trends. Behavior that violates our ordinances should be deterred or sanctioned. I personally don’t want to deter individual generosity—I want to channel it, perhaps with ‘vouchers’ that folks can give instead of cash, redeemable for food or services, or other creative approaches. I strongly support a second ‘Crawford Apartments’—to bring federal funds to house the most disabled and chronically homeless, saving us money at our jail, emergency rooms, shelters, and other service providers.

Water and sewer infrastructure is central to business development and quality of life in the community. Our community took important steps by completing a recent $40+ million water plant expansion and upgrading sewer linings over the past 15 years. We haven’t had a regular system of reviewing and adjusting rates consistently as needed. We must eliminate sanitary sewer overflows. We should be more creative in using green infrastructure and conservation pricing to manage water as the precious resource it is. And we should be more transparent about our performance — both the good and the bad. Our utility department is a central asset to encourage sustainable growth, and as Mayor I look forward to investing in it and following best national practices.

Bloomington is an arts and culture destination and a very attractive site for conventions, meetings, events, and conferences. I welcome considering how to enhance that asset. As Mayor I will actively convene interested parties, broker the varying county and regional concerns, and help set and sell the vision for our community’s continued prosperity. Especially when combined with the anticipated vacating of the hospital property, the convention center project offers significant potential to create powerful and important new spaces near downtown. I very much look forward to working with all parties to do that in a way that will make future generations thankful, and our generation proud.

I believe strongly in making government work well; efficiently, transparently with a steady and clear focus on serving the public. During my years of experience leading large state government agencies, at IDEM and FSSA, we improved by adopting best business practices like Six Sigma and LEAN manufacturing. We sped up adoptions; reduced errors at hospitals; cut fraud and error in Medicaid. In Bloomington we need to set clear standards — reflecting the high values of our community — and then be a strong and constructive partner with those who will meet them. Transparency is essential — reporting on our goals and our performance whether good, bad or in between. Trust is built by performance and reliability. That culture comes from the top, and it will come from me.
1. We have heard reports that the increased foot patrols have improved the street safety downtown, but continue to hear reports from business owners about issues with aggressive panhandling and disorderly conduct. Do you have a plan for dealing with issues related to vagrancy that affect our downtown businesses?

2. What is your position on the Convention Center expansion and what role do you see the City Council taking in this effort?

3. As a City Council member, how do you/would you ensure that the needs of businesses are considered during the ordinance process? What do you feel is the best way for local businesses to remain engaged on issues that impact them?

4. What are the biggest challenges you see for area businesses in 2016 and what is your plan to address those?

**Timothy Mayer**  
Democrat

As a member of the City’s Community Development Block Grant Physical Improvement Committee and the City Council’s Jack Hopkins Social Service Funding Committee. I look to funding critical needs first — shelter, food, healthcare, education, and addiction issues. While City funding cannot address all the community’s social service needs — we have funded the Bloomington Police “White Shirt” officers – who are trained to work directly with people on the street. We have to recognize that all citizens have “constitutional rights,” and passive solicitation is protected while aggressive solicitation is not. The goal is to respect people’s rights and let all citizens feel comfortable in their neighborhoods and downtown.

The Monroe County Convention Center is a function of Monroe County government. Neither the Mayor nor the City Council has any role in the Center’s funding or operation. If the City were to have control of the Convention Center, I would support an expansion. This would be a perfect opportunity to create new venues for larger gatherings as well as much needed performance space. It would also provide opportunity for development in the Walnut/College corridors. To fund the expansion, I would support a food and beverage tax if given the opportunity.

Bloomington government has an open and transparent process when developing new regulations that affect business and development. Consider the current Growth Policies Plan update. Numerous “visioning” sessions were held around the community — wherein citizens could voice their dreams and opinions. A steering committee, representing all facets of the community, convened numerous times to discuss issues and guide planning staff. All meetings were advertised and the public was invited to attend.

The forth-coming GPP update will be available to the public for discussion and revision, at City Plan Commission meetings, before consideration by the City Council. Because of the length of the document, I anticipate numerous council meetings before adoption. Again, these will be advertised meetings and the public is invited to attend and participate.

Bloomington is at the front door of the Growth Policies Plan update. Citizen and stakeholder meetings have developed a vision for our community’s future and planning staff is drafting policy based on those discussions. From past experience, it is clear that we must work harder in defining our development standards (density, height, materials, landscape requirements, parking, signage, etc) – so that developers can design to meet the standards and results are predictable. If we can achieve that one goal — we will streamline the approval process and reduce development cost. I will work to see that happen. Further community forums will be scheduled, in 2016, for the City Planning Commission and City Council, to hear public concerns and comments, before adoption of the GPP.

**Andy Ruff**  
Democrat

In fact, the reports of the City’s recently implemented initiative (BPD downtown resource officers along with the street social worker) being highly successful in reducing these types of problems, conflicts, and complaints are accurate. I will continue to support this City initiative and possible expand it. I will also support and help work towards the important development of a detox center in Bloomington as well as additional efforts to address our community’s homelessness issues by through further development of our network of support services (such as rapid rehousing strategies and options). The development and success of such initiatives will continue to reduce these types of problems in our downtown (and other parts of the City) that business and citizens are rightfully concerned about.

At this time I am unconvinced that a dramatically expanded convention center facility in Bloomington is the kind of amenity that will benefit the community overall to the extent that it would warrant significant public subsidy or other involvement.

I’m sure members express these concerns, but I haven’t received them as Councilman. I checked with City staff and they haven’t experienced large numbers of such complaints. Without more details I can only reply here on issues I’m recently familiar with - like food trucks. The City recently changed code to simplify food truck permitting processes. The City has multiple staff members working with businesses to help them through permitting and other approval processes, in addition to helping firms obtain beneficial approvals like tax abatements. I’m aware of predictability concerns, primarily with projects requiring multiple approvals like Plan Commission then City Council. I support making those project procedures more predictable, like moving decision-making on things like height waivers to the more accountable City Council.

Enhancing and protecting our community’s place-value (the things that set us apart from other communities and lead people to want to live, work, invest, study, raise families, and retire here) is what I consider to be the most important role of local government in economic development. Probably the most important City government activity related to place-value happening in the coming few years is the development of the new GPP (growth policies plan). The GPP will affect local business in important ways, and the participation of business in the GPP process is critical. Making the most of this opportunity in partnership with City government and the rest of the community is what I think is the biggest challenge/opportunity for business to seize upon.
1. Have we heard reports that the increased foot patrols have improved the street safety downtown, but continue to hear reports from business owners about issues with aggressive panhandling and disorderly conduct. Do you have a plan for dealing with issues related to vagrancy that affect our downtown businesses?

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Increased policing has generated care referrals and reduced crime. The Downtown Resource Officer pilot program partially funded through last year’s Jack Hopkins Social Service grants has led to success compared to the problems reported prior to the initiation of community policing with supporting social services. The BPD would echo my call for increased and immediate public reporting of aggressive panhandling and criminal conduct in the downtown. No one wants threatening or illegal behaviors near public offices, shops and restaurants, or the nonprofit and faith-based activities that drive the health and safety of our downtown. Undesirable behaviors should be reported immediately for public safety officers to respond and take immediate action. A community campaign to educate about panhandling may also curb the worst behaviors.

Because of the difficulty County Council had in convincing Monroe County residents about the benefits a larger Convention Center could add to the economic health of the region, I am open to joining the effort to identify funding and expand the Convention Center. This has been a long-term conversation. With its proximity to the soon-to-be-occupied Bloomington Hospital site and the B-Line Trail, I see the value of an expanded center to attract more visitors and convention activity. A larger and improved Convention Center could create jobs and economic development opportunities for downtown businesses along the south College & Walnut/2nd Street corridors. Bloomington is already a highly desired destination, and expansion would make it more of an attraction for outside commerce and tourism.

Open communication is always the key in any good working relationship. Larry Jacobs, our liaison to the Council from the Chamber, is a good example of the relationship-building that leads to trusting and open dialogue. He attends work sessions, Council meetings, and is eager to share the viewpoints from local business and listen to the concerns and limitations of the public sector. More opportunities exist as the new Growth Policies Plan and the Unified Development Ordinance is on the table for revision. These guiding documents provide the template for growth and development that impact us all, including local business interests. We seek balance in all planning, and can’t be successful achieving balance and compromise without good conversations. I’m open to them!

I have listened with great concern about the possible impacts the dark box issue may have on local revenues and a strong economy that are essential foundations for city services. We must all keep a watchful eye on the General Assembly in making sure localities have sufficient revenues to provide quality services and the quality of life that keep us economically secure and our business environment thriving. While decreasing tax revenues impact all of our budgets, it poses challenges for the business community that also needs the infrastructure, planning, and quality public services to ensure a healthy business climate. We all have a stake in making sure Bloomington remains a desirable location for establishing homes, employment opportunities, and educational and leisure pursuits.

Government has proven over these years that it is not good at running profitable business. There doesn’t seem to be enough motivation, as it is not the manager’s personal investment that is at stake. They are not even likely to get fired in government. The Convention Center has not been profitable yet. Let us rent out the space and encourage hotel/spa development attached, with style. With percentage increase for numbers attracted or something…We just have to get away from this boring ‘leggo architecture’ currently popping up around town.

I think that we should probably do away with the idea of streamlining permitting, ordinance etc processes. We need the individual business debate in public meeting. I even would like all meetings to be ‘filmed’ so there is less funny business. Of course businesses should be notified about issues, but an individual business should be attending Council meetings (etc.) that pertain to their interests. All rules and regulations must be easily accessed without ID necessary online and in the offices. Doing something should be ‘plug n play’ and not costly, as we already pay taxes to run these offices.

Private property should weigh more than the opinions of the Council et al. I see that big government encroachments on unalienable rights as dictated by non-elected officials in the Monroe County Comprehensive Plan (MCCP) will be a big problem. Big Government disbelief in the benefits of free market for the poor and the rich, and too many fees for signatures and pieces of certified paper that have no meaning will prevent many entrepreneurs from starting a business. Idiocies regarding environment…This is just the beginning.
Safety is a concern for downtown residents and shoppers, and should be addressed by the council. The Kruzan administration failed miserably in 2011 by not taking decisive action to remove the Occupy Bloomington camp sooner. The police should ensure that Indiana code 35-45-17-2 is enforced. We are a compassionate community but no one should be made to feel unsafe in our downtown area. Safe and civil go hand in hand.

If there is a legitimate business need for a convention center expansion, then there should be no difficulty raising money to do it through the private sector. The city council’s role should not be subsidize business interests by forcibly confiscating the wealth of everyone in Bloomington, especially those who do not use or benefit from the convention center.

This is why I was opposed to the proposed Food and Beverage Tax in 2013. Indiana University students, especially, should not be taxed on pizza and beer to fund private, for-profit business since most of them will not be here more than four years.

Fifteen years ago, the Monroe County Taxpayers Association proposed that the council produce an economic impact statement for ordinances, such as the temporary sign ordinance. This was a good idea then and remains a good idea today.

I opposed and spoke against the temporary sign ordinance at the time, because of concerns that it would negatively impact local business. I requested and got copies of over 100 citations back in 2000 to study the negative impact of the ordinance.

What the city council needs to do is carefully consider how their proposed regulations would harm business, and place the economic impact of these ordinances above implementing a personal agenda. The proposed ban on plastic bags would be a good place to start with this perspective.

The biggest challenge, especially for the west side and the near west side, will be the construction of Interstate 69, which I believe will be a benefit in the long run but will be disruptive in the short term. Now is the time to reconsider our transportation infrastructure strategy. Our streets are pretty good with dealing with north-south traffic but not east-west traffic, so moving traffic east to west should be a priority. I do not want to see the west side cut off from the rest of Bloomington more so than it already is. We need to have greater respect for the west side, as Libertarian candidate Dave Nakarado has pointed out many times.
Chris Sturbaum
Democrat

The growing homeless population negatively affects some west side and downtown neighborhoods and businesses. I will continue to struggle to find a balance between compassion for those in need, and care for those citizens and businesses that are directly impacted by this issue. Bloomington needs a local, easily accessible treatment program. We need both wet and dry shelters to serve the following citizens: those who cannot overcome their addictions, those who are striving to do just that, and the homeless who do not have those problems. This issue will not go away without new ways of addressing the problem. I think the population must be served but without the negative public impact our current situation creates.

The Convention Center expansion would be good for our downtown businesses and create as many as 200 new jobs for the area. The research by Downtown Bloomington Inc clearly showed the need and the benefits for Bloomington to create a top state convention destination. The land has been held for this purpose and is the absolute best site for this enlarged center with the trail and downtown nearby. But this land could fall to other uses if the community doesn’t take advantage of this opportunity and be lost forever. Businesses downtown would benefit from this demographic creating much-needed jobs for Monroe County residents. A factory offering 200 jobs would be so welcome! Why not support and create these jobs in a growing tourist industry?

As a Bloomington City Council member, I have and will continue to listen to the Chamber, citizens, local businesses and developers on issues affecting their interests. The community has discovered over the past twelve years that we all share a common goal and a common love for Bloomington. Working together and listening to each other has benefited citizens and businesses. The Chamber monitors city council meetings and keeps members up to date. The Growth Policies Plan draft should be out before the end of the year and that is the place for Chamber, business and community members to get engaged. The revision of this draft is a key time in the GPP process and these public meetings are the important initial points of engagement.

The biggest challenges for 2016 businesses will be the same as they have always been: Keep the doors open. Create good jobs for good people who help make a profit for the businesses through serving the community. My remodeling company is in its 36th year in Bloomington. Making payroll, paying insurance, taxes and workman’s compensation while managing and growing a business is a challenging but rewarding effort, as Chamber members understand. A growing Bloomington has new opportunities in the Trades District tech park, the hospital re-use area and the switchyard park and surrounding areas. South College continues to have development opportunities and the challenge of creating more affordable and workforce housing awaits a solution. I will continue to listen and look for ways to help.

David Nakarado
Libertarian

I know there are limited resources, but I do believe that if there was as much energy and emphasis spent on street safety and aggressive panhandling as there is on parking meter enforcement, those individuals causing problems for shoppers and businesses would be reduced. It all boils down to what your priorities are. Currently the mayor and city councilmen would rather generate money and pay a salary for someone to write parking tickets vs. a police officer to walk the same streets and encourage appropriate behavior. Community policing is not calling 911 and officers responding. If we as a community want the feel of a small town, we need officers walking the areas of concern, even when everything is calm and pleasant.

I have read the 2012 HVS Consulting market study report concerning the Convention Center and I am not sure if the cost will justify a countywide food and beverage tax or any other increase in taxes in order to build a larger facility. The report is written with projections and in my opinion, with very optimistic sales/marketing minded data. It is always the optimistic salesman who says they would meet all their sales goals and forecasts “if only they had” some other widget to sell. The report also states it would be best to have another hotel adjacent to the Convention Center to compliment the expansion. My opinion is focus should be directed to secure a hotel eager to make this vision a reality.

As a candidate for the WESTSIDE of Bloomington, I would represent the businesses from Whitehall Crossing, Whitehall Plaza, West 3rd Street, Landmark, Southside of W. 17th Street, Convention Center, Hospital location AND EVERYTHING IN BETWEEN. Traffic congestion has been, is, and will continue to be an issue until a WESTSIDE District Councilman is elected to fight for practical roads and projects that improve traffic flow rather than restrict it. The West 3rd Street Project that eliminated the center turn lane has forced customers, employees and delivery vehicles to make U-turns and is a street project that never should have happened! I-69 will bring more business, now it will take a council to fix the roads to safely handle the increased traffic.

SUPPORT/VOTE/ELECT candidates who understand business! Many elected officials have never owned a business or even worked as an employee of a company that must make a profit to exist. Businesses should always work with their District City Councilman and explain concerns prior to any drafting of an ordinance. Who do you think is going to fight for your issue? We have witnessed how little impact “PUBLIC COMMENT” has in most cases once the first draft has been written. Businesses must engage in the ordinance process early on, we as a community must change our attitude and belief that “the city will do what they want anyway”? It may be painful and time consuming but having “GOOD HEALTHY DISCUSSIONS” will improve the final ordinances.
Candidate responses are published exactly as received, with no editing.

Dorothy Granger
Democrat

1. We have heard reports that the increased foot patrols have improved the street safety downtown, but continue to hear reports from business owners about issues with aggressive panhandling and disorderly conduct. Do you have a plan for dealing with issues related to vagrancy that affect our downtown businesses?

No response provided.

2. What is your position on the Convention Center expansion and what role do you see the City Council taking in this effort?

3. As a City Council member, how do you/would you ensure that the needs of businesses are considered during the ordinance process? What do you feel is the best way for local businesses to remain engaged on issues that impact them?

4. What are the biggest challenges you see for area businesses in 2016 and what is your plan to address those?

ELECTION COVERAGE
continued on page 14

At the New Unionville Baptist Church, voters choose candidates in the Nov. 2014 election. Photo by Jeremy Hogan

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Congratulations to the Chamber’s Award Winners!

Steve Ferguson received the Lifetime Achievement Award. All recipients were recognized at the Centennial annual meeting Sept. 26. Courtesy photo

The Small Business Award was given to Mother Bear’s Pizza. Courtesy photo

The Medium Business Award went to Scholar’s Inn & Bakehouse. Courtesy photo

The Large Business Award went to Weddle Brothers Construction. Courtesy photo

Our promise to you! – Our team will deliver an outstanding and worry free closing experience. If you don’t agree we will make it right. ~ John Bethell
At the Centennial gala Sept. 26, attendees danced to the sounds of the Stardusters Band. Some dressed in the fashion of their favorite decade from 1915 to 2015. Courtesy photo
1. We have heard reports that the increased foot patrols have improved the street safety downtown, but continue to hear reports from business owners about issues with aggressive panhandling and disorderly conduct. Do you have a plan for dealing with issues related to vagrancy that affect our downtown businesses?

No response provided.

2. What is your position on the Convention Center expansion and what role do you see the City Council taking in this effort?

I am in favor of the expansion, but don't like the plans for how to pay for it. A cooperative effort between the county and the city should be considered. I hope we can get a more innovative way to finish it because a food and beverage tax works against those with limited incomes, including students.

3. As a City Council member, how do you/would you ensure that the needs of businesses are considered during the ordinance process? What do you feel is the best way for local businesses to remain engaged on issues that impact them?

The council needs a person who is in close contact with current and potential businesses. I would meet routinely with chamber members, potential new members, and concerned citizens. A business roundtable to advise would be a good idea. I am a numbers guy and would look carefully at data presented by all sides and analyze the issue dispassionately. Perhaps an ombudsman for the business community or requirements for business representatives to be on some of the many boards.

4. What are the biggest challenges you see for area businesses in 2016 and what is your plan to address those?

I see more aggressive intervention by the city into developing and existing businesses. There is a lack of interest or competence in attracting new business. The city shows little concern about what I-69 will mean for business and issues of business development within the urbanizing areas (the old 2-mile fringe). I will encourage the council and other segments of city government to limit their strictures on businesses and give more encouragement to new businesses, especially of a sustainable or technology source. The city should take a good look at the old hospital as a possible technology accelerator and try to get all stakeholders in I-69 engaged in looking at how to leverage this opportunity to the advantage of area businesses.
David Rollo
Democrat

No response provided.

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4. What are the biggest challenges you see for area businesses in 2016 and what is your plan to address those?
BPD Chief Mike Diekhoff reports that problems with panhandling have decreased significantly since the downtown specialist officers started patrolling last year. We need to look at the specific evidence of problems and the specific police and social service agency interventions that have worked most effectively, and employ those methods across the board. Most vagrants and panhandlers downtown are individuals experiencing homelessness, so we as a community should address the problem holistically with social services, mental health care, and addiction treatment.

Currently, the Center is controlled by the County, although there are some informal conversations underway to shift that control to city government. I am not prepared to take a position on the expansion, but I do believe:

a) The expansion would bring more consumers and more tax revenue into the community.

b) A clear cause and effect argument needs to be made between any tax increase to fund expansion and the benefits expansion would bring to the taxpayers, as well as the businesses through which the tax is collected.

The completion of I-69 through the county will make it likely more groups will want to make use of the Center in the future, so we do need to have this discussion soon.

I would seek out and listen to businesses and, as with all constituents, keep them apprised of legislation coming before the city council. Even before legislation is written, I would ask for business input as relevant. The Chamber has a great resource in Larry Jacobs, who I think has come to every council meeting I have attended since I was on the council 2008-2012.

a) Developing strategies to draw people into the city from the newly constructed I-69 to benefit locally-owned consumer businesses rather than just the chain restaurants and gas stations along the route.

b) Following through with the contracts the Kruzan administration is currently negotiating for development of the downtown tech park (Trades District) to ensure that non-student residential housing, well-designed space for tech businesses, and green space are provided. It’s a wonderful economic development opportunity.

c) Continued honing of the downtown parking plan to balance the needs to customers, employees, and residents in light of the Trades District development and the new county government parking garage.
Stephen Volan
Democrat

It’s important to separate vagrancy from homelessness, which the community seems increasingly to be doing successfully. Nevertheless, I agree with retiring Councilmember Spechler that we could stand to add a couple more officers to the Downtown Resource Officer Program (DROP). I will push for the next mayor to add them to the 2017 budget.

But we need resources to reduce the incentive to become a vagrant.

Rapid rehousing of the homeless and a detox center are two key such resources. Unfortunately, the city cannot afford to do all of the above; assembling partners to create these resources is something I hope to take the lead on in 2016.

I have long supported expansion of the convention center. I believe the County would like to unburden itself of the place, and I agree with them that the City is in a better position to own and manage it. The construction of their new parking garage removes one of their last reasons for retaining ownership.

My role in the aftermath will be to make sure that whatever is built in the general area of the Center, whether by the City or private development, will not be monolithic and single-use. We shouldn’t just want a convention center; we should want a multipurpose downtown district that’s in use beyond 8-5 Monday-Friday, with a mixture of ages and uses.

In the case of food trucks, there was conflict between two groups of businesses; I listened to them both and got amendments passed last December to find a reasonable compromise that would enable the relatively new business type to do business while ensuring fair competition among them.

In advocating parking meters, I was thinking about businesses first, making sure that the street parking most valuable to first-floor storefronts was prioritized for customers and patrons, rather than employees or residents of downtown. Yet I also proposed halving meter rates west of Morton and south of Fourth because those areas are obviously underutilized.

Downtown is not monolithic, and policies that shape it should be sensitive to its complexity.

I believe that a public facility for the baling of recyclables is a long-overdue opportunity to reduce expenses for many local businesses and multi-unit real-estate concerns.

The steadfast opposition to a Materials Recovery Facility by certain members of the Solid Waste District board, members who themselves are elected officials, has been short-sighted, hypocritical and irresponsible. In early 2016 I hope to see the plans for that facility completed under a new executive director. That facility will enable apartment buildings and other businesses to imagine their waste as commodities that can reduce their sanitation costs, just as the city will be enabled to imagine. The Chamber should lobby the District board to be strongly behind this initiative.
Nicole Bolden has been involved in the Bloomington community for over 20 years. She graduated from Indiana University in 2005 with a bachelor’s degree. As a single mother, Nicole was able to complete her degree while raising her two daughters, Taegan and Zora. She later attended law school from 2005-2008.

Nicole has served in the clerk’s office for six years, and was sworn in as a Deputy City Clerk in 2010. Over the last five years in the office, she has fulfilled the duties of the sitting clerk when needed. She knows how the office can best adapt to serve Bloomington as it grows. She is committed to efficient, high quality service and will lead the charge on a central government information phone line to answer community questions.

Nicole volunteers with Girl Scouts, Community Kitchen, and serves on the Board of Directors of Pinnacle School. She is endorsed by the Democratic Women’s Caucus and Democracy for Monroe County.

Facebook: Nicole Bolden for Bloomington City Clerk
Twitter: @bolden2015

Join the Chamber today!
For more info, email: info@ChamberBloomington.org
IS YOUR WEBSITE TRAFFIC SUFFERING BECAUSE OF “MOBILEGEDDON?”

Did you know Google updated its search algorithm in April 2015 to favor mobile-friendly websites? Dubbed “Mobilegeddon,” the change means lower search rankings and reduced traffic for websites that are not mobile compatible.

Climbwire can create an affordable mobile version of your desktop website, convert it to responsive design, update your existing mobile-friendly site, or enhance your search presence.

Don’t get left behind by the mobile era, let Climbwire simplify and improve your online marketing—call or email for a free digital needs assessment.

I have owned and operated Bloomington Quick-Dry Carpet Cleaning for 31 years. During that time, advertising for my business has changed dramatically. Back then, I would put an ad in the phone book, now the internet is the fastest form of advertising. This form of advertising is not a skill I have, I needed help! I contacted Climbwire and asked what they could do for me. They prepared a custom plan just for my business within a budget I could afford. The staff is very friendly, knowledgeable and understanding of just what fit my needs. Within just a few months my presence on the internet was growing.

~John Phipps, Bloomington Quick-Dry Carpet Cleaning
Credit Card Chip and PIN Update

By Joe Willett, Infintech

Have you heard the news? From transaction processing companies to the national news media, everyone seems to be talking about credit card chip and PIN technology. An upcoming EMV—also known as smart card or chip card—rollout is bringing doom-and-gloom hype.

As the Oct. 1 deadline approaches, competitors are pressuring merchants to be EMV ready—or else! The truth is, these scare tactics are unwarranted and don’t come close to accurately representing the situation at hand. Let’s strip away all the noise and look at what’s really happening.

Yes, major credit card companies are migrating from magstripe technology to chip technology on Oct. 1, 2015. This is not a payment processing doomsday, but more of a beginning to a new payment-processing era that will be realized through gradual transition. Card issuers like Visa, MasterCard, Discover and American Express will spend years creating and distributing chip and PIN cards to everyone in the United States, and someday magstripe technology will disappear. Support for this standard swipe card format will remain until all magstripe cards expire, but issuers will cease production of these cards in lieu of chip technology in 2015.

How will this shift affect your business, and how are credit card companies facilitating it? For starters, once the rollout is complete, merchants will be liable for fraudulent charges made using magstripe cards—not the credit card companies. You might see payment-processing companies incite fear to push sales solutions, or even horror stories of business owners fretting about the possible consequences of fraud liability. But don’t panic! Unless your business encounters a high number of fraudulent transactions, there’s no need to jump to anxiety-driven solutions. The first step is to breathe, and know you have options.

It’s important that merchants be aware that if they accept a card later deemed to be lost, stolen or modified, and is charged back by the cardholder, the merchant is responsible for the loss incurred. It doesn’t impact all chargebacks or disputed transactions—only those considered fraudulent. Merchants subject to fraudulent charges are subject to risk and should be early adopters of the new equipment. If your business sells services, the risk is drastically lower.

Chip and PIN processing is coming, so it’s certainly important to be educated about the situation. Infintech recommends that merchants, especially those in retail, upgrade to not only provide a secure processing environment for customers but also stay current with the technology that customers will start using.

Infintech will contact higher-risk clients to facilitate the equipment update for EMV capability prior to Oct. 1. Using EMV is a big shift in the way credit transactions are handled, but it’s not the end of the world for your business. Merchants that process transactions through standalone hardware will need new equipment that’s EMV capable—Infintech recommends the VeriFone VX520. Merchants that rely on a point-of-sale system, software solution or microsolution at a restaurant are subject to the options made available by their software provider.

The new standard will require some minimal education to teach employees how to work the terminals, because chip technology will require a “dip” into the machine for the duration of the transaction rather than a swipe. Employees won’t start seeing mass migration to chip technology until magstripe cards reach their expiration dates.

For more information about the EMV rollout and your options to maintain compliance, contact your payment-processing advisor directly and ask about the proper timeframe to consider alternative solutions.

Joe Willett is with Infintech, a partner of The Chamber, and can be reached at 800-629-8131 or joe.willett@infintechllc.com.
Free BEAD and BAC Workshop
BEAD in partnership with BAC will host a workshop presented by Robert S. Meitus of Meitus Gelbert Rose LLP’s Entertainment and Media Law practice called “Trademark and Branding, Copyright and Contract Law for the Creative Community” Friday, Oct. 16 9 a.m. to 1 p.m. at the Bloomington/Monroe County Convention Center. Register at bloomington.in.gov/bac.

Other
Everywhere Signs 20th Anniversary
Greg and Karen Elgar started Everywhere Signs out of their home garage in July 1995. Now located at 2630 N. Walnut Street, it is a full service sign/awning company. Visit everywhere-signs.com, call 812-323-1471 or email everywhere-signs@gmail.com.

Healthy Buyer Demand Persists
Indiana Realtors released statewide housing data that confirms strong buyer demand is sustaining competitive markets with reduced inventories. The latest Indiana Real Estate Markets Report shows July 2015 outperformed last July in all but one category. Visit indianarealtors.com.

Public Alpha for New City Website
The City of Bloomington Information & Technology Services (ITS) Department has announced that it is seeking public feedback on a comprehensive redesign of the City of Bloomington’s website. The prototype or “alpha” website is available at bloomington.in.gov/alpha. Contact Rick Dietz at dietzr@bloomington.in.gov or 812-349-3485.

2016 State Suicide Prevention Conference
The State Suicide Prevention Council, chaired by Bloomington Meadows CEO Jean Scallon, has announced that the 2016 State of Indiana Suicide Prevention Conference will be hosted in Bloomington. Information will be made available by the State Suicide Prevention Council as well as at the Bloomington Meadows website at bloomingtonmeadows.com.

ADVOCACY UPDATE
Continued from page 2
completed by fall 2015.
Additional project information can be found on the I-69 Development Partners’ Website: http://www.i69section5.org/

I-69 Section 6 Update
INDOT is currently reviewing five preliminary alternatives for the final leg of the I-69 project connecting Martinsville and Indianapolis. Each of these preliminary alternatives will be further refined and analyzed over the next few months through traffic modeling, field work, access evaluation and other screening methods. From this process, the most reasonable alternatives will be identified and included in the Draft Environmental Impact Statement (DEIS) which is expected to begin in the first quarter of 2017. A preferred alternative will be selected through the DEIS process, with the Final Environmental Impact Statement and Record of Decision expected in the first quarter of 2018. During each of these steps, there will be opportunity for public comment. Further information about the Section 6 project can be found on the INDOT website: http://www.in.gov/indot/projects/i69

I-69 Summit: Driving The Future
Plans are underway for the 2015 I-69 Summit Nov. 19 in Bloomington. The event builds on the success of the 2014 Summit, which drew more than 400 attendees from the I-69 Corridor between Texas and Canada. This year’s Summit will bring together stakeholders from various sectors to enable collaboration and leverage the new and existing I-69 corridor from a statewide and national perspective. Speakers include Peter Rogoff, undersecretary of policy for US DOT; Jeff Davis, senior fellow at the Eno Institute; Tom Easterday, executive VP of Subaru of Indiana Automotive; Douglas George, Canadian consul general. Topics will focus on transportation and infrastructure of the future, infrastructure funding, intermodal development, and regional marketing and branding. There will be a variety of speakers and breakout sessions. For more information including registration, please visit the I-69 Summit website: I69Summit.com

DC Fly-In
Greater Bloomington Chamber of Commerce members and regional partners joined with members of the Indiana Chamber and other Chambers around the state for a Fly-In to Washington, D.C. Sept. 16 and 17 to meet with members of Indiana’s Congressional Delegation. The event included an evening panel discussion with 11 members of Congress, moderated by Gerry Dick. The group also visited Capitol Hill to meet individually with members of Congress and their staffs. Chamber members shared perspectives on issues of importance including infrastructure funding, I-69 and Crane/defense.

Southern Indiana Workwear is located on the corner of 11th and Rogers streets, just a minute’s walk from the B-line Trail in Bloomington. With a variety of scrubs, workwear, work boots, footwear and accessories, Southern Indiana Workwear offers a new option for workers who need gear. They provide quality retail work wear by the best and most trusted companies in the industry, so you are equipped for comfort, durability and confidence in your chosen field. Brands include Thorogood, Rocky, Dickies, Carhartt, Muck, Propper, Cherokee, Barco and Yeti. Southern Indiana Workwear is committed to your individual needs. Visit www.indianaworkwear.com.
is to recruit, hire and train insurance agents in Monroe, Owen and Lawrence counties. But that wasn’t always the case. Founded in Des Moines in 1939 as the Iowa Farm Mutual Insurance Company, the company was originally built to meet the unique liability needs of farmers. In Bloomington, Farm Bureau continues that legacy by still offering policies to local farmers.

Insuring farms can come with some unique challenges, like “just making sure you have the proper coverage, especially as prices of crops change and as yields change,” Baker said.

Farm Bureau representatives can also help families deal with difficult issues like succession plans. The company’s home office provides estate planning resources. Barker noted that a common problem is trying to decide what to do with the farm when a family has several children, but only one of them farms.

As Farm Bureau Insurance has branched out nationwide to offer insurance to meet the needs of people from all...
walks of life, so too has the Bloomington office.

“We do personal and business, individual and commercial,” Baker said. The company also offers financial planning.

“Auto, home, life, disability—pretty much anything an individual or business needs, we’ve got something that can fit.”

What sets Farm Bureau apart from other insurance agencies is the way agents communicate with customers. Baker said the process entails sitting down with clients and talking about their needs, reviewing their coverage and making sure they understand what they have and the risks associated with it.

Baker said agents “ask a lot of questions about what they have and what they want to accomplish.” The result is coverage tailored to that client’s individual needs.

“I would hope it would feel to a client more like a conversation,” Baker said of the process. “We’re not there to sell something. We’re there to help people fill their needs.”

It’s a process that’s been working for the company. Many of Baker’s customers are longtime clients or family members of other clients who sent them to Farm Bureau.

Baker said people don’t always completely understand their insurance needs, what risks they are exposed to and how they can make sure they are properly protected. Sometimes adjusting a policy can make a big difference with minimal impact on the budget.

While Baker is new to Farm Bureau, he is a veteran in the insurance business. He joined Country Companies in 1994 as an insurance agent and in 2011 became an agency manager for the company in Georgia. A longing to return to his Midwest roots got him looking to Indiana Farm Bureau, and when an opportunity opened up in Bloomington he jumped on it.

“I’m really excited to be in the community,” said Baker, who moved to Bloomington with wife Sherri. “I’m planning to trade some Georgia Bulldogs stuff for IU apparel.”

It’s a path that a young Baker would never have expected, he admitted with a laugh. As a college baseball player, he was drafted by the Toronto Blue Jays and spent five years as a pitcher in the minor leagues.

When his baseball career ended, he moved back to his hometown of Olney, Ill. and became a high school social studies teacher and the school’s basketball and baseball coach.

“As Baker’s two sons grew up, he decided spending four nights a week away from home coaching was unsustainable. He tried his hand at the insurance business since it was “a career where you can help people.”

Today, he is passionate about his job and is making Bloomington his home. As he continues to provide financial security to clients, he plans to focus on recruiting employees who have integrity, work ethic and a love of helping people. A full-capacity staff would be 14 agents.

Baker leads his agency with the spirit of customer service the company is known for.

“I love bringing somebody new into the business and watching the career be a good fit with them and watching their career take off,” he says. “And the other part is seeing how we can help people. There are a lot of different types of insurance that we’re helping people with, and when something happens you can be there for them.”
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