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A Greater Bloomington Chamber of Commerce Publication

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“I like having a smaller practice, I enjoy working one-on-one. I like the aspect of working with clients when they are starting their business and getting to know them personally and getting to know their situation for whatever stage of life they are in.”

—Samuel L. Vaught, CPA, P.C.

Photo by Chris Howell.



Spotlight: Samuel L. Vaught, CPA, P.C.

By Kasey Husk

When Samuel Vaught, CPA opened the doors to his accounting firm almost three decades ago, much of the work of filing tax returns was still done by hand.

Today, Vaught jokes, “if the power goes out, you are out of luck” because of the number of computers, programs and applications his field has come to rely on.

But while the tools of his trade may have evolved over the last 29 years, one thing hasn’t changed at Vaught’s full-service accounting firm: his intimate approach to working with clients. The smaller size of his firm, which has three employees, is by design.

“I like having a smaller practice, I enjoy working one-on-one,” he said. “I like the aspect of working with clients when they are starting their business and getting to know them personally and getting to know their situation for whatever stage of life they are in.”

Having a smaller firm means that when clients call his office, they can expect to talk to someone they know, he said.

“I try to listen intently to my clients to ascertain their concerns and how we can serve them,” said Vaught. “I try to make my office an open, friendly



**Coming in April:
 Election Coverage**

MARK YOUR CALENDAR MARCH

20 Business After Hours,
 Råke Cabinet & Countertop Solutions

APRIL

2 Candidate Forum, Buskirk-Chumley Theater
 25 Primetime, Monroe County Fairgrounds



BUILDING A BUSINESS:
 Careful planning is key to success



See page 7

SPOTLIGHT
 continued on page 11

ADVOCACY Update

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.

Save the Date: City Council Candidate Forum and Mayoral Debate

Tuesday, April 2, 2019
5-7:30 p.m.

Buskirk-Chumley Theater

The Chamber will host a candidate forum to welcome all 2019 city council and mayoral candidates interested in leading our community. Join us as we offer them an opportunity to discuss their platforms and participate in a moderated Q&A session ahead of the May 7, 2019 primary.

General Assembly Update

The Indiana General Assembly started its 2019 budget session in January with more than 1,300 bills filed. Besides the budget, there is not a single dominant issue this session. Lawmakers are focusing on a range of issues including bias crimes, smoking age, opioid epidemic and DCS reform. Below are a few bills The Chamber is cur-

rently following. To see the full list, visit The Chamber's website.

SB 12: Bias Crimes

After passing out of the Senate Public Policy Committee 9-1, an amendment was adopted by the Senate that removed the inclusive and specific categories originally in the bill's text including sexual orientation and gender identity. The adopted amendment will keep Indiana on the list of five states without hate crimes legislation. The Chamber continues to support a clear, specific, and inclusive bill that includes gender identity and sexual orientation. Besides being the right thing to do, this legislation is critical to attract and retain skilled workers.

SB 255: Cultural District Development

This bill allows the Indiana Arts Commission to recertify an arts and cultural district every four years, and it allows the district's local municipality to establish a tax district, coincident with the geography of the approved cultural district. The legislation passed the Senate and has been referred to the House. The original version of the bill included language that allowed for future, incremental sales and employment taxes generated by a district to be reinvested on an annual basis in the district in accordance with a district development plan approved by the Indiana Arts Commission.

It's imperative the House reinstate the incremental tax collection and reinvestment language, so these districts have the tools to generate local income on an ongoing basis.

SB 285: Public Transit Funding

This bill allows counties to impose an additional local income tax rate to fund the operations of a public transportation corporation and the operations of a rural transportation assistance program. The Chamber has been supportive of this bill over the years. The ability to have an option for an additional tax would allow communities that need expanded public transit services the ability to have funds to do so.

HB 1625: Housing Cost Information

This bill requires state and local governments to prepare a housing impact analysis for new rules that have an impact on the development, construction, cost, or availability of housing in the state. This bill also requires municipalities to annually prepare and pass a housing affordability report and a housing fee report.


City UDO Update

A consolidated draft of the UDO is now available on the City's website — bloomington.in.gov/udo/update. The consolidated draft incorporates changes based on input

from previous UDO meetings. The city and consultants are planning numerous stakeholder meetings to learn more about the changes and offer comments. The schedule is as follows:

- **City Staff and Departments — March 19, 8:30 a.m., Council Chambers**
- **Common Council/Plan Commission/BZA — March 19, 10 a.m., McCloskey**
- **Open/General Public — March 19, 12 p.m., McCloskey**
- **City Boards and Commissions/Neighborhoods/Sustainability/Environment/Historic Preservation — March 19, 2:30 p.m., McCloskey**
- **General Public — 3/19, 5:30 p.m., MCPL Room 1B**
- **Developers/Economic Development/Business — March 20, 10 a.m., McCloskey**
- **Advisory Committee — March 20, 12 p.m., McCloskey**

County Development Ordinance (CDO) Update

County officials received a draft last month for two chapters of the new CDO. These chapters include transition rules and interpretation, and list of permitted uses and development standards. The draft chapters can be found on the County's website, and there is an opportunity to offer comment as well: monroecdo.com. 



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Erin Predmore.
Courtesy photo.

Building A Business

Dear Readers,

This month's BizNet is about starting a new business, and I've been thinking about a certain data point that we hear often at the Chamber: approximately 1,000 new people move to our area every year. That's 1,000 mouths to feed; 2,000 feet to shoe; and 1,000 minds to entertain, educate and counsel. We'll have an additional 32,000 teeth to clean twice a year, and 1,000 birthday cakes to make. If we assume some come alone, some come with partners, and some with families, it's probably 250 households that need pet care, new roofs, car repairs or school supplies, or some combination of all four. How many things can you imagine our community needs in a year? I'm dizzy just thinking about it.

An enterprising person might just take it upon herself to start a business to meet one of those needs. Whether it be a new bakery that has the best vegan treats in the world, an interior design business to help people reuse their "old" things in a new way, or a landscaper that installs rain gardens, our friends and neighbors take their ideas and turn them into businesses every day. Professionals open new doctor's offices, law offices or dental offices alone or with colleagues, while other professionals establish nonprofits, build a business giving piano lessons, or sell firewood during the slow winter months for their construction business. Regardless of the enterprise or the occupation, starting a business can be both fulfilling and terrifying. The gumption, drive and occupational training are usually there, but what about the other skills, like accounting (hopefully they make money), human

resources (hopefully they grow and have employees), and legal issues (hopefully they DON'T have any of these)? These "extra" skills are rarely the ones that an entrepreneur relies on to get started, but a smart entrepreneur realizes their necessity and works to build them.


Our BizNet edition this month is all about these intrepid entrepreneurs who strike out on their own to build a business. With free resources in our community, experts to give advice, and peers to support a growing business, starting a business becomes more attainable. At The Chamber, we have the tag line "Better Business, Better Community," and we believe that new ventures are an important part of the changing landscape of Bloomington and Monroe County.



Can you remember the years before your favorite store opened? Or the relief you felt when you found a new business on your block near work that met a specific need that didn't exist years before?

Our community is constantly changing — not only through the investment of new residents and their lives, experiences and needs that they bring with them, but also through the changing society that brings innovation, challenges, and new understandings. New businesses help us meet those challenges and expand our understandings, and we salute those entrepreneurs that make it happen.

What would our community be like if we never had new businesses? Thank goodness for our local entrepreneurs — we will not ever have to find out.

All my best,
Erin 

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 Jim Inman at the Chamber: 812-336-6381 or jinman@ChamberBloomington.org.

To advertise in *BizNet*, please contact Chad Giddens at 812-331-4292 or cgiddens@heraldt.com. Be sure to ask about discount rate packages for Chamber members!

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

Please send press releases to info@ChamberBloomington.org. Thank you for your interest in *BizNet*!



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Young Professionals Look to Plan for Long-term Financial Stability

By Christopher Emge, manager of talent and education

Last month, YPB held its Financial Wellness event at Comprehensive Financial Consultants' The Legacy. The event featured a panel lead by CFC President and Senior Consultant David Hays. The question-and-answer session was a sober look at the reality of financial planning. Currently, our country's tax rates are at a historic low. With that, national debt that has soared to \$22 trillion. Thus, those rates will look far higher in the future. As a result, no one should defer any tax payments for the future. On savings, this encompassed simply starting with amount one is comfortable putting away and building on that dollar amount as often as possible. Life insurance received quite a bit of time, and the consensus was to plan according to debt and dependents. For more information one can read David Hays' book, Today's Guide to Retirement, and listen to his weekly WGCL radio show/podcast "Your Money".

Our next event will be a networking affair centered around "March Madness". It will be held on Tuesday, March 19 at Crazy Horse, located at 214 W. Kirkwood Ave.

For more YPB events and ways to get involved, visit our website at ChamberBloomington.org/about-YPB or "like" our Facebook page. Feel free to contact Christopher J. Emge, manager of talent and education, at cemge@chamberbloomington.org for more details.

Thank you to our 2019 YPB Series Sponsors for your support: Cook Group, Solution Tree, Old National Bank, Ivy Tech Community College – Bloomington, IU Credit Union Investment Services, Mallor Grodner Attorneys, Monroe County YMCA, Weddle Bros. Construction Companies, Author Solutions and Fourwinds Lakeside Inn & Marina.



Above: Moderator and YPB Steering Committee member Samantha Branson with Wayne Thacker (middle) and David Hays of Comprehensive Financial Consultants. **Left:** Ashton Thompson of F.C. Tucker/Bloomington Realtors was the Networking Bingo winner taking home a fine bottle of Cardinal Spirits Vodka.

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812-333-3951



CHAMBER BRIEFS

New Hires & Promotions

Tarah Cromer has joined Berkshire Hathaway HomeServices as a real estate broker with over 15 years' experience in marketing and advertising along with design and photography experience. Tarah is a graduate of Indiana University, where she received her bachelor's degree in fine art, specializing in graphic design and photography.

Big Brothers Big Sisters of South Central Indiana has announced **Danell Witmer** as its executive director. Witmer has been serving as interim executive director for the last five months and will continue to expand upon her duties in order to lead the agency towards a sustainable future. Danell is also one of The Chamber's Ambassadors. Learn more at bigsindiana.org.

One World Enterprises is happy to announce the hiring of **Pam Thrash** as their community relations director. Pam, who has been a radio deejay for 30 years, will also continue to host the Retro Lunch Hour on B97 radio as well as emcee for IU Women's Basketball home games. One World Enterprises is the parent company to Pizza X, Lennie's, Bloomington Brewing Company, Hive Restaurant, One World Catering, One World at Woolery Mill, Loesch Farm, and Kitchenshare.

United Way of Monroe County welcomes **Sherrie Shuler** as resource development director. Shuler will lead donor relations and fundraising to support United Way's focus of helping people learn more, earn more, and lead safer and healthier lives. She brings over 20 years of experience in corporate and nonprofit management, fundraising, marketing, governmental relations, and community outreach. More information is available at monroeunitedway.org.

Awards & Designations

For the second year in a row, **Loren Snyder**, a Bloomington-based Hilliard Lyons wealth advisor, was named to On Wall Street's "Top 40 under 40" advisors — both nationwide and among advisors who work in regional broker-dealer or wealth management firms. Snyder also ranks in the top four advisors on the list of advisors with regional firms for the second time. For more information visit hilliard.com.

Bloomington's **Brian Thompson** is the 2019 President of the Indiana Association of Realtors. He assumed the top leadership spot during the association's annual legislative conference that took place in Indianapolis earlier this month. Thompson is an Indiana-licensed real estate broker and the sales manager for F.C. Tucker Bloomington Realtors. Brian began his real estate career in 2005.

CHAMBER BRIEFS

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Bloomington was established in 1818 from Carolina settlers who fell in love with the "haven of blooms" here. Since then, Bloomington has grown into a community that we have been proud to be a part of! In 2017 we merged with Select Sports Outfitters and Top It Off so we can provide all of Bloomington and surrounding areas with the highest-quality custom apparel and promotional products. Have an idea? We are a one-stop shop! Visit 1818apparel.com for more information.



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The Franklin Initiative Update

Franklin Initiative Honors Educators of the Year at their 18th Annual Award Ceremony

The Franklin Initiative of The Greater Bloomington Chamber of Commerce is proud to announce the 18th Annual Educator of the Year awards.

The awards recognize the top educators and educational programs in accredited schools across Monroe County. Eight individuals and an educational program will be honored at the community celebration. The awardees were nominated by their fellow educators, school administration, students and parents or other individuals within Monroe County. The awards dinner occurred on Tuesday, March 5 at the Ivy Tech - Bloomington's Shreve Hall.

Since 2001 The Chamber's Franklin Initiative, along with the business community, has supported excellence in education with the Educators of the Year awards ceremony. In addition to seven educators who received an **Outstanding Educator Award**, Bloomington High School North Science Teacher/Department Head/Science Coordinator **Jean Schick** was honored with the **Lifetime Achievement Award** for her outstanding longtime commitment to education.

"Jean Schick is the type of science teacher that we all wanted — enthusiastic, dedicated, fun and creative. From sending class experiments to the International Space Station to building trails at McCormick's Creek, she has shared her love of science with hundreds of students in amazing ways. The Chamber is thrilled to recognize Ms. Schick as our Lifetime Achievement Award recipient. She is clearly a wonderful teacher," said Erin Predmore, president and CEO of The Greater Bloomington Chamber of Commerce.

FRANKLIN INITIATIVE

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2019 Outstanding Educator Awards. Photo courtesy of Sheldon School Pictures.

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Primetime 2019 – Get Ready for the Fun!



The Chamber's Annual Primetime event is just around the corner, and we want to see you there!

The 2018 Primetime Business in a Briefcase EXPO and Barbecue Cook-Off will be held on Thursday, April 25 at the Monroe County Fairgrounds. The event will feature a number of local businesses on display, and the public is invited to attend. Several local restaurants will have food samples to enjoy during the event.

In addition, local barbecue teams will offer samples to the crowd. A fun barbecue competition will be held during the Primetime event, and attendees can watch the teams cook and smoke pulled pork, chicken, ribs and brisket.

Watch The Chamber's website — ChamberBloomington.org — for details about the event, and how to secure a booth space.



Building A Business:

Careful planning is key to success

By Kasey Husk

Engineer Chelsea Moss was sitting at the dinner table with her husband one night when she had a moment of resolution: it was time to fulfill a longtime dream of starting her own business.

That very evening, she filled out paperwork to register her Abram-Moss Design Group, an engineering and design firm.

It should perhaps have come as no surprise that Moss opted to go into business for herself; after all, entrepreneurship is practically a family tradition for her. What did surprise Moss, however, was the speed with which her business got off the ground: in fall 2018, a full three years before she anticipated, she was able to step away from her day job and pursue her business full-time.

“I like the ability to choose what I work on and what I pursue, as opposed to someone above me figuring out where we are going,” Moss said. “That’s always been a dream of mine. It is a lot of fun to see what is out there and take the company where I want to go.”

While many people dream of the freedom and possibilities that come from launching their own business, making it happen isn’t always that simple. Still, local experts say, there’s plenty that would-be entrepreneurs can do to better prepare for the challenges of pursuing that dream.



Courtesy photo.

“Business plans ask you a lot of questions that you need to be able to answer about your business.”

—Steve Bryant

Crafting a plan

It’s not enough to have a good idea or concept for a business: to give their company the best chance for success, it is vital that prospective entrepreneurs do their homework.

A good starting point for many is taking the time to write up a business plan, a document that serves as a sort of road map for a company’s creation and its growth, local experts say. Such a document asks would-be entrepreneurs to fully flesh out their idea

for a business, considering questions that may not have occurred to them in their initial dreams for the business.

“Business plans ask you a lot of questions that you need to be able to answer about your business,” said Steve Bryant, the executive director of the Gayle & Bill Cook Center for Entrepreneurship at Ivy Tech Community College. Such questions can include whether an individual has the personal finances to move forward with launching a business, as well as touching on less tangible questions like how it might affect family life.

That’s something the Cook Center can help with, Bryant said. In addition to offering six entrepreneurship courses to students eager to learn the practical skills needed for running their own business, the Cook Center also offers free business counseling to anyone in the south central Indiana region. This counseling, done in partnership with the South Central Indiana Small Business Development Center, can include helping create a business plan, sharing contacts in a particular field and answering other inquiries on how to launch a business.



BUILDING A BUSINESS
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(800) 742-4084 | smithville.com/business

BUILDING A BUSINESS

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A good business plan should include a feasibility study and market analysis for a prospective business, said Bryant, who is also the regional director for the ISBDC. After all, if someone is starting, for example, a pizza restaurant, they should know how many others are in their target area. The Cook Center is an excellent resource for that data, he said.

A business plan is also a vital document for anyone hoping to seek funding for their new or expanding business, said Owen County State Bank President Bob Taylor. Before making a decision on financing, lenders will want to see a plan that includes a clear statement of the company's goals, at least three years



Josh Smith.
Photo by Jeremy Hogan.



Angela Parker.
Courtesy photo.

useful for planning major expenditures, such as the purchase of expensive tools needed to grow the business.

"Do a business plan first," advises Smith. "That was something we hadn't done, and we didn't understand all the things we needed to know about. It forces you to sit down and examine the cost of things ... you know what you are dealing with, rather than jumping in feet first."

Protecting your personal assets

While most new business owners have expertise in their chosen field, taking up the mantle of business owner generally means wearing a lot of different hats.

Those starting a new business can sometimes find themselves trying to navigate legal, financial and tax-related questions that can have enormous consequences for the business if not handled properly. Consulting with professional advisors early on, however, can help entrepreneurs figure out how to mitigate their risk

BUILDING A BUSINESS
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"Do a business plan first. That was something we hadn't done, and we didn't understand all the things we needed to know about. It forces you to sit down and examine the cost of things ... you know what you are dealing with, rather than jumping in feet first."

—Josh Smith

"In almost all cases when you start a business and you go into a bank or a lender, even though the business is in the LLC and a separate entity from the individual, they are going to require personal guarantees. At the end of the day, odds are you are going to have to guarantee the loan yourself."

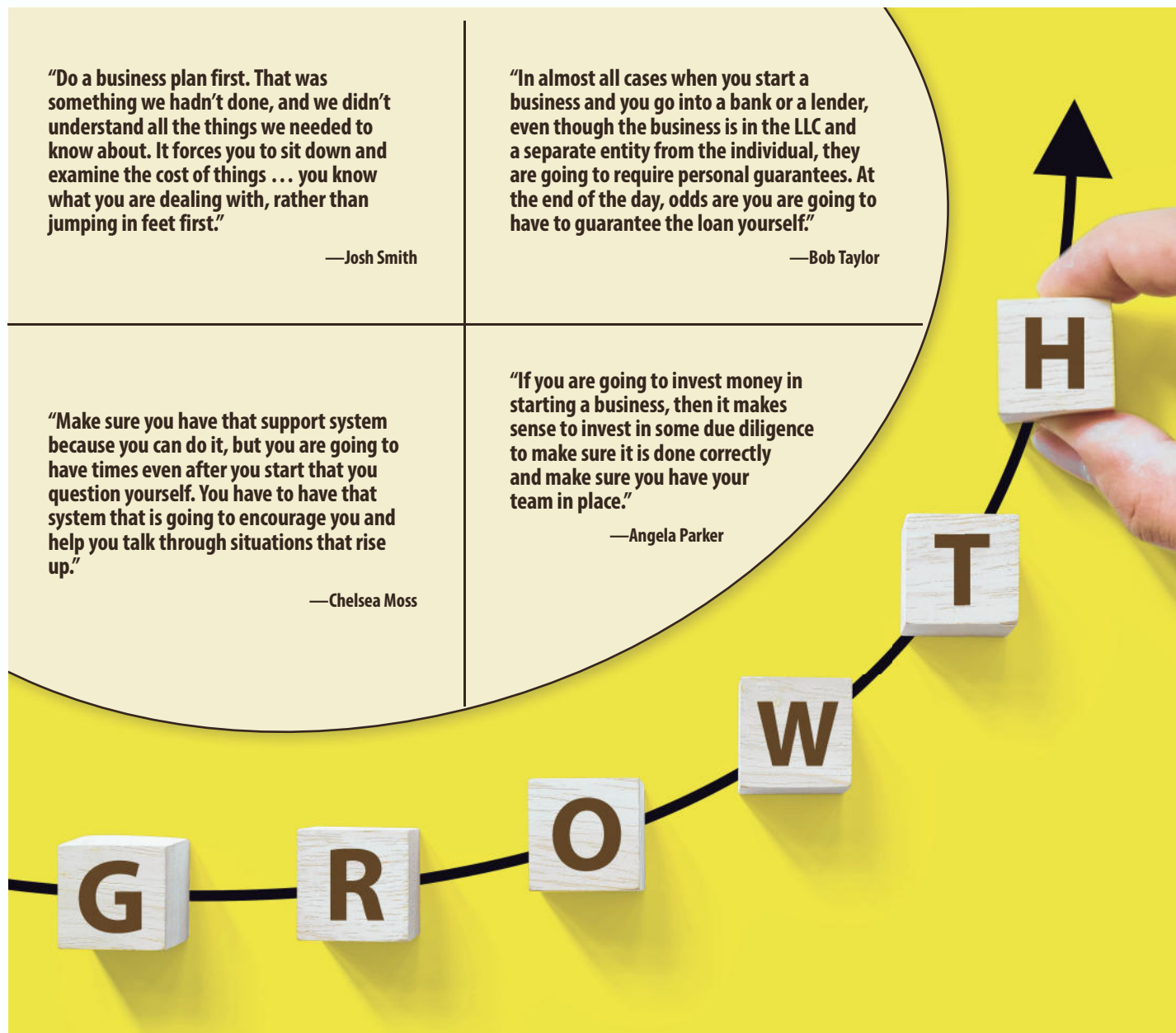
—Bob Taylor

"Make sure you have that support system because you can do it, but you are going to have times even after you start that you question yourself. You have to have that system that is going to encourage you and help you talk through situations that rise up."

—Chelsea Moss

"If you are going to invest money in starting a business, then it makes sense to invest in some due diligence to make sure it is done correctly and make sure you have your team in place."

—Angela Parker



BUILDING A BUSINESS

Continued from page 8

by making the right choices early on.

"If you are going to invest money in starting a business, then it makes sense to invest in some due diligence to make sure it is done correctly and make sure you have your team in place," said attorney Angela Parker, an owner/partner at Carmin Parker PC.

Working with legal and tax professionals can help an individual determine the best possible form their business should take, whether it be a sole proprietorship or general partnership, limited liability company (LLC) or corporation.

"There are lots and lots of options," Parker said. "We look at the type of business and what they plan to do, and often work with a tax professional as part of the team to decide what business form makes the most amount of sense and is the best practice for what that person wants to do."

A downside of operating a business as a general partnership or sole proprietorship, Parker said, is that personal assets can be exposed to liability.



Chelsea Moss.
Courtesy photo.



Bob Taylor.
Courtesy photo.

Best practice generally, she said, calls for "setting up a business form with a personal identity," such as an LLC. Doing so, she said, ensures that the LLC has "its own personhood, its own tax ID number, its own existence legally that can then contain the liability as well."

Prospective entrepreneurs can quickly and easily establish an LLC through the Indiana Secretary of State's website, but Parker said too many people think that after that their job is done. Instead, she said, they need to take further steps to complete the process, such as setting up appropriate bookkeeping for a business.

Particularly if someone is going into business with a partner, it is vital to work

out agreements that deal with the many "what-ifs" that could happen, including outlining plans for conflict resolutions and continuity of the business if a partner dies or is incapacitated.

"People don't always think about those things, particularly if they are just starting out and are a little starry-eyed and passionate about what they are doing,"

Parker notes. That, she said, is where people like her come in.

Financially, the adage that it "takes money to make money" often holds true, even when a company is seeking funding from outside sources. Normally, Taylor said, a bank will like to see a business owner putting up at least 20 percent of the capital for his or her new venture. And while creating an LLC can help protect an individual's assets in many cases, Taylor warns that those seeking financing from a bank will often have to put their own funds at risk.

"In almost all cases when you start a business and you go into a bank or a lender, even though the business is in the LLC and a separate

BUILDING A BUSINESS
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Congratulations to Pamela Boswell-Dike, of The Herald-Times, who was named Ambassador of the Quarter! Pamela deserves this recognition for her excellent volunteer work with our Ambassador Committee. We appreciate all her efforts to support Chamber members.

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BUILDING A BUSINESS

Continued from page 9

entity from the individual, they are going to require personal guarantees,” the bank president said. “At the end of the day, odds are you are going to have to guarantee the loan yourself.”

Business owners should also be prepared for the reality that their business may not earn enough income to support them at first, Taylor cautions. Many small business owners are unable to take a salary early on. Moss, for one, did not take a salary from her business for two years while she was simultaneously building up the company and working full-time elsewhere.

“It would be good to have at least a year of your own personal expenses saved up, because the chances of making money in the first year is not that high,” Taylor said.

Marketing matters

For many new businesses, working on self-promotion can often take a backseat to the day-to-day practicalities of getting the business off the ground.

However, local experts say failure to prioritize marketing can be a big mistake — one that “can mean the difference between failure and success,” said Mande Miskewycz, owner of Welcomemat Services of South Central Indiana.

“What happens is a lot of times people do not set aside a marketing budget, they’ve used every dollar to get the business up and running,” she said. “But at the end of the day, if you don’t have customers in the door — whatever that door looks like — then you don’t have a business.”

Welcomemat Services is a nationwide franchise organization that offers businesses marketing services, primarily direct-mail marketing but also e-mail newsletters, social media



Courtesy photo.

“What happens is a lot of times people do not set aside a marketing budget, they’ve used every dollar to get the business up and running. But at the end of the day, if you don’t have customers in the door — whatever that door looks like — then you don’t have a business.”

—Mande Miskewycz

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BUILDING A BUSINESS

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SPOTLIGHT

Continued from page 1

environment where people can feel free to contact me should something come up.”

It’s a working plan that has resulted in Vaught keeping many of his clients — and even his clients’ children when they reach adulthood — as not only loyal customers, but in many cases as friends as well.

“It is really about working with the clients and helping them through the different stages of life,” he said. “It is very satisfying. You develop long-term working relationships. I have clients who have been with me since the beginning.”

While Vaught’s is a full-service accounting firm that prepares tax returns for clients in a variety of fields, he specializes in working with small business owners, particularly those in real estate and restaurant industries. The latter is a field he has personal experience in, as he started his working life as the district manager of a restaurant franchise before returning to Indiana University to finish his degree in accounting, his first love, and becoming a CPA.

Launching his own business was a leap of faith for Vaught, who had a young family to support at that time. Still, Vaught said he and his wife knew it was the right time to move forward with the next step in his career. He opened the doors to his firm in 1990 and has steadily grown the firm, assisted by client referrals.

As ever in the tax world, the most difficult aspect of his job has always been keeping up with the constant changes to the tax code, Vaught said. The recent tax law changes, he said, “have certainly made life interesting” this year, but as ever his goal remains the same.

“You need to maintain your focus and understand what has changed that is going to impact your clients,” he said of coping with the changes to the law.

Other major challenges, he said, arise when working with clients who have experienced trauma,

such as the death of a family member or key member of a company. In those cases, Vaught said he and his team work hard to help the family or company transition through that difficult phase as seamlessly as possible.

It is a point of pride for Vaught that, in good times and bad, his firm is able to help clients put together a team of trusted professionals that can help safeguard a clients’ interests. It is not uncommon for him to work closely with financial advisors and attorneys to help a client plan for the future, he said.

“Over the years, we’ve been able to work with a number of different professionals who we’ve come to know and trust and work with on a year-to-year basis,” he said. “Anytime you have (issues) come up, you can rely on those people to assist with the issues the client has. ... It is one of the good things about living in a small town.”

Indeed, as a nearly life-long resident of Bloomington — save for a few short years early in his marriage — Vaught has great affection for the town. As such, he sees it as his duty to give back to a community he feels has given him so much. Among the ways Vaught has done this over the years have included serving on the Utilities Service Board for the City of Bloomington, supporting the Bloomington Boys and Girls Club and serving on the board of the Community Kitchen.

“You want to see Bloomington continue to thrive,” he said of his involvement with community programs. “You go to other small towns and not everywhere is thriving like we are. ... (Bloomington) is a very active city, a very livable place, and I’m glad to be here.”

In the future, Vaught said his goals include continuing to provide excellent service to the community and to work closely with his clients, as he has done throughout his professional career.

“(Samuel Vaught CPA, PC) is a smaller accounting firm on purpose,” he said. “It is really just the kind of practice I always wanted.”



Congratulations to Blond Genius on their ribbon cutting. They celebrated their new location and expansion with a champagne toast. Visit them at 1535 S. Piazza Drive, located next to their former location, or call 812-955-0713. Photo courtesy of Richardson Studio.

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“It is really about working with the clients and helping them through the different stages of life. It is very satisfying. You develop long-term working relationships. I have clients who have been with me since the beginning.”

—Samuel L. Vaught, CPA, P.C.



Congratulations to Adams Village on their ribbon cutting. They celebrated their newly-constructed clubhouse and luxury apartments with a tour of the facility. Visit them at 2730 S. Adams St. or call 812-332-3267. Courtesy photo.

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FRANKLIN INITIATIVE

Continued from page 6

RCV Roofing and Seamless Gutters of Bloomington provided free six-inch gutter replacement for the Lifetime Achievement award winner. This includes tear off old gutters, disposal and up to 250 feet, including accessories.

Bloomington-based company Solution Tree again donated \$500 to the school of each individual recognized as Outstanding Educator. In addition, Solution Tree will pay all expenses for each awardee to attend a Solution Tree institute, or one of the company's two-day workshops anywhere in the country.

This year Western Governors University offered each Educator of the Year honoree up to \$1,000 for tuition toward any WGU degree program.

"Solution Tree and WGU are committed to education. By providing the opportunity for our Outstanding Educator recipients to advance their educational training, our awardees return that knowledge to both their classrooms and to our community," said Predmore. Other sponsors who support the event include Cook Group, Solution Tree, WGU Indiana, Smithville, Ivy Tech Community College – Bloomington, IU Credit Union, German American, John Bethell Title, First Financial Bank, Bunger & Robertson, RCV Roofing, Sheldon School Pictures and Fifth Third Bank.

The Leading Light Award is given to an innovative program that enhances the education community and serves our county's young people. This year The Chamber is honoring the **Dementia Friendly Care Partner Development and Apprenticeship Program**, at Hoosier Hills Career Center with a Leading Light Award.

The following individuals were honored with **2019 Outstanding Educator Awards:**

Jeff Carmichael, Special Education Teacher, Edgewood High School

Erin Cerwinske, Sixth Grade Teacher, University Elementary School

Karra Glasscock, Speech Language Pathologist, Edgewood Primary

Rita Knox, Science Teacher, Jackson Creek Middle School

Jaime Miller, STEAM Coach, Edgewood Intermediate School

Kevin Raney, Calculus Teacher, Bloomington High School South

Matt Wooden, Fourth Grade Teacher, Binford Elementary



Jean Schick.
Courtesy photo.

Jean Schick — Lifetime Achievement Award winner, Bloomington High School North Science Teacher/ Department Head/Science Coordinator

What would you identify as your greatest success?

I would like to address a few successes based on the multiple educational roles I have held over the years. My greatest success as a teacher was a collaborative project

between my chemistry class and NASA. The sophomore-level students worked hard researching and designing an experiment around a protein crystallization project implemented at the International Space Station. Our students were amazing!

As the district science coordinator, my greatest success was the establishment of our district Science Resource Center. Science can be "needy," laden with consumable materials and equipment needs. The Science Resource Center's mission is to remove the hurdles and challenges of teaching science.

At the state level, my greatest success was collaborating with national colleagues and universities in the development of the Project Lead the Way Biomedical pathway. MCCSC (and Hamilton South Eastern districts) became the first two districts in the state to implement this national curriculum.

What is the most rewarding part of your profession?

The most rewarding part of my profession are the students! It has been an honor and learning experience to have met students from so many diverse backgrounds, interests, and talents. Teachers gain a level of understanding of the human experience that few adults outside of the educational profession get to experience. We facilitate students' growth in skills, knowledge, confidence, and maturity, observing the hurdles that they overcome, the success stories made, and paths ventured upon post-high school. These are the rewards of the teaching profession.

Jeff Carmichael — Edgewood High School Special Education Teacher

What is your educational philosophy that guides you as an educator?

No student cares how much you know ... until they know how much you care! Kids are very good at seeing a phony person. One has to be real and trustworthy for them to really give you their trust. If you don't make that connection, you won't have the chance to actually 'educate' anyone. This takes time ... eventually students will see that a teacher is real and once this hap-



Jeff Carmichael.
Courtesy photo.

pens there is no limit to the levels that one can rise to.

What would you identify as your greatest success?

My greatest success(es) would be the many kids that have come through our Best Friends program and went on to become special needs teachers themselves. I am very proud of the fact that our club and Edgewood High School has presented such an honorable means of dealing with all students ... that all students have a right to an education ... that our club kids have decided to take the banner and run with it. We are in essence helping to ensure that our school climate is the norm in many other schools throughout the state.



Erin Cerwinske.
Courtesy photo.

Erin Cerwinske — University Elementary School Sixth Grade Teacher, Accelerated Learning Program

What do you think is the greatest challenge facing students today?

I think the greatest challenge facing students today is quickly being able to access so much information. Students have to learn to navigate information and think critically about the validity,

purpose, and perspective for each source encountered. Additionally, since students are bombarded with information and media so quickly, we as a community need to find new ways to teach students patience and how to wait, create, enjoy and value moments in life that may not be accessible as quickly as many of the things that students are encountering. Learning how to be mindful is a struggle with all the bells and whistles in our modern world, and learning how to slow down, navigate information, and appreciate moments are important skills that still need to be addressed and taught.

How do you want to be remembered as an educator?

I hope students remember me as someone who is passionate about education and as someone who makes learning fun through personal connections. My mom, a retired educator, taught me to work hard and not give up. Her patience and advice over the years is unmatched, and I admire her strength and calmness when faced with adversity. Let's face it, education is not for the faint of heart. However, my mom always set the bar high and is a role model for what it means to have integrity and treat people right despite how others may act. One of my first years teaching, I called her crying. I was exhausted; it had been a trying week. She said, "Erin, you won't be remembered for the lessons you taught or the time you spent planning and grading. Students will remember you for the way you treat them — the personal connections you make." Educators must remember that human relationships are what's important. I hope I'm remembered for those relationships.

**CELEBRATING OUR EDUCATORS,
CONTINUED ON PAGE 13**

CONTINUED FROM PAGE 12



Kara Glasscock — Edgwood Primary Speech Language Pathologist

Why did you choose the field of education as a career?

As a Speech/Language Pathologist, I want to help people of all ages improve their ability to communicate. Being in education allows me to work with children to develop skills that will be needed throughout their whole lives. Students need to be able to understand what is being said to

them, produce sounds clearly, form complete sentences, participate in conversations and know how to ask and answer questions. Having a speech or language delay impacts every area of a child's life, both at home and at school. I enjoy being able to work with these students and help them reach their goals.

What do you think is the greatest challenge facing students today?

One of the greatest challenges facing students today is learning to have a healthy balance with technology in our lives. Many children and adults spend a lot of time using a phone or tablet. Even very young children are given these items to entertain themselves. I think we need to remember the importance of physical play, hands-on learning opportunities and face to face communication. We need to help children learn conversational skills such as taking turns, commenting, asking questions and listening to answers. Parents need to spend time talking with their children to help them build their vocabularies and problem solve. Technology has changed the way we connect with people around the world, but we need to help children balance their technology-filled lives with good personal communication skills.



Rita Knox — Jackson Creek Middle School, Seventh Grade Science Teacher

What is your educational philosophy that guides you as an educator?

Students need to be challenged to think and solve problems. Science is all about figuring out how the world works and proving ideas. Gathering data, making a claim and having data to prove it are skills needed in most intellectual endeavors.

Rita Knox. Courtesy photo.

Who was the most influential teacher, coach, principal, etc. you had growing up? What made them influential?

I had an amazing seventh grade science teacher. Miss Landato used hands-on learning activities which were "new" back in 1975. I remember being awestruck when she took us outside to look under the hood of her car. We were challenged to figure out how the system worked. Engines were much simpler

then! Her teaching really clicked with the intense curiosity I had which was encouraged by my parents and grandparents.

What is your favorite quote/saying?

It's too bad that the people who would really know how to run the country are busy teaching school.



Jamie Miller — Edgwood Intermediate School STEAM Coach 3-5

If you were providing advice to a person who is entering into a career in education, what are three qualities that would you suggest to them that they must possess to be successful?

A new teacher needs a growth mindset, flexibility, and balance. Growth mindset is the understanding that we're all lifelong learners and that we are capable of adapting and thriving

Jamie Miller. Courtesy photo.

just as we prepare students to do in an evolving workforce. With flexibility you can't get bent out of shape and will thrive on a team. Balance is critical to any demanding profession — it's easy to become overwhelmed but balance helps preserve your joy for teaching.

What is your favorite quote/saying?

"Perhaps the most important consequence of students working on real problems is that they begin to develop empathy — a sense that there is something worth dedicating their efforts to outside of themselves." — Anne Jolly, author of STEM by Design

What is the most rewarding part of your profession?

The most rewarding part of my role as a STEAM coach is the opportunity to empower others. The world is changing quickly and educators are straining to keep up. Change can be daunting, but our greatest leaders are those who have the courage to take risks and tackle problems where solutions may not yet be defined. When I have the opportunity to support a teacher who steps out of his or her comfort zone to implement a new tool or to take on a new challenge, and finds success or even a new passion, those are the moments I work for. As professionals we must model the very same mindset and life skills we're instilling in each of our students. There's no better reward than witnessing someone master a new skill or task they previously faced as a challenge; those experiences yield a renewed confidence you can't teach.



Kevin Raney — Bloomington High School South Teacher, AB and BC Calculus

If you were providing advice to a person who is entering into a career in education, what are three qualities that would you suggest to them that they must possess to be successful?

No. 1, subject knowledge: Students will challenge you, will ask difficult questions, and will quickly discover

Kevin Raney. Courtesy photo.

if you are not strong in your content area. No. 2, enjoy your subject: If you don't enjoy what you are teaching, students will notice. Enthusiasm goes a long way. No. 3, sense of humor: You will see things that will make you want to cry. So, laugh and have fun as much as possible to help balance out the negatives.

How do you want to be remembered as an educator?

I want to be remembered as the teacher whose class students wanted to attend. For students who like math, that's not difficult. However, believe it or not, not all students like math! Even if a student doesn't like math, or will not have much math in their future, I hope to show them that it doesn't have to be something to dread. Once I overheard a student say "I hate Calculus but I love going to Calculus class." That made my day.

What is your favorite quote/saying?

"Truth is ever to be found in simplicity, and not in the multiplicity and confusion of things." — Isaac Newton
 "Math can be difficult for many students. I see my job as trying to make the confusing understandable." — myself



Matt Wooden — Binford Elementary Fourth Grade Teacher

What is your educational philosophy that guides you as an educator?

Community is everything when I think about my philosophy as a teacher. Our classroom is a small Indiana town (Beanville, Indiana) where we learn to work together like a tight Hoosier community. For learning to be maximized in a classroom, I can't be the "sage on the stage." Each learner in our classroom needs to implicitly understand the responsibility they bear not only for their own learning but also for the education of others. To quote a phrase I frequently steal from others: "each one teach one." In Beanville, we learn to shoulder each others' loads — academically, socially, and emotionally — to grow.

Matt Wooden. Courtesy photo.

If you were providing advice to a person who is entering into a career in education, what are three qualities that would you suggest to them that they must possess to be successful?

Folks who want to be teachers have to be hopeful. They have to believe on their best day and their worst day that the best is yet to come. In addition, they'd better be humble. The job knocks you down with regularity, and you have to be ready to respond without getting hard and defensive. Finally, I'd say educators need to be helpful. Maybe that goes without saying, but we have to lean on each other so much in education. We've got to be good neighbors to each other.

What is your favorite quote/saying?

Coach John Wooden — "If you don't have time to do it right, when will you have time to do it over?" I get one year with these kids. It's so important for me to feel at peace that I did it right. **B**

BUILDING A BUSINESS

Continued from page 10

management and website building.

Like Bryant, Miskewycz said it is crucial that prospective business owners do the market research to identify who their target market is, recognizing that “it may not be who you think it is.” Determining this can help the individual figure out where their marketing dollars are best spent; a challenge, she admits, in the ever-changing landscape of social media and marketing options.

One method, Miskewycz said, can be trying to put oneself in the shoes of a customer instead of a business owner and asking, “where do I go to find these resources?”

Many entrepreneurs are eager to jump into social

media marketing, said Regina Helton, owner of SociallyUp, which offers social media marketing management, website design and reputation management. However, she cautions that new business owners should prepare a social media strategy before doing so in order to ensure a cohesive look across the company’s brand.

Moreover, she advises, only use the social media platforms that are relevant to the company’s target audience and those on which you are prepared to be active. If someone visits your brand on a social media platform that you haven’t been active on in months, it doesn’t give the impression of a company that is open for business. Likewise, not being intentional about what the you are posting can leave

the visitor with a negative impression, she said.

“If your feed looks sort of jumbled, doesn’t make sense, there isn’t a good flow, it sort of sets the tone for the business,” Helton said.

Above all, however, Helton recommends having a solid, user-friendly website to promote the business. The internet has given would-be entrepreneurs even more avenues for marketing their businesses, but that means that business owners should show the same attention to detail to their online presence as their storefront. After all, in many cases the website or social media platform may be the first exposure a consumer has to your brand.

“The website is home plate, and my advice to clients on that is always when planning their website to think about where they



Regina Helton.
Courtesy photo.

are now, where they want to be six months from now and where they want to be a year from now,” she said.

Deciding whether to outsource your marketing efforts to professionals can be a difficult one, Miskewycz said, especially for new businesses. However, what it comes down to is determining whether the business owner has the

“The website is home plate, and my advice to clients on that is always when planning their website to think about where they are now, where they want to be six months from now and where they want to be a year from now.”

—Regina Helton

interest in learning about marketing and, even more critically, whether he or she has the time to invest in it.

“Time is money,” she said. “So many small business owners forget that. If you get to a point where (managing) your marketing is pulling you away from your highest-dollar-value income-producing activity, you should outsource.”

The bottom line

Starting a new business isn’t for the faint of heart, local business leaders warn, and there’s no way to eliminate all the risk.

Adequate preparation can help put a business owner in the best position to thrive, but surrounding yourself with supportive people can be just as important when someone finally “takes the leap,” Moss said.

“Make sure you have that support system because you can do it, but you are going to have times even after you start that you question yourself,” she said. “You have to have that system that is going to encourage you and help you talk through situations that rise up.”

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CHAMBER BRIEFS

Continued from page 5

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Opportunities & Events

The **Foundation for Monroe County Community Schools and MCCSC** will host Girls in Engineering, Math, & Science (GEMS) on Saturday, March 23. Girls in grades 5-6 will work with female scientists, engineers, and mathematicians to explore the wonders of STEM. To register to be an exhibitor at the Career Expo or Event Volunteer, visit mccsfoundation.org.

United Way of Monroe County is once again helping members of our community file their taxes for free and receive 100% of their refund quickly and easily. The Free Community Tax Service, led by United Way of Monroe County and the Financial Stability Alliance for South Central Indiana, along with IRS-certified

volunteers and community partners, is offering 11 full-service tax prep sites and an online filing option with MyFreeTaxes.com. More information at monroeunitedway.org.

Other

WFIU Public Radio, WTIU Public Television, and the seven other Indiana Public Broadcasting stations that make up IPB News will soon be expanding their statewide news coverage. More than \$1.7 million in grant funding from Lilly Endowment Inc. and the Corporation for Public Broadcasting will allow the independent, nonprofit newsroom to grow and sustain its coverage for years to come.

The Cyberinfrastructure for Network Science Center, a research center at Indiana University in the School of Informatics, Computing and Engineering, recently launched a six-week online course designed for the working professional. Visual analytics harness today's computing power with the power of human pattern recognition to unleash the potential in your data; monitor developments across your industry sector, increase internal efficiencies, manage communications and distribution flows, and drive informed decision-making. The next course begins March 25: <https://expand.iu.edu/browse/sice/cns/courses/visual-analytics-2019-03>.



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The **Alzheimer's Association Greater Indiana Chapter** provides services in 73 Indiana counties. Indiana is home to 110,000 Hoosiers living with Alzheimer's disease and 338,000 unpaid Indiana caregivers. Our mission is to eliminate Alzheimer's disease through the advancement of research; to provide and enhance care and support for all affected; and to reduce the risk of dementia through the promotion of brain health. Our vision is a world without Alzheimer's disease. Please visit alz.org/indiana/ to learn more.



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The mission of the **Monroe County Solid Waste Management District (District)** is to secure a healthier environment in south-central Indiana by eliminating waste going to final disposal. We pursue this goal through reduction of source materials, reuse of reusable materials, and recovery of recyclable materials, as well as by offering educational resources and programs, and by promoting sustainable materials practices throughout our communities. The District achieves this by working with Monroe County residents, businesses, and community organizations. Learn more at gogreendistrict.com, or find us on FB or Twitter.



Ferrill Fisher, LLC is a full-service provider of structural and miscellaneous steel fabrication. We specialize in structural steel for new and existing building remodels as well as miscellaneous steel fabrications such as stairways, mezzanines, catwalks and handrails. We can also handle the small things such as steel plates, caps, bracing, angles and supports. Another aspect of our business is that we are a Star Premanufactured Metal Building supplier. We have a fully operational shop that includes several brake presses and a water jet machine, which is used to cut metal, wood and stone materials, using sand and water, to very precise dimensional criteria. We also build a variety of gangboxes for jobsite storage. We have several on hand and will build custom to suit a customer's needs. Learn more at ferrillfisher.com/.



Congratulations to Sterling Real Estate, Inc. on their ribbon cutting. They celebrated the expansion of their office space and new agents that joined the team. Beverages and delicious hors d'oeuvres were provided for all attendees. Call 812-333-1966 or visit 509 E. Hillside Drive, Suite 101 for all of your real estate questions. Courtesy photo.

Check out these three great rates at IU Credit Union!

Membership Savings

.30%
APY*

Money Market Savings

1.55%
APY*
\$50,000.00+ Tier

25-Month Certificate

2.70%
APY*

*APY or annual percentage yield is accurate as of 3/8/19. Rates subject to change at any time. To join the Credit Union, you must be an individual or entity qualifying within the Credit Union's field of membership. A \$5.00 ownership share is required in the Membership Savings account. This account must be established in order to open any additional products or services. The \$5.00 will not be accessible for withdrawals or overdraft transfer, but will continue to earn dividends. Fees could reduce the earnings on accounts. Terms and conditions subject to change without notice.

**APY or annual percentage yield is accurate as of 3/8/19 for the \$50,000.00 and up balance tiers. Rates subject to change at any time. \$1,000 minimum balance required on all money market savings accounts to avoid paying a \$10 monthly service fee. Fees may reduce earnings. Terms and conditions subject to change without notice.

***APY or Annual Percentage Yield is available as of 3/8/19. Rates are subject to change at any time. Minimum balance for 25-Month Certificate is \$10,000.00. Dividends on all certificates are compounded daily and paid monthly. A penalty for early withdrawal will be imposed. Fees and/or penalties may reduce earnings. Terms and conditions subject to change without notice.

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