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Photo by Jeremy Hogan

## Spotlight: RCV Roofing & Seamless Gutters

By Kasey Husk

**A**s a new employee at a roofing company, Jay Nelson quickly realized that he had a problem with the way the business treated customers.

His solution? Quit and start one of his own.

Today Nelson is the owner of RCV Roofing & Seamless Gutters, a company he can operate based on his values of customer service and quality craftsmanship. It's an attitude that seems to appeal to consumers: less than five years after its founding, RCV is now Bloomington's largest residential roofing company.

"Commitment to quality, passion for customer service' is our motto," Nelson said.

Nelson, whose background is in marketing and graphic design, first



Jay Nelson. Photo by Jeremy Hogan.

## MARK YOUR CALENDAR AUGUST

- 15 Health and Business Luncheon
- 22 Federal Focus Luncheon
- 31 Governor's Luncheon



Coming in September:  
**Sports & fitness  
in Bloomington**



**SPOTLIGHT**  
continued on page 14

See story  
on page 7

# 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.*

## Upcoming Advocacy Events

August has three advocacy events you won't want to miss. To register, visit our website [chamberbloomington.org](http://chamberbloomington.org).

### Health and Business

Tuesday, Aug. 15  
11:30 a.m. to 1 p.m.  
Bloomington Country Club

### Federal Focus with Sen. Todd Young

Tuesday, Aug. 22  
11:30 a.m. to 1 p.m.  
Shreve Hall at Ivy Tech Community College – Bloomington

### Governor's Luncheon with Eric Holcomb

Thursday, Aug. 31  
11:30 a.m. to 1 p.m.  
Monroe Convention Center

## Chamber Supports Additional Resources to Fund Downtown Task Force's Recommendations

The Chamber supports the city administration's efforts to address downtown safety and civility issues. Specifically, the Chamber applauds the city of Bloomington for following a process that is thorough, transparent and includes all stakeholders.

The city approached this complicated issue by first asking the Community Justice and Mediation Center (CJAM) for assistance to meet with all stakeholders including businesses, patrons and the

homeless. Mayor Hamilton formed a task force made up of a diverse group of community members representing social service agencies, downtown businesses and Indiana University. The task force's recommendations include increasing the police presence downtown, providing mobile public restrooms, and adding programming in People's Park. All of these recommendations require additional funding. The Chamber supports appropriation of funds to enable city departments to implement these recommendations.

## Sun Development and Management Hired for Convention Center Expansion

The county commissioners voted last month to engage Sun Development and Management for

the convention center expansion. The county issued an RFQ in April and received two proposals. The Monroe County Convention Center Advisory Commission heard from both respondents and ultimately recommended Sun Development to the commissioners. The commission hopes to have a final plan for the Convention Center expansion to the commissioners by September.

## I-69 Section 5

Last month the state took control of Section 5 after reaching a settlement agreement with I-69 Development Partners and its bondholders. The agreement includes the following:

- The Indiana Finance Authority will issue lower-interest highway revenue bonds, anticipated to be rated AA+, to fully replace

the developer's private activity bonds, originally rated at BBB-, and related interest for a total amount of \$246 million in bonds.

- The I-69 Development Partners will provide an additional \$12 million to the bondholders and \$50 million to the IFA as part of the settlement.
- Both agreements will release the state from future liabilities or claims with bondholders, the developer, design-builder Isolux Corsan and insurance and surety companies. The state will assume all future financial risk to operate, maintain and preserve the roadway over the next 35 years.

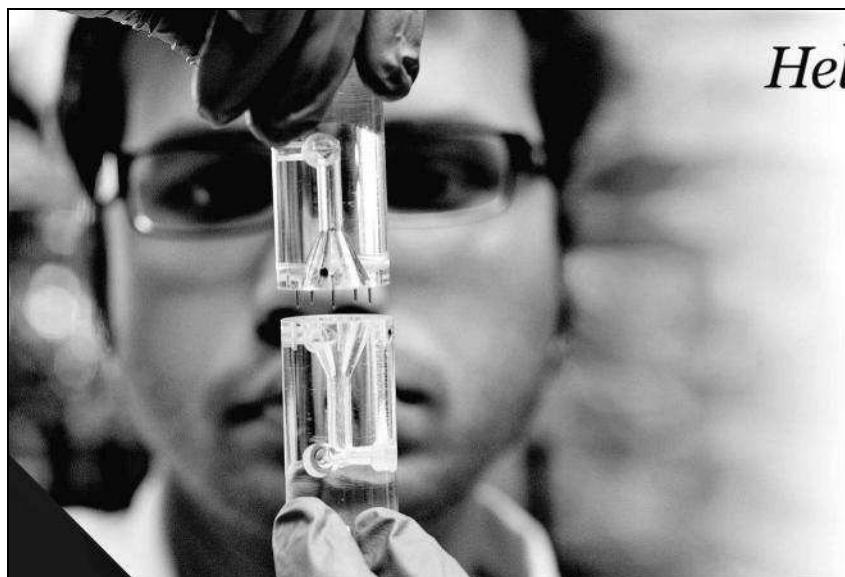
INDOT does not anticipate work on the project to stop because of the change. The estimated completion date for Section 5 is Aug. 31, 2018. For more information on Section 5 and traffic

updates, visit [www.i69section5.org](http://www.i69section5.org).

## I-69 Section 6

INDOT released the Tier 2 draft Environmental Impact Statement for Section 6 of the I-69 Evansville-to-Indianapolis project. The DEIS recommends a preferred route and footprint and includes the 10 locations and types of exits, 16 overpasses or underpasses, and new local access roads. The DEIS can be reviewed online at [www.in.gov/indot/projects/i69/2515.htm](http://www.in.gov/indot/projects/i69/2515.htm). Section 6 is estimated to cost \$1.5 billion and construction is scheduled from 2020-2026.

I-69 Section 6 will upgrade the majority of existing State Route 37 to interstate standards between SR 39 in Martinsville and I-465 in Indianapolis, a distance of approximately 26 miles.



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**INNOVATE INDIANA**

**Have questions about Chamber advocacy?**

Contact Anne Bono  
812-336-6381  
[abono@ChamberBloomington.org](mailto:abono@ChamberBloomington.org)

# Interim President and CEO Named



Anne Bono. Courtesy photo.

I am thrilled to lead The Greater Bloomington Chamber of Commerce — a wonderful organization — until a permanent replacement is found. The search committee is ably led by two of our board members, Jennie Vaughan and Cindy Kinnarney, with the hope to have a new leader in place within six months. Even though we are in the middle of a transition as we search for a new Chamber president, our members will be seeing a lot of activity from the Chamber in the coming months.

We have four premier events in the coming weeks. On Aug. 15, we have our Health and Business luncheon where we will hear from IU Health on the new plans for our community's regional hospital coming soon. We will also hear from an expert on the opioid crisis affecting our region. We will welcome Senator Todd Young on Aug. 22 at Shreve Hall on Ivy Tech's campus on Bloomington's west side. Senator Young will provide our guests a federal update and participate in a question and answer session with attendees. There is much going on at the federal level and we look forward to hearing Senator Young's perspective. Our final event this month is our Governor's Luncheon with Governor Eric Holcomb. Governor Holcomb will participate in a question and answer session moderated by Tom Guevara, director of the IU Public Policy Institute. The Chamber works hard to provide events like these to our members. These events allow the

opportunity to hear and interact with elected officials at all levels of government and update our members on important things impacting them and their businesses. Registration for all of these events is available on the Chamber's website, [www.ChamberBloomington.org](http://www.ChamberBloomington.org).

On Sept. 21 the Chamber will host its Annual Meeting and Community Awards at the Monroe Convention Center. This meeting allows us to showcase the efforts our team has made over the past year related to advocacy, education, workforce development and membership. We will also recognize businesses and individuals doing great things to make our community a better place to live, work and play. I hope everyone will consider nominating their favorite business, professional leader or community member for one of the awards to be given at the event. Remember that you can make your nomination on the Chamber's website or stop by the Chamber office and pick up a form. Nominations are due by Sunday, Aug. 13 at 8 p.m.

During this time of transition, the Chamber will continue to be the voice of business and advocate for our members. This is also a great time for us to evaluate our internal processes, communications, events and other initiatives. Please do not hesitate to reach out to me if you have any questions, comments or recommendations. We value our members' feedback and look forward to continuing to represent businesses in our community. **B**

The Greater Bloomington Chamber of Commerce has named Anne Bono as the organization's interim president and CEO after Jeb Conrad resigned last month. Anne will continue to also serve as the director of advocacy and public policy, and executive director of Hoosier Voices for I-69.

Anne holds a master's degree in public affairs and a Bachelor of Science in public affairs from Indiana University. Prior to joining the Chamber in 2015,

she served as director of business development and scholarships at the Indiana University Alumni Association.

"We appreciate Anne's willingness to accept the additional responsibilities in this time of transition. She has proven herself to be an effective leader and is committed to both the Chamber and our community," said Randy Lloyd, chairman of the Chamber's board of directors.

The board of directors is forming a

search committee for a new president and CEO. Jennie Vaughan, chancellor of Ivy Tech Community College's Bloomington campus, and Cindy Kinnarney, market president at First Financial Bank, will co-chair the committee. "Our Chamber has an excellent brand and we'll be looking for a strong leader to represent our diverse membership," Vaughan said.

Anne can be reached at 812-336-6381 or [abono@ChamberBloomington.org](mailto:abono@ChamberBloomington.org).

## 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](mailto:ckelly@ChamberBloomington.org).

To advertise in *BizNet*, please contact Laurie Ragle at 812-331-4291 or [lragle@heraldt.com](mailto: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](mailto:info@ChamberBloomington.org).

Please send press releases to [info@ChamberBloomington.org](mailto:info@ChamberBloomington.org).

Thank you for your interest in *BizNet*!



Greater Bloomington Chamber of Commerce  
400 W. 7th St., Suite 102 • P.O. Box 1302 • Bloomington, IN 47402  
Phone 812-336-6381 • [ChamberBloomington.org](http://ChamberBloomington.org)

## STAFF, PARTNERS & BOARD MEMBERS

The Chamber invites its members to contact these individuals with comments or questions regarding Chamber activities.

### CHAMBER OF COMMERCE

Anne Bono, *Interim President & CEO*,  
*Director of Advocacy & Public Policy*  
Katie Bruhn, *Executive Assistant*  
Serena Duke, *Member Services Coordinator*  
Taylore Fox, *Advocacy Associate*  
Kelsie Holt, *Director of Talent, Education & Workforce*  
Jim Inman, *Director of Marketing and Communications*  
Carol Kelly, *Events Coordinator*  
Jim Shelton, *Government Relations-County*  
Tammy Walker, *Director of Member Services*  
Pam Willis, *Director of Finance and Operations*

### BUSINESS NETWORK

Greg Davenport, *editor*  
[biznet@heraldt.com](mailto:biznet@heraldt.com)

### OFFICERS

Randy Lloyd, *TM Crowley & Associates, Chair*  
Tony Stonger, *Edward Jones, 1st Vice Chair*

Jennie Vaughan, *Ivy Tech Community College Bloomington, 2nd Vice Chair*  
Cindy Kinnarney, *First Financial Bank, Secretary/Treasurer*  
Tedd Green, *Cook Pharmica, Immediate Past Chair*

### DIRECTORS

Matt Bailey, *IU Health Bloomington*  
Lauren Dexter, *Bloomington Hospital Foundation*  
Bruce Calloway, *Duke Energy Indiana*  
Amy Somers Kopp, *RE/MAX Acclaimed Properties*  
Vanessa McClary, *Kiwanis Club of South Central IN*  
Mike Richardson, *Midwest Color Printing/FASTSIGNS*  
Scott Shishman, *Old National Bank*  
Steve Smith, *Hoosier Energy R.E.C., Inc.*  
Ron Walker, *CFC Properties*  
Sue West, *One World Enterprises*  
Kirk White, *Indiana University*  
Jim Whitlatch, *Bunger & Robertson*



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# Community Award Nominations Now Being Accepted

**T**he Greater Bloomington Chamber of Commerce is currently accepting nominations for the 2017 Annual Meeting and Community Awards luncheon. The community is invited to nominate a deserving business and/or organization for an award. Honorees will be announced at The Chamber's Annual Meeting on Thursday, Sept. 21.

## The Annual Meeting Awards include:

### Lifetime Achievement Award

Recognizes individuals who have had an immeasurable impact on our community over a sustained period.

### Business of the Year Awards

Recognizes businesses in three different categories that have evidence of growth relative to the rest of the industry in

employees, sales volume and profitability.

- Small Business (up to 10 employees)
- Medium Business (11-50 employees)
- Large Business (51+ employees)

### Morgan Hutton Visionary Award

Recognizes government leaders for special contributions or achievements that improve Bloomington's business climate through a vision of true resourcefulness, innovation and accomplishment.

### Lloyd Olcott Community Service Award

Recognizes individuals or businesses that provide outstanding community service and foster a spirit of volunteerism.

### Workforce Development Award

Recognizes individuals or organizations that have created opportunities for

industry-specific education, training and/or mentoring, and general career-exploration activities that help to strengthen and develop Bloomington's current and future workforce.

### Nancy Howard Diversity Award

Recognizes organizations that demonstrate a commitment to attracting a diverse workforce and maintaining an environment in which all can be successful.

### Diane Breeden-Lee Catalyst Award

Recognizes individuals who demonstrate an ability to create consensus and motivate others to accomplish a greater goal.

Nominations are due by Sunday, Aug. 13, 2017 at 8 p.m. Nominations may be submitted online on The Chamber's



website: [www.ChamberBloomington.org](http://www.ChamberBloomington.org). You may print a form from The Chamber's website and submit your nomination in person or by mail to The Chamber. Forms are also available for pickup at The Chamber office, located at 400 W. Seventh St., Suite 102, Bloomington, IN 47404. 

## MEMBER RENEWALS

- Andrew Davis Clothiers
- Arbor Ridge Homeowners Association
- B&H Electric and Supply
- Back to Nature Cabins
- Best Buy
- Bicycle Garage, Inc.
- Big Red Liquors
- Carmin Parker P.C.
- Center for Diagnostic Imaging
- City of Bloomington
- Closets, Too! Inc.
- Coca Cola Refreshments
- Community Justice & Mediation Center

- Cook Group Incorporated
- Crane Credit Union
- Debby J. Deckard, CPA, P.C.
- E & B Paving
- Gates Inc. Realtors & Developers
- Hannah Center
- Harrell-Fish Inc.
- Holden Wealth Management
- Indiana Home Healthcare Corp.
- IU Health Bloomington

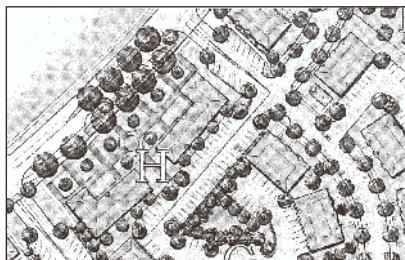
- Kroger Co. #J928 (East)
- M.S.P. Aviation Inc.
- MacAllister Rentals
- Malcolm Webb Wealth Management
- Mayfield, Peggy State Representative
- MCD Machine Inc.
- Meadowood Retirement Community
- Midwest Color Printing
- O'Neal Insurance & Financial Services
- Panacea Pharmacy
- Ron Plecher

- Ray's Trash Service Inc.
- RCV Roofing & Seamless Gutters
- RE/MAX Acclaimed Properties
- The Salvation Army
- SERVPRO of Monroe, Lawrence, Greene, Owen & Martin Counties
- South Central Indiana Human Resources Association
- SPAAH!
- Stone Belt Freight Lines Inc.

- T.M. Crowley & Associates
- Tim Ellis Realtors & Auctioneers Inc.
- Samuel L. Vaught C.P.A. P.C.
- Walmart Store #1991
- Weddle Bros. Construction Co., Inc.
- Weichert, Realtors-The Owens Group 



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## NEW MEMBERS

**Heartland Payment Systems**  
Bloomington, IN 47408  
Contact: Jill Storm  
812-369-6102

**Schweikhardt Photography**  
Bloomington, IN 47403  
Contact: Frank Schweikhardt  
812-583-8980

**Shine Insurance Agency LLC**  
103 N. College Ave., Suite A  
Bloomington, IN 47404  
Contact: McKenzie Goodrich  
812-679-8779

**TWO MEN AND A TRUCK**  
2170 S. Yost Ave  
Bloomington, IN 47403  
Contact: Rob Felcher  
812-778-3163

**WorkingSense**  
Bloomington, IN 47403  
Contact: Debra Pekin  
847-722-4641

**Xfinity**  
1285 S. College Mall Road,  
Suite C  
Bloomington, IN 47401  
Contact: Matt Kelley  
800-266-2278

**Youth Villages**  
3100 E. John Hinkle Place,  
Suite 105  
Bloomington, IN 47408  
Contact: Heather Parker  
812-355-6410 

## New Hires & Promotions

### Berkshire Hathaway HomeServices is pleased to welcome Betty Mullis, Penny Scroggins and Courtney Mullis

Berkshire Hathaway HomeServices is pleased to welcome Betty Mullis, Penny Scroggins and Courtney Mullis to our staff of real estate professionals. All three are lifetime residents of Monroe County, are very goal-oriented and they are each committed to giving their full attention to all your Real Estate needs. For more information, visit [www.bhhsinrealty.com/bloomington](http://www.bhhsinrealty.com/bloomington).

### MainSource Bank Welcomes Hibbard as Mortgage Loan Originator

MainSource Bank is pleased to welcome Marci Hibbard as a mortgage loan originator. Hibbard comes to MainSource Bank with extensive management experience both in retail and banking. More information, visit [www.mainsourcebank.com](http://www.mainsourcebank.com).

### Bloomington SCORE Announces New Members

The local SCORE chapter announces the addition of two new members with varied expertise: Larry Hill — business processes engineering, materials management, manufacturing & apparel; Marc Smith — health care and services, media and communications, nonprofits leadership. More information: Call Nick Aschliman at 812-334-2392 or email [btownscore.nick@gmail.com](mailto:btownscore.nick@gmail.com).

### Kendall Joins Sandi Taylor Hometown Insurance

Sandi Taylor Hometown Insurance is proud to announce that we have added Carol Kendall as a customer service representative. She has been in the insurance business for many years in Bloomington and Martinsville. Call her for a quote today at 812-822-2277. Her email address is [carol@sthometown-ins.com](mailto:carol@sthometown-ins.com).

## Opportunities & Events

### Deadline for 2017 Zone Arts Grant Program Announced

The Bloomington Urban Enterprise Association (BUEA) and the Bloomington Entertainment and Arts District (BEAD) are now accepting applications for the Zone Arts Grant Program. Applications are available at [bloomington.in.gov/buea](http://bloomington.in.gov/buea) and the deadline is 5 p.m. on Aug. 15. More information: Contact Brian Payne at [payneb@bloomington.in.gov](mailto:payneb@bloomington.in.gov) or 812-349-3419.



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**The Runnin Crab** is a world class Cajun fusion restaurant that features shrimp, crawfish, crab, and much more. Roll up your sleeve and let's dig in at 2038 N. Walnut St. Catering and delivery available. For more information, visit [www.therunnincrab.com](http://www.therunnincrab.com).

### Express Employment Professionals Hosts Webinar

Express Employment Professionals is hosting a complimentary webinar on Thursday, Aug. 17 from 11:15 a.m. to 12:30 p.m. called "A Culture of Safety: Employee Buy-in Begins at the Top". The presenter is Bob Alcorn, senior loss control specialist at Express Employment Professionals. More information: Contact Tim Tucker at [tim.tucker@expresspros.com](mailto:tim.tucker@expresspros.com).

### Pourhouse Café Holds Ribbon Cutting

Pourhouse Café is holding a ribbon cutting and donor reception on Thursday, Aug. 24 from 4 to 7 p.m. to celebrate the opening of their new event space. The ribbon cutting will be at 5:30 p.m. Join them for appetizers, refreshments and door prizes. This event is open to the public.

### Community Volunteer Fair Day at the Market

The Bloomington Volunteer Network's Community Volunteer Fair at Farmers' Market will be held Saturday, Aug. 26 from 10 a.m. to 1 p.m. Start your fall outreach and volunteer recruitment at this annual event. To register, visit [www.bloomingtonvolunteernetwork.org](http://www.bloomingtonvolunteernetwork.org). More information: Call 812-349-3433.

### Kiwanis Club Presents Indiana Balloon Fest

The Kiwanis Club of South Central Indiana will host the Indiana Balloon Fest the weekend of Sept. 8-10. The community is invited to attend this family-friendly event and enjoy hot air balloons, fireworks, live music and much more. More information: Visit [www.IndianaBalloonFest.com](http://www.IndianaBalloonFest.com).

# Indiana Governor Eric Holcomb to Speak at Chamber Luncheon

The Greater Bloomington Chamber of Commerce is honored to welcome Governor Eric Holcomb to Bloomington for a special Governor's Luncheon. Chamber and community members are invited to attend this special event on Thursday, Aug. 31 at the Monroe Convention Center.

Governor Holcomb was elected in November 2016 and was sworn in on Jan. 9, 2017. Governor Holcomb was a key member of Governor Mitch Daniels' administration, holding various positions including deputy chief of staff in the official office and campaign manager for Daniels' landslide 2008 re-election. He also oversaw the governor's state political action committee, Aiming Higher, and has both official and campaign experience at the district and local levels. Holcomb managed successful campaigns for U.S. Congressman John Hostettler, served as the Congressman's official district director, and conducted a mayoral race in Vincennes, where he lived at the time.

The Governor's Luncheon was created to improve communication between the area's businesses and the Office of the Governor. Attendees will have the opportunity to hear directly from Governor Holcomb on topics that impact the state's business climate, upcoming and recent legislative priorities and updates from the Statehouse.

Tickets for reserved seating may be purchased on the Chamber's website: [www.ChamberBloomington.org](http://www.ChamberBloomington.org). Individual seats for Chamber members are \$49 and non-members are \$59. Reserved tables of eight guests are available for \$500 and will include additional advertising benefits. Early registration is encouraged as the Governor's Luncheon has sold out in past years.



Eric Holcomb. Courtesy photo.

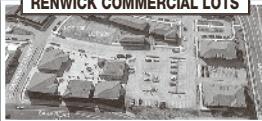
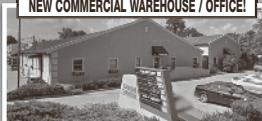


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<p style="text-align: center; background-color: #f0f0f0;"><b>RETAIL/RESTAURANT NEAR CAMPUS</b></p>  <p><b>1713 N COLLEGE AVENUE</b></p> <ul style="list-style-type: none"> <li>• 1,924 SF AVAILABLE SEPT. 1ST</li> <li>• GREASE INTERCEPTOR/3 PHASE ELECTRIC</li> <li>• SURROUNDED BY STUDENT HOUSING</li> <li>• CALL JIM REGESTER @ 812-323-1231</li> </ul>	<p style="text-align: center; background-color: #f0f0f0;"><b>PROFESSIONAL OFFICE ON I-69!</b></p>  <p><b>1801 LIBERTY • \$10/SQFT/NNN</b></p> <ul style="list-style-type: none"> <li>• CLASS 'A' OFFICE BUILDING FOR LEASE</li> <li>• UP TO 40,000 SQ FT OFFICE/WILL DIVIDE</li> <li>• UP TO 398 PARKING SPACES ON SITE</li> <li>• CALL JIM REGESTER @ 812-323-1231</li> </ul>
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**Jim Regester**  
Jim.Regester.com  
328 S. Walnut St. Suite 6  
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**812-323-1231**  
[jimregester@remax.net](mailto:jimregester@remax.net)

## Health and Business Luncheon to Highlight New Health Campus and Opiate Usage

The Greater Bloomington Chamber of Commerce will host their annual Health & Business Lunch on Tuesday, Aug. 15, 2017 at the Bloomington Country Club. Chamber members and community members are welcome to attend this event, which will address two important topics.

Matt Bailey, the President of IU Health South Central Region, will present "Building On Our Promise," an overview and update on the new Regional Academic Health Center coming to Bloomington's east side. Joining Bailey will be Michael Melby, director of innovation and activation for IU Health Bloomington Hospital. Attendees will have the opportunity to see the plans for the new health campus and learn about the timeline for development.

Robert T. Adams, DO, FACEP, FACOEP and regional director of emergency services for IU Health Southern Indiana Physicians, will also present at the Health and Business Lunch. Adams will share about the opiate situation facing our community.

Bailey, Melby and Adams will also participate in a question and answer session with attendees. The session will be moderated by Chris Schrader of Schrader and Associates.

Tickets for reserved seating may be purchased on the Chamber's website: [www.ChamberBloomington.org](http://www.ChamberBloomington.org). Individual seats for Chamber members are \$28 and non-members are \$35. Reserved tables of eight guests are available for \$450 and will include additional advertising benefits. Early registration is encouraged, as seating is limited. Doors will open at 11 a.m., with the lunch beginning at 11:30 a.m.

### HEALTH and Business



The Greater Bloomington Chamber of Commerce

# When Disaster Strikes

## Your business needs a plan

By Kasey Husk

**I**t's never fun to imagine your business meeting a catastrophe of any sort, but for a responsible business owner doing so is a necessity.

It isn't pessimism — it is practicality.

No one can prevent all disasters, be they of the natural variety such as a flood or tornado, manmade catastrophes like lawsuits or data loss, or even tragedies like losing a key team member. But local experts say that the proper preparations can reduce the risk of disaster and set out a road map for the recovery if it happens.



Sandi Taylor. Courtesy photo.

"I think the most basic thing any business can do is simply to have a plan," said Maria Carrasquillo, owner of disaster management company Global Impact Readiness. "One of the things that history has shown us is that most businesses go through a major disaster — I'm not talking about, 'we had a little flooding in the basement' or 'the wind blew some shingles off the roof' — I'm talking about something where the business is shut down for a few days. That can have catastrophic effect."

Global Impact Readiness helps business owners prepare for changes by creating business continuity plans and helping to ensure all its assets are protected.

"We live in a time and a place where we always see these things on TV, but we 'know' they aren't going to happen to us, they can't happen here," Carrasquillo said. "But the reality is, they can happen anywhere."

### Coping with Mother Nature

Indeed, while the vast majority of business owners don't think they are at risk for a large natural disaster, the statistics tell a different story, according to Sandi Taylor, owner of Sandi Taylor Hometown Insurance.

**WHEN DISASTER STRIKES** continued on page 10



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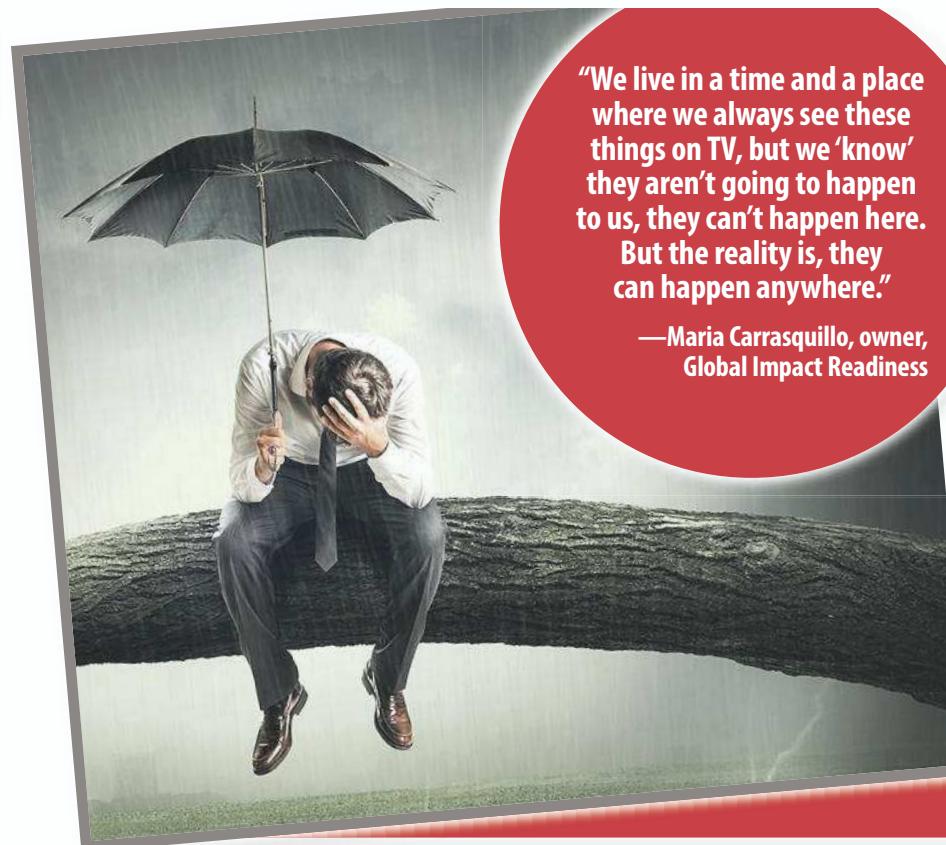
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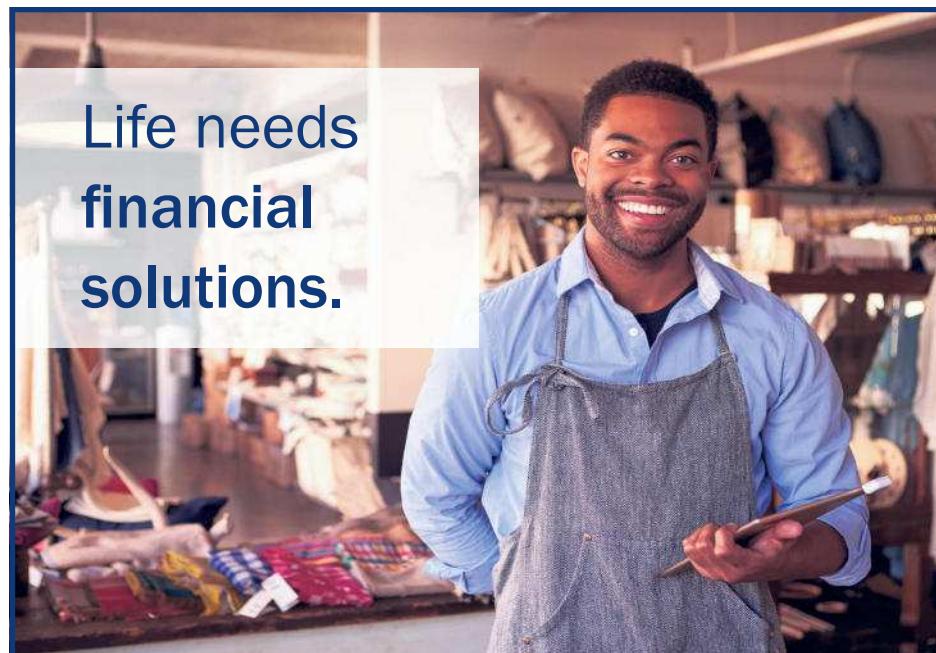
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"We live in a time and a place where we always see these things on TV, but we 'know' they aren't going to happen to us, they can't happen here. But the reality is, they can happen anywhere."

—Maria Carrasquillo, owner,  
Global Impact Readiness

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# THE GREATER BLOOMINGTON CHAMBER OF COMMERCE 10 UNDER 40

CONGRATULATIONS TO THE 2017 10 UNDER 40 HONOREES! The Greater Bloomington Chamber of Commerce and its hYPE—Helping Young Professionals Excel—program created the 10 Under 40 awards to honor 10 upwardly mobile young professionals who exemplify the qualities found in Bloomington’s younger generation. They are proof that our community’s future is in good hands.

**Paola M Hernandez Barón**  
Counselor, Center for Human Growth at the IU School of Education and WellBeing consultant, IU Office of Financial Literacy



Courtesy photo.

**How do you envision Bloomington in 10 years?**

I hope that mental health is a topic more readily discussed and more resources are available to the community, especially for those where language, finances, and/or disability may be a barrier. I hope that Bloomington grows in its multicultural understanding and embraces the role of mental health in overall wellness.

**What is the most important piece of advice that you have ever received?**

I don’t know that there is just one piece of advice, but rather important concepts. I would say that some of the most important messaging I received was that I should always believe in myself and be genuine to who I am, my beliefs, and my values. Something that has stuck with me is that there is no such thing as failure as long as you keep trying. With effort and determination there are no limits to what I can do.

**Matthew Clay**  
Program manager, Centerstone



Courtesy photo.

**What is the most important piece of advice that you have ever received?**

Simon Sinek, author of the book “Start with Why,” posits that the most important component of any successful team, whether that be in the business, government, or healthcare realm, is that those on the team must acknowledge why they want to work in that capacity. Most people understand the “What” of their organization (e.g. what they do or sell), and the “How” of their organization (e.g. specific tasks that accomplish their what), but few individuals focus on “Why” they do what they do. It is the latter reason

that leads to project success, greater team cohesion, and reductions in burnout. For these reasons, I always challenge myself and my staff and interns to identify their “Why” and lean on that every day.

**As a kid, what did you want to be when you grew up?**

When I was in the third grade at Arbor Station Elementary School, I wanted to be an elementary school PE teacher. A big reason why was because of my PE teacher at Arbor Station: Coach Butch Soles. Coach Soles made an impact on a lot of people (children and adults) through his role, and while my personal career goals have changed, I still ultimately want to accomplish the same thing: to make a difference in other people’s lives.

**Trent Deckard**  
Chief of staff, Indiana House Democratic Caucus, House of Representatives



Courtesy photo.

**What advice do you have for young professionals?**

I’ve always whispered to newborns “this is a wonderful world and it has been just waiting for you to get here.” I think this sentiment is similar to when we start our careers and need to ask ourselves some fundamental questions: Many people have sacrificed so much to get me to this moment, especially myself, how do I honor all that commitment in the best way? What do I need to be healthy and happy at work and home? Will I be proud to tell my friends and family about what I do?

**What has been the highlight or your proudest moment of your career so far?**

I get to wake up every morning and go to work in a living history museum of our state and serve my neighbors and fellow citizens. It’s a pretty big deal for this little townie kid who started off as a legislative page and dreamed big. I am enjoying life’s adventure.

**Ashley Durcholz**  
Supervisory engineer, NSWC Crane



Courtesy photo.

**What has been the highlight or your proudest moment of your career so far?**

Other than receiving this award, I am most proud when my employees and mentees succeed. One of the most rewarding parts of my job is working with new employees on their development and watching them grow. I have also been volunteering with STEM education since I was in college, and I love to see the excitement in students when a concept finally “clicks” in their mind.

**What do you still hope to accomplish in your life?**

I haven’t developed a specific career plan so that I don’t overlook opportunities that I may have never considered. My aspirations change so my goal is to continue to develop myself professionally and personally. My idea of success is a balanced and fulfilled life.

**Sarah Gadlage**  
Manufacturing engineer II, Boston Scientific



Courtesy photo.

**Tell us more about your role at Boston Scientific and what makes it exciting.**

I am a projects manufacturing engineer for the Spencer site, leading a vertical integration project for the Endoscopy Needles production unit. This has been an exciting role because I can influence the new technologies we can bring to the site and lead a team of engineers to develop a strategy and implement the technology.

**What advice do you have for young professionals?**

Ask a lot of questions and say “yes” to opportunities that will challenge you. The more you are challenged in your job, the more it will keep you engaged and thriving.



10 UNDER 40 continued on page 9

**10 UNDER 40** Continued from page 8

**Joshua James**  
Career agent, Bill C.  
Brown Associates



Courtesy photo.

**Tell us more about your role at Bill C. Brown Associates and what makes it exciting.**

At its core, my job is about helping people. The conversations we have with folks about their financial situations don't exactly spur the same excitement that planning a vacation might, but are vital to the well-being of themselves and their families. Each and every conversation is exciting in its own way, because they are all about making progress and taking steps to get closer to our goals.

**What do you still hope to accomplish in your life?**

So much. I've been lucky to marry my best friend (Kate) and get the chance to raise an awfully sweet little boy (Landry), but that still just feels like the tip of the iceberg. If you know me, you know that most of my long-term goals center far more around my family than around my work, so I'd say adding to our family is the biggest priority somewhere down the road. I also look at some of the great business leaders Bloomington has and their direct impact on philanthropy and the culture of this city, and I certainly hope I can follow in those footsteps.

**Megan Parmenter**  
Advisor and past president, Bloomington Tri Kappa; Language arts interventionist at Bloomington High School South



Courtesy photo.

**What is the most important piece of advice that you have ever received?**

My mother taught me to never settle for less than my personal best. Whatever I am doing, whether it is my work at school, with Tri Kappa, or something else, I strive to give my personal best every time. I can be happy with the end result when I know I have given my best effort.

**As a kid, what did you want to be when you grew up?**

As someone who always enjoyed school, being a

teacher is a career that was very appealing to me. I had outstanding teacher-mentors throughout all of my K-12 years as a Monroe County Community School Corporation student that challenged me academically and gave me opportunities to grow as a leader. Because of the leadership opportunities I had as an MCCSC student, I was able to confidently continue into similar roles in college and the Bloomington community. Now that I have come full circle back to South as a teacher, I do everything I can to ensure that my students have the same opportunities for growth and leadership and love for school as I did. My hope is that they are positive leaders in our school and community, too.

**Maranda Richardson**  
Owner/sales manager, FASTSIGNS/Midwest Color Printing



Courtesy photo.

**What advice do you have for young professionals?**

Surround yourself with positive mentors both in your professional and personal life. This has been a focus of mine over the last few years and has definitely had great impact on me. I am truly blessed to work with and learn from so many amazing professionals who are customers, friends, family and people I volunteer with. Being around these individuals helps me to grow as a professional, wife, mother, friend, family member and as a person in general. Sometimes it seems as if there is negativity all around us and I believe it is important to surround yourself with positive people to help you stay on the right track and help you continue to grow. A great leader in our industry says that positive mental attitude is one of the five characteristics to success. I'm a firm believer in that.

**What's one thing people would be surprised to learn about you?**

I think most people would be surprised to know that I am actually more of an introvert than an extrovert. I had to take a personality test before I took my first job in business development and I did not pass as a person that they would have considered an ideal candidate for the job but they hired me anyway. It is proof that you can fight past your fears and inhibitions to be successful. I ended up as the director of business development for that organization!

**Tricia Riverie**  
Senior executive director, IU Alumni Association



Courtesy photo.

**What advice do you have for young professionals?**

Take the time to build relationships and get to know people. And, take opportunities when they come to you. Some of my best experiences and experiences I have learned the most from have been from opportunities outside of my formal job description.

**Tell us your dream dinner party guest list:**

I think it would be a dinner of powerhouse women such as Madeleine Albright, Michelle Obama, Ellen DeGeneres, Amelia Earhart — along with women who have made a difference to me.

**Sean Starowitz**  
Assistant director for the arts, City of Bloomington



Courtesy photo.

**Tell us more about your role in the City of Bloomington and what makes it exciting.**

I'm the assistant director for the arts in the Economic and Sustainable Development Department of the City of Bloomington, so I primarily manage the 1% for the Arts Program and the Bloomington Entertainment and Arts District. I'm also the staff liaison to the Bloomington Arts Commission. One of my favorite parts of the job is commissioning public art projects. I always try to equitably represent the arts and cultural community at the local level. It's a very rare and unique position, and I'm incredibly honored to work in public service for the advancement of the arts.

**What advice do you have for young professionals?**

Step up and speak up. We share and can offer a variety of different experiences and stories that shape our lives and worldview. It's important that we speak up about our concerns, thoughts, and approaches to our community.



## WHEN DISASTER STRIKES

Continued from page 7



Scott Post. Courtesy photo.

Thirty percent of all U.S. businesses have been impacted by natural disasters, Taylor said. Of those who experience one, 25 percent don't reopen.

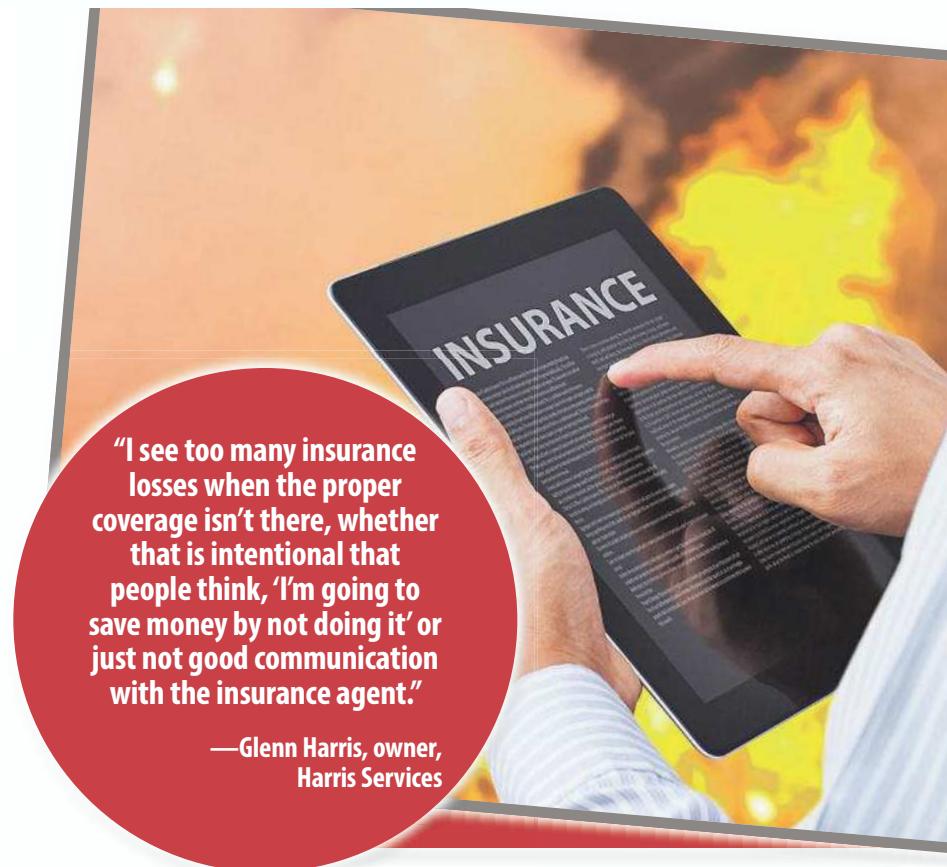
Scott Post, owner of fire and security systems company Electronic Systems Group, always urges businesses to reduce their risk of losing everything to fire by including smoke alarms within any security systems they install. Traditional smoke alarms make noise to get everybody out of the building, but the alarms within Post's security systems contact the fire department if the alarm is triggered, even if no one is in the building.

Glenn Harris, owner of carpet cleaning company Harris Services, knows firsthand how damaging fire or flood can be. His company specializes in water and fire damage restoration, and in the case of fire that often means extensive efforts that include removing and replacing any exposed fixtures, including drywall. Floods can be just as problematic.

"Mold can start to grow within 36 to 72 hours of the conditions being right, so time is of the essence when you are responding to any type of flooding," Harris said.

Most floods he encounters are the result of a broken water line or malfunctioning equipment, which makes them hard to predict. Still, he recommends business owners do their part to prevent such problems by being vigilant about keeping up with building maintenance. He suggests "making sure supply lines are replaced as needed and that you are not storing things that could be flammable in your building."

Recovery from either flood or fire can be a costly affair. A recent electrical fire to



**"I see too many insurance losses when the proper coverage isn't there, whether that is intentional that people think, 'I'm going to save money by not doing it' or just not good communication with the insurance agent."**

**—Glenn Harris, owner, Harris Services**

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which Harris' company responded caused about \$500,000 in damage, while even a small kitchen grease fire can cost between \$20,000 to \$50,000, he said.

"In my opinion the best thing you can do for preparation, I can't stress this enough, is having a great relationship with your insurance agent," Harris said, noting that meeting with an insurance agent regularly ensures they know of any improvements you've made to your business' facilities that might change its value. For instance, someone who has added \$100,000 in improvements to their \$500,000 building needs to ensure that they update their coverage to reflect the increased value.

"I see too many insurance losses when the proper coverage isn't there, whether that is intentional that people think, 'I'm going to save money by not doing it' or just not good communication with the insurance agent," Harris said.

An insurance agent will be able to help business owners identify the right coverage for the business, Taylor said.

"The most common mistake is thinking of insurance in black and white and thinking of it as a commodity or a necessarily evil rather than something that is protecting them and can help them get back in business," she said. "Most will think property and liability (coverage)." However, businesses should consider options like business income and extra expense

insurance, which provides coverage in the event of a disaster that leads to a loss of income or expenses beyond the normal operating costs, she said. If disaster strikes, this insurance can make up for income loss to cover costs associated with getting the business back on its feet.

Another form of coverage, contingent business income insurance, can help make up for losses incurred by

someone else's misfortune, such as a supplier, Taylor said.

Such coverage is a nod to the fact that a natural disaster doesn't have to strike a business directly to affect it, as Carrasquillo

**WHEN DISASTER STRIKES**  
continued on page 11



Glenn Harris. Photo by Jeremy Hogan.

# Indiana Senator Todd Young to Speak at Federal Focus Lunch

The Greater Bloomington Chamber of Commerce invites the community to attend the Federal Focus Lunch on Tuesday, Aug. 22, 2017. Indiana Senator Todd Young will be the guest speaker. The lunch will be held at Shreve Hall on the campus of Ivy Tech Community College on Bloomington's west side.

The Federal Focus Luncheon was created to support the mission of the Chamber and to provide opportunities for members and the public to learn more about issues of public policy that directly impact them. This annual luncheon offers community members the opportunity to engage with one of Indiana's senators and ask questions on policies and issues of concern.

Tickets for reserved seating may be purchased on the Chamber's website: [www.ChamberBloomington.org](http://www.ChamberBloomington.org). Individual seats for Chamber members are \$40. Members of the Chamber's hYPe (helping Young Professionals excel) program are each eligible for a discounted seat at \$36. Reserved tables of eight guests are available for \$500. Early registration is encouraged as seating is limited.



Todd Young. Courtesy photo.



## WHEN DISASTER STRIKES

Continued from page 10

knows well. Say a tornado hits your supplier, or hits the homes of some of your employees, she said. In either case, either your materials or your labor force will be delayed while you still have clients waiting, she said.

To prepare for such situations, the best thing a company can do is consider their options before they are faced with the situation, Carrasquillo said. Is there an alternate road you'll use if you usually delivery route is flooded? Is there another company you have a good relationship with who might be able to send some workers to you in a pinch?

"The worst thing that can happen is that you don't reopen," she said. "If you are not prepared, you may lose some of your clients. Your employees who are dependent on you for pay might go find other work while you are trying to put your business together; you could potentially lose your workforce. Even if you don't lose your clients, you may lose your credibility, you

might not be able to deliver on whatever you have out there still outstanding."

## Preparedness in the digital age

In today's business world where so much vital data is stored in computers, a disaster doesn't have to be an easily visible event like a fire or flood to wreak massive and even irreparable damage on a company.

A server crash or even a hacker can cause the unprepared business to lose all its vital data, a logistical and financial nightmare.

Craig Hickman, vice president of sales at managed IT service provider ProBleu, works with clients on managing their business computers and ensuring data security is always a

big concern. One of the first questions he always asks, he said, is "if a disaster happens, what are the things you need to keep it going the next day?"

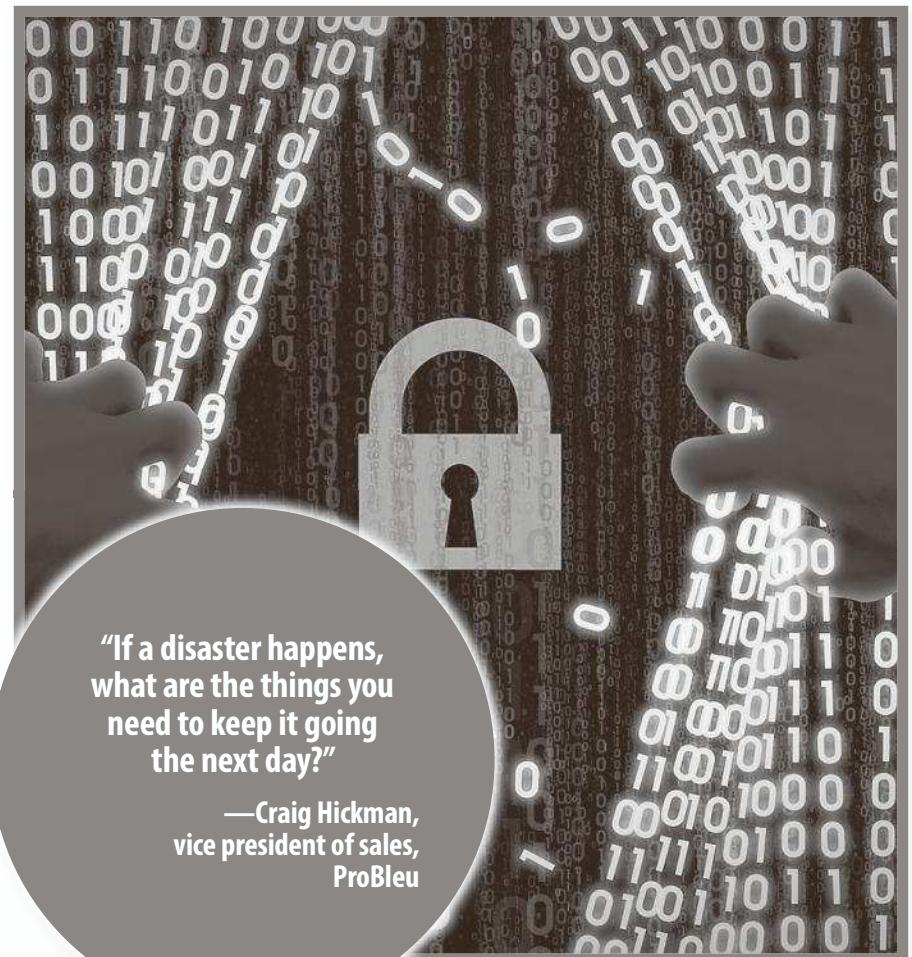
Backing up data — ensuring it is saved in more than one place — is of vital



Craig Hickman. Courtesy photo.

WHEN DISASTER STRIKES

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"If a disaster happens, what are the things you need to keep it going the next day?"

—Craig Hickman,  
vice president of sales,  
ProBleu

## WHEN DISASTER STRIKES

Continued from page 11

importance for virtually all companies. But it isn't enough to just back up your files, Hickman said, you also need to think about how many backup copies you will make and where you will keep them. Ransomware — programs that essentially hold your data hostage by encrypting it unless you pay a ransom — are increasingly problematic for businesses, and they can also encrypt the backup files in some situations.

"You need to make sure that where the backup files go, only certain people or certain devices have access to that data," Hickman said. He adds, "take it off site somewhere; it can be to the cloud or to an external drive to take home. What you don't want to do is have your server have a backup and it is in the same room."

Testing the integrity of the backed-up data is also a wise choice, he said.

"Just because your machine tells you it is backing up, you might want to test it every once in a while," he said. "You don't want to find out the day you need to restore it that, no, it wasn't working. Restore it once a quarter and make sure it looks good ... don't put

all your faith in software.

Customers also need to understand how to access their backed-up data in the event of a disaster, Hickman said. He recommends that business owners draft and print out at least a basic plan that outlines what versions of servers and



Tina Whittington.  
Courtesy photo.



Ric Olson. Courtesy photo.

programs the use, plus any licensing keys they might need and the contact information for anyone who they would look to in such a situation.

If a business loses its records, it can have even more problems because they now don't know which of their clients still owes them money while "the people who owe (the business) money always know," he said.

"Think of backup as more like an insurance policy — something you have to do, something you have to pay for," he said. "Without it, you are kind of running a business without protection."

### People preparedness

As the old adage goes, a business is only as good as its people.

When it comes to preventing disasters, hiring the right ones can make all the difference in a business' survival — and losing them can spell catastrophe.

Hiring employees who don't work out can put a business at a risk of losing business due to negligence, facing lawsuits

or even people being injured. One way that employers can help find the right people for the job is drug screening, said Tina Whittington, owner of Right Choice DAT, a company that provides employers with drug and alcohol screenings.

Whittington recommends that companies have both pre-employment drug screenings and implement a random drug testing program. Potential employees who abuse drugs pay attention to what companies do and do not drug test, she said.

"If you don't do drug testing, you become known that that's who you employ," she said. "Then quality employees don't want to work there because they don't want to work around people under the influence."

Employees who are abusing drugs are more likely to be involved in accidents at work, which can hurt themselves or others and lead to higher workman's compensation claims, Whittington said.

"I have had clients who come and tell me, we love it that we have a drug testing program because if they are working with heavy machinery the person who is under the influence isn't usually the who gets hurt, it is someone else," she said. "So all employees feel safer."

Meanwhile, in other cases the most important thing business owners can do to protect the business is prepare for a time when they themselves — or other principal players — aren't there to take care of it themselves.

Whether someone is 42 or 62, said CPA Ric Olson, owner of Olson & Company, no one can know how much longer they will be able to run their business. Business owners need to have a plan in place for the continuation of their business, and having a good team — usually including an attorney, CPA, insurance professional and sometimes a financial advisor — on board to craft that plan is key.

Such a plan should spell out who will step in for the business owner, and provide, via insurance, enough funding to ensure a smooth transition.

Failure to do so can leave the business owner's spouse or other family members who are likely unfamiliar with the business scrambling to keep it going or sell it — a situation that almost always leads to the business losing value at a dramatic rate as clients go elsewhere, he said.

For a small company without an

**"If you don't do drug testing, you become known that that's who you employ. Then quality employees don't want to work there because they don't want to work around people under the influence."**

—Tina Whittington,  
owner, Right Choice DAT

WHEN DISASTER STRIKES  
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Congratulations Express Employment Professionals - Bloomington on your ribbon cutting at your new location on the Southside of Bloomington at 333 E. Winslow Road. Call 812-333-6210 today to have your staffing needs taken care of.

**Bluetip Billiards Welcomes Tom “Dr. Cue” Rossman**

Bluetip Billiards will host Tom “Dr. Cue” Rossman on Saturday, Aug. 26 at 8 p.m. Known as America’s Favorite Trickshot Pool Entertainer and World Trickshot Champion, Rossman will do an artistic show, challenge matches and offer signed photos for the public. More information at [www.BluetipBilliards.com](http://www.BluetipBilliards.com)

**Other**

**Oliver Winery Part of National List**

A national publication has included Oliver Winery on a list of the 25 best wineries in the country. The list, published by Travel & Leisure magazine, used an analysis of Yelp reviews to determine the results. Oliver was one of only two wineries in the Midwest included on the list.

**College Mall Adds New Tenants to Lineup**

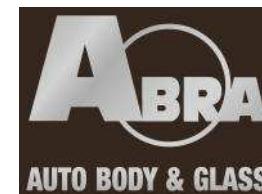
College Mall will soon welcome two new tenants: Azzip Pizza and Piacé Boutique. They will both be located in a new wing dubbed “The Boulevard”, a 17,000-square-foot addition near the corner of Third Street and College Mall Road. The new space consists of retail and small-shop space.

**Express Employment Professionals Announces New Location**

Express Employment Professionals has moved to its new location at 333 E. Winslow Road in Winslow Plaza.



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Founded in 1984 and headquartered in Brooklyn Park, Minnesota, **ABRA Auto Body & Glass** is a leading provider of vehicle repair services specializing in collision repair, paintless dent removal, and auto glass repair and replacement. ABRA’s mission is to be the best auto body and glass company in America by providing quality repairs, in a timely manner, with friendly, helpful service. For more information about ABRA visit [www.abraauto.com](http://www.abraauto.com).

**Stevens Celebrates 30 Years at The Peoples State Bank**

The Peoples State Bank President, Lon Stevens, is celebrating 30 years with the organization. He has 42 years of experience in banking and finance and joined PSB in 1987. The relationships he built over time ensured his success as president.

**City of Bloomington Offers Smoking Ordinance Signage**

The City of Bloomington Community and Family Resources Department will provide new signage to businesses within city limits to reflect the amended smoking ordinance. Any business interested in receiving signage (window clings) should contact the department at 812-349-3430. There is no fee for the signage.



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## SPOTLIGHT

Continued from page 1

started working for a roofing company in 2011. During that time, he took the opportunity to soak in everything he could, especially what worked and what didn't. By 2013, he and his wife, Ashlee Nelson, were resolved to launch their own business in Bloomington — a somewhat nerve-racking leap for the 29-year-old to take shortly after welcoming the couple's second child, he said.

The gamble, however, paid off. In 2016, the company — which is now made up of 14 employees and four roofing crews — installed 441 roofs in Bloomington and south-central Indiana. Most of those clients, he said, have been the result of referrals, as Nelson considers it a point of pride that he does not send employees out “storm chasing” — knocking on doors in neighborhoods affected by damaging weather events to drum up business.

Providing excellent customer service was always an important goal for Nelson, who knew he wanted the company to have an office presence to showcase its availability. He also made a commitment never to “screen” calls; that is, not to deliberately ignore phone calls so that customers have to leave a voicemail and wait for callback. When the phone rings, the goal is to pick it up the first time, he said.

“People are spending a lot of time and money on their investment, and we care that they have questions,” he said. “They need answers and we want to provide them that.”

“Sometimes there are going to be mistakes, but if you actually pick up the

**“Commitment to quality, passion for customer service’ is our motto.”**

**—Jay Nelson, owner, RCV Roofing & Seamless Gutters**



Jay and Ashlee Nelson, owners of RCV Roofing and Seamless Gutters, with daughters Vivian and Medeline (standing). Photo by Jeremy Hogan.

phone and deal with it” people appreciate that, he said.

Nelson sometimes finds himself in the role of an educator when it comes to roofing. Consumers today are increasingly interested in doing their homework before buying, he said. Whether they are ordering

something from Amazon.com or buying a new roof, customers want to be able to look at reviews and compare products before making a decision.

“People want to make their own buying decisions these days, and I want to educate them about the products, the options,” he said.

His chief lesson is always that the quality materials and quality workmanship matter. RCV Roofing uses Owens Corning products for its roofs, and has earned the designation of being an Owens Corning Platinum Preferred Contractor — a title held by less than 1 percent of contractors, he said. This endorsement requires a contractor to have met stringent requirements

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Congratulations to Allan Buhr with The Peoples State Bank who was named Ambassador of the Quarter. Allan deserves this recognition for his excellent volunteer work with our Ambassador Committee. We are excited to celebrate you and we appreciate your work to support Chamber members.

## SPOTLIGHT

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## SPOTLIGHT

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in terms of training and licensing as well as to have a record of providing excellent service.

RCV was also named Owens Corning's Bright Star Award winner in 2017, an honor given to the best performing Platinum Preferred Contractors based on criteria like business growth, market leadership, safety and education.

As someone who has spent a lot of time on roofs in the past several years, Nelson has seen his fair share of strange "fixes" that homeowners have attempted to implement, including a lot of duct tape. When it comes to roofing and gutters, however, Nelson emphasizes the vital importance of getting someone qualified to deal with the problem. When a roof isn't done well, water can find its way in and rot your wood, ruin your valuables or even damage your foundation, he said. A small problem can snowball into a big problem.

"We are working on most people's biggest investment, which is their home," he said. "So they need to take it seriously."

In Bloomington, there are no regulations governing who can repair or replace a roof, a situation he hopes someday will be changed. But that means that consumers need to be careful who they hire and

make sure that individual or company they choose is knowledgeable, experienced, well-reviewed and insured. Don't be lured by the lowest price tag when so much is at stake, he said.

"It isn't just about price," he warns of tempting low-ball offers. "Price is going to come off of either workmanship or material; it has to come from somewhere."

Nelson also recommends choosing a specialist when it comes to problems with the roof or gutters, people who are focused exclusively on doing a few things very well. It's a strategy he's actually applied to his own business planning. While the company did start offering blown-in attic insulation in its second year, it has no plans to start offering other services in the immediate future. "We like to specialize," he said simply.

As he and Ashlee grow their business, Nelson also feels strongly about ensuring that RCV is doing its part for the community. Every year, the company donates labor to install the roof for a Habitat for Humanity build, he said. This year, Nelson is also working with

Owens Corning to replace a Bloomington veteran's roof for free as part of the organization's nationwide Roof Deployment Project.

This particular project, he said, is near and dear to his heart.

"I'm a disabled veteran from the Army, so it means a lot to me," he said of the project. "I've got to give back, to pay it forward. It is the right thing to do."

While the company has grown rapidly during its first four-and-a-half years, Nelson said he has few plans for aggressive growth in the future. It is a point of pride to be a family-owned business — he and Ashlee are hands-on leaders of the company — and he is more focused on continuing to streamline his operations and enjoy what he's doing.

"Every house is different, every homeowner and customer is different," he said of what he likes best about his business. "Yes, it's a roof, it's a roof, it's a roof — but every one is a little different. It is a challenge."



**"I'm a disabled veteran from the Army, so it means a lot to me," he said of the project. "I've got to give back, to pay it forward. It is the right thing to do."**

—Jay Nelson,  
owner, RCV Roofing  
& Seamless Gutters

## WHEN DISASTER STRIKES

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obvious successor, that business owner could consider making an agreement with another similarly-sized business in the same field that if either of them dies or becomes incapacitated, the other will take over the business and pay their surviving heirs, Olson said.

At Comprehensive Financial Consultants, company president David Hays and operations manager Dan Hays are working to create a team environment within the organization "so if myself or some of the other guys who are pretty good at generating new business would go away, there is a recognizable support system in place so that client should have no reason to go elsewhere."

Like Olson, David Hays emphasized the need to have business continuation plans in place, including buy-sell arrangements for the owners. Buy-sell agreements lay out how a company will proceed if one owner dies,

retires or is otherwise incapacitated, and proper insurance vehicles can ensure that the remaining owner is able to fund that buyout.

Key man insurance is also a good idea, Olson and Hays agree, because it protects the business financially if it were to lose one of its most valuable members — the kind of person whose loss could send customers elsewhere or would otherwise cause the business to struggle or be unable to go on.

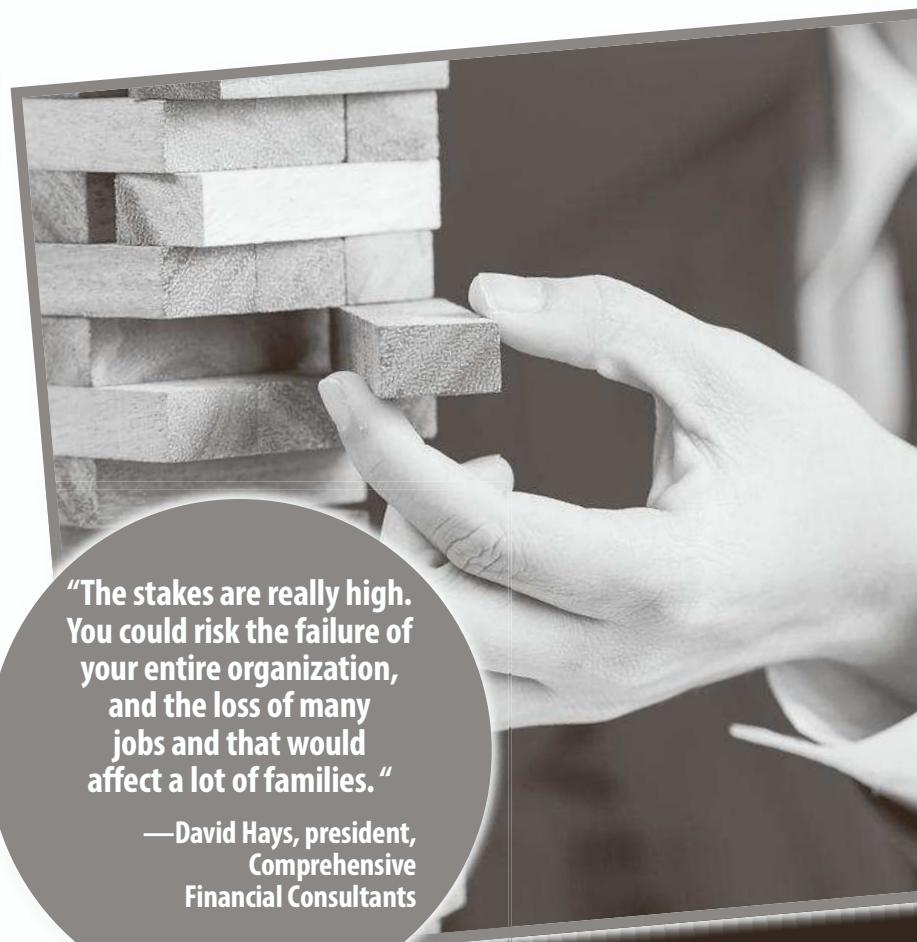
Frequently reviewing such plans is also a good idea, Hays said, to make sure all existing plans remain appropriate. A plan that made sense 20 years ago when a business was a fraction of the size it is now, for instance, is probably

obsolete.

"The stakes are really high," David Hays said. "You could risk the failure of your entire organization, and the loss of many jobs and that would affect a lot of families. Even in a small group like ours, we have 13 families that rely on this ship to provide their livelihood."



David Hays. Courtesy photo.



**"The stakes are really high. You could risk the failure of your entire organization, and the loss of many jobs and that would affect a lot of families."**

—David Hays, president,  
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