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A Greater Bloomington Chamber of Commerce Publication

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Coming in November:
Food banks and businesses that give



Candidates answer four questions

See page 6

Spotlight: Farm Bureau Insurance

New agency manager keeps the spirit of customer service

By Kasey Husk

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

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

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

"We're not there to sell something. We're there to help people fill their needs."

—Jim Baker,
agency manager

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

Despite its name, Farm Bureau offers insurance to more than just farmers according to Baker, whose role as agency manager

SPOTLIGHT continued on page 22

REGISTER NOW FOR THESE UPCOMING EVENTS

Hosted by the Greater Bloomington Chamber of Commerce

OCTOBER

- 15 Business After Hours – Business After Hours at Ruoff Home Mortgage
- 20 New Member Connect – Holiday Inn
- 20 hYPE Night at IU Soccer

NOVEMBER

- 5 Business Outlook – IU Memorial Union Alumni Hall

Please call the Chamber (812-336-6381) or see the Chamber's website (www.ChamberBloomington.org) for more information.



**See pages
12-13 inside**

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.

Plastic Bag Ordinance

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

Legislative Survey

The Chamber is currently collecting responses for its 2015 Legislative Survey. The survey offers members

an opportunity to identify priority issues at the state, federal and local levels. The survey results are used to help shape the Chamber's Legislative Agenda and Local Public Policy Agenda, which guide the efforts of the Chamber's Legislative and Advocacy Councils on public policy issues.

Transit Focus Group

Members of the Chamber's Legislative Council, along with key stakeholders in the city and county, are working with state legislators on expanding transit options for Monroe County. During the 2015 legislative session, Senator Mark Stoops authored SB 379 to give the Monroe County Council authority to expand Bloomington Transit into Monroe County through an increase in the County Option Income Tax. The bill passed the Senate but did not receive a hearing in the House. The Transit Focus Group is developing a strat-

egy for moving the legislation forward in 2016. Part of this discussion includes a plan on how to best integrate existing services with Bloomington Transit and Rural Transit to provide services for Monroe County's residents and workforce.

Urbanizing Area Plan

The Monroe County Urbanizing Area Plan final draft is complete. The Monroe County Plan Commission and the County Commissioners held a joint meeting in late August to accept public input on the final plan. Both groups are currently analyzing the input received and discussing with the contractor, MKSK. After changes are made, the Plan Commission will hold a public hearing. The County Commissioners will have a final vote after approval and recommendation by the Plan Commission. The Chamber has supported the plan and has applauded

Monroe County officials and consultant group MKSK for including stakeholders and the public in the process for the plan's development throughout the past year. Along with support for the plan, the Chamber is advocating for the County to hire a consultant to develop the ordinances that will support the plan, while recognizing the limited staff resources for the county and the time it would take to create the ordinances.

Service Vehicle Parking

In mid-June, the city implemented several changes to downtown parking including suggestions from the Chamber on areas including hours of enforcement and technology improvements with the app to improve the customer experience. The Chamber has also advocated for changes to the commercial vehicle parking policy to improve the ability of service vehicles to park

and conduct business more efficiently downtown. The Chamber's recommendations were the result of a roundtable discussion to identify parking challenges among member businesses that serve downtown. The Chamber continues to advocate for the recommended policy changes for commercial vehicles with city administration.

I-69 Section 5 Update

Current work on Section 5 in Bloomington includes:

Added travel lanes—
Reconstruction of the SR 37 mainline median (between That Road and SR 46) to add another travel lane in both directions, along with a new concrete median barrier. Completion is expected by the end of 2015.

Mainline improvements and access roads—
Reconstruction of the SR 37 mainline to interstate standards as well as construction of access roads from just south of Chambers Pike

to the northern end of the project. This work is anticipated to be completed by mid-2016.

Vernal Pike—
Construction of the center bridge pier and a new bridge over I-69 and realignment of a section of this road. This work is anticipated to begin in early spring 2015 and be completed by early 2016.

Kincer Pike—
Construction of a new bridge over I-69 and realignment of a section of this road. This work is anticipated to begin in late summer 2015 and be completed by the end of 2015.

Fullerton Pike—
Construction of a new interchange with roundabout intersections. Anticipated to begin in late spring 2015 and be completed by the end of 2015.

Additional I-69 work expected soon:

Sound Walls—
Construction of two new sound walls along the northbound side of SR 37 should be completed by the end of 2015.

Sample Road—
Construction of a new interchange with roundabout intersections. This work is anticipated to begin in fall 2015 and be completed in late spring of 2016.

Liberty Church Road—
Construction of a new interchange. This work is expected to be completed by mid-2016.

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

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ADVOCACY UPDATE
continued on page 21



Jeb Conrad. Courtesy photo

Celebration and Thanks for Centennial Partnerships

By Jeb Conrad, president and CEO

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

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

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

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

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

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

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

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

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

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



Greater Bloomington Chamber of Commerce
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STAFF, PARTNERS & BOARD MEMBERS

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

CHAMBER OF COMMERCE

Jeb Conrad, President & CEO
Kelley Brown, Director of Marketing and Public Relations

Katie Bruhn, Executive Assistant
Patty Goldman, Graduation Coach for RBBSC

Kelsie Holt, Membership Services and bYPe Coordinator
Melanie Humbard, Graduation Coach for MCCSC-BHSN

Larry Jacobs, Government Relations - City

Carol Kelly, Events Coordinator
Mary Jo Orlowski, Director of Membership

Heather Robinson, VP of Operations
Jim Shelton, Government Relations-County

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Cindy Kinnarney, First Financial Bank

Amy Somers Kopp, RE/MAX Acclaimed Properties

Sarah Bard Rogers, IU Credit Union
Steve Smith, Hoosier Energy R.E.C., Inc.
Ron Walker, CFC Properties

Jennie Vaughan, Ivy Tech Community College of Indiana - Bloomington

Sue West, One World Enterprises
Jim Whitlatch, Bunker & Robertson

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CONTACT BIZNET

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

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

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

Please send press releases to info@ChamberBloomington.org.

Thank you for your interest in *BizNet*!

Fall into hYPe

By Kelsie Holt

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

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

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

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

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



MEMBER RENEWALS

- Allman Brothers Termite and Pest Control
- American Red Cross
- Axis Architecture + Interiors
- B.P.O. Elks #446

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

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

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

Jacob will recruit volunteers, develop and manage programs and keep you in the loop about volunteer opportunities. Head to Facebook to say hello to Jacob and stay up to date on what's happening with the Franklin Initiative: www.facebook.com/franklininitiative



Courtesy photo



**News
from the Franklin Initiative**

- Bender Lumber
- Bill C. Brown Associates
- Chickering Rentals
- Commercial Service of Bloomington, Inc.
- Eagle Pointe Golf Resort
- Farm Bureau Insurance
- Gigi Larmour-Goldin, Realtor
- Hallmark Home Mortgage
- Holiday Inn
- Indiana Limestone Company
- Infintech
- John E. Seeber, Civic Member
- Kid Angles: The Early Education School
- MainSource Bank and Mortgage
- MedExpress Urgent Care
- Monroe County Humane Association
- Rogers Group, Inc.
- Stephens Creek
- T.I.S. Group
- The Center for Dental Wellness
- Vance Music Center
- White Castle
- Wilhelm Construction

**John Jessep
Farmers Agency**
901 W. 1st Street
Bloomington, IN 47403
812-821-3831
Contact: John Jessep
www.farmersagent.com/jjessep

Quaff On! Bloomington Tap
116 N. Grant Street
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812-335-1821
Contact: MaryLouise Dominick
www.quaffon.com

River Mantle
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Contact: Aabesh De
www.rivermantle.com

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www.1stamericantrust.com/new/firstamericantrust/

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CHAMBER BRIEFS

New Hires & Promotions

Barcus Hired as Plumbing Specialist

Harrell-Fish Mechanical & Building Solutions has launched a residential plumbing service in Bloomington and surrounding areas with Charlie Barcus as Residential Plumbing Specialist. Barcus has multiple years of experience and is ready to help clients, family and friends with plumbing needs. Call 812-339-2579.

IU Health's new COO

Matthew Bailey, FACHE will join IU Health Bloomington as the Chief Operating Officer Oct. 5. As a member of the organization's regional senior leadership team, Bailey will work closely with the regional vice presidents, physicians and hospital leadership to develop strategic and operational plans.

Awards & Designations

Paul Awarded Scholarship

Joshua Paul, Director of Development and Outpatient Programs at Bloomington Meadows Hospital, has completed his certification with the Addiction Technology Transfer Center (ATTC) to train on new ethical dilemmas in the use of tele-health technology. Visit attcnetwork.org.

Attorneys Listed

Mallor Grodner attorneys Andrew C. Mallor, Thomas R. Lemon and Amy L. Stewart were listed in The Best Lawyers in America 2016.

Johnson Named Super Lawyer

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

Opportunities & Events

32nd Annual Book Fair

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

Block Grant Applications

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

CHAMBER BRIEFS

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Area 10 Agency on Aging

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



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



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



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



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Candidate responses are published exactly as received, with no editing.

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



John Hamilton

Democrat



John Turnbull

Republican

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

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

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

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

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

I believe strongly in making government work well: efficiently, transparently with a steady and clear focus on serving the public. During my years of experience leading large state government agencies, at IDEM and FSSA, we improved by adopting best business practices like Six Sigma and LEAN manufacturing. We sped up adoptions; reduced errors at hospitals; cut fraud and error in Medicaid. In Bloomington we need to set clear standards – reflecting the high values of our community – and then be a strong and constructive partner with those who will meet them. Transparency is essential – reporting on our goals and our performance whether good, bad or in between. Trust is built by performance and reliability. That culture comes from the top, and it will come from me.

Geographically limiting panhandling is one of my main issues. Indianapolis and many other cities have done this. It is a simple addition to an ordinance. Data shows that panhandling goes toward addictions. I would strive for a geographical ban from Indiana to Rogers Streets and 7th to 4th inclusive. A public education campaign should accompany this as citizens and students need to know that fueling this economy is detrimental for all.

Disorderly conduct on Kirkwood is, again, is an impediment on someone's experience. We need more police presence near drinking establishments late at night. Presence alone can mitigate the problem.

I was not aware that sewer connectivity has been an issue. If so, more resources need to be directed in that area. Sewers are far from rocket science.

Infrastructure improvement and investment is a core function of municipal government, directed by the Mayor.

This is one of the main reasons I am running. The core function of the Mayor is lost in many discussions. It is not a job of political speeches and rallies. You deliver ordinances, policies, core serves, police and fire (80% of the budget), water, sewer, etc. This is the basis for economic growth, citizen health, and civility.

I am a hold to extremely cautious on this expansion at this time for the following reasons:

- a) The convention staff and VisitBloomington staff would have to merge offices in this location.
- b) This is a highly competitive business with great fluctuations in capacity. It is a starve and feast market.
- c) This would have to be done very wisely with permanent leases and housing and hotel to ride the fluctuations.
- d) IU already serves a great portion of this market and has meeting and infrastructure.

The Mayor's role would mostly be an advocate or not and assist in permitting and bringing agencies together.

This is a core role of the Mayor. I would create permitting and code teams that can meet with customers in informative formats. I would evaluate the simplicity, clarity, and consistency and give feed back to staff. I would fight for singular layers of approval. Currently, if a citizen complains about a decision, the first reaction by the council is another layer of their approval which is like creating a 50 person committee. Voice the concern with the approval body and you have to accept wins and some losses. Multiple layers invites inconsistency and lack of predictability.

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

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

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

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



Timothy Mayer

Democrat

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

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

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

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

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



Andy Ruff

Democrat

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

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

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

Enhancing and protecting our community's place-value (the things that set us apart from other communities and lead people to want to live, work, invest, study, raise families, and retire here) is what I consider to be the most important role of local government in economic development. Probably the most important City government activity related to place-value happening in the coming few years is the development of the new GPP (growth policies plan). The GPP will affect local business in important ways, and the participation of business in the GPP process is critical. Making the most of this opportunity in partnership with City government and the rest of the community is what I think is the biggest challenge/opportunity for business to seize upon.

VOTE**Chamber Questionnaire****CITY COUNCIL CANDIDATES AT-LARGE**

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

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



Susan Sandberg

Democrat

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

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

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

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



Jennifer Mickel

Republican

Pan handling and vagrancy also includes allowing the bars close to the campus to spill out excessively into the streets influencing the apparent increase in rape and disappearance and DUI. Unless we are trying to make money off of these charges to students we should be clear that strict attention by police to zoning and permitting rules will be attended, to both students and to business owners. Also, instead of parking meters, perhaps signs on the posts could be placed declaring 'no' panhandling/loitering if the business owners do not want it on their doorsteps.

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

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

Private property should weigh more than the opinions of the Council et al. I see that big government encroachments on unalienable rights as dictated by non-elected officials in the Monroe County Comprehensive Plan (MCCP) will be a big problem. Big Government disbelief in the benefits of free market for the poor and the rich, and too many fees for signatures and pieces of certified paper that have no meaning will prevent many entrepreneurs from starting a business. Idiocies regarding environment...This is just the beginning.

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Scott Tibbs

Write-in

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

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

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

Safety is a concern for downtown residents and shoppers, and should be addressed by the council. The Kruzan administration failed miserably in 2011 by not taking decisive action to remove the Occupy Bloomington camp sooner. The police should ensure that Indiana code 35-45-17-2 is enforced. We are a compassionate community but no one should be made to feel unsafe in our downtown area. Safe and civil go hand in hand.

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

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

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

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

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

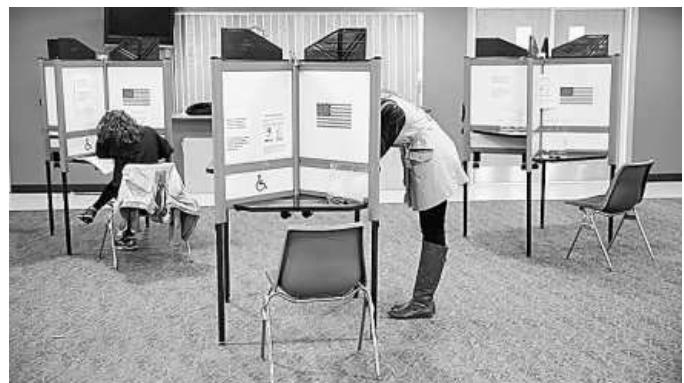
The biggest challenge, especially for the west side and the near west side, will be the construction of Interstate 69, which I believe will be a benefit in the long run but will be disruptive in the short term. Now is the time to reconsider our transportation infrastructure strategy. Our streets are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



A volunteer hangs the Indiana Voter's Bill of Rights for the Nov. 2014 election. Photo by Matthew Hatcher



Voters make their selections at University Elementary School in the Nov. 2014 election. Photo by Jeremy Hogan



Voters in the Nov. 2014 election focus on their ballots at Unitarian Universalist Church. Photo by Jeremy Hogan

VOTE**Chamber Questionnaire****CITY COUNCIL CANDIDATES DISTRICT 1**

Candidate responses are published exactly as received, with no editing.

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

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

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

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



Chris Sturbaum

Democrat

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

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

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

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



David Nakarado

Libertarian

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

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

SUPPORT/VOTE/ELECT candidates who understand business! Many elected officials have never owned a business or even worked as an employee of a company that must make a profit to exist. Businesses should always work with their District City Councilman and explain concerns prior to any drafting of an ordinance. Who do you think is going to fight for your issue? We have witnessed how little impact "PUBLIC COMMENT" has in most cases once the first draft has been written. Businesses must engage in the ordinance process early on, we as a community must change our attitude and belief that "the city will do what they want anyway"! It may be painful and time consuming but having "GOOD HEALTHY DISCUSSIONS" will improve the final ordinances.

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

Candidate responses are published exactly as received, with no editing.

Dorothy Granger
Democrat

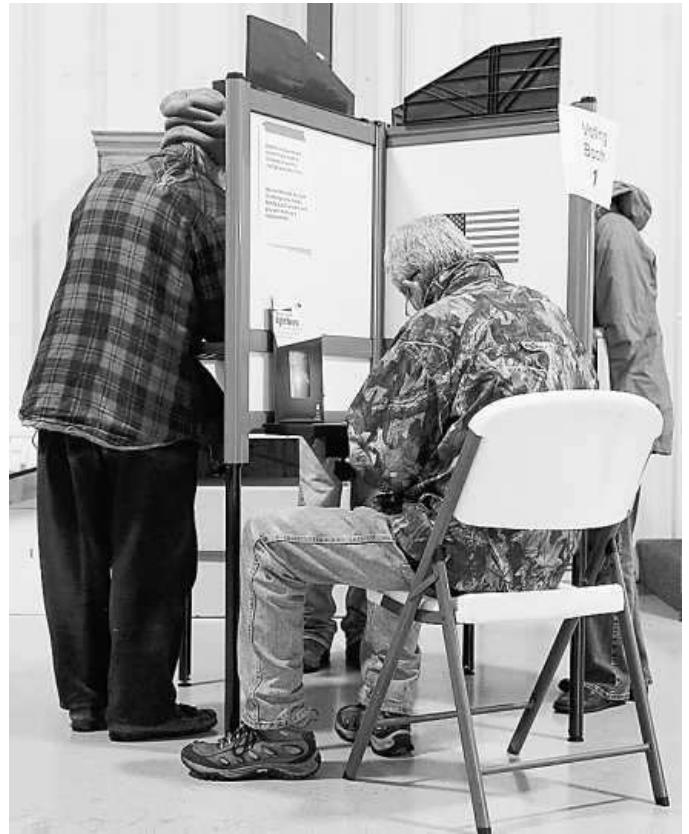
1. We have heard reports that the increased foot patrols have improved the street safety downtown, but continue to hear reports from business owners about issues with aggressive panhandling and disorderly conduct. Do you have a plan for dealing with issues related to vagrancy that affect our downtown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

No response provided.

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

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

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



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

ELECTION COVERAGE
continued on page 14

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Congratulations to the Chamber's Award Winners!



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



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



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

An advertisement for John Bethell Title Company, Inc. It features a photo of a man standing in front of a title company office, the company logo with the text "John Bethell TITLE COMPANY, INC.", and contact information: "office 812.339.8434" and "www.JohnBTitle.com". A red box contains the text "Our promise to you! – Our team will deliver an outstanding and worry free closing experience. If you don't agree we will make it right." followed by the quote "John Bethell".

Our promise to you! –
Our team will deliver an outstanding and
worry free closing experience. If you don't
agree we will make it right.
~ John Bethell



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



2015 Centennial Gala & Annual Meeting

At the Centennial gala Sept. 26, attendees danced to the sounds of the Stardusters Band. Some dressed in the fashion of their favorite decade from 1915 to 2015. Courtesy photo



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VOTE**Chamber Questionnaire****CITY COUNCIL CANDIDATES DISTRICT 3**

Candidate responses are published exactly as received, with no editing.

Allison Chopra**Democrat****Nelson Shaffer****Republican**

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

No response provided.

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

Sites where they congregate should be the foci for authorities and enforcement. Some are veterans so the federal Veterans Affairs group might be of some help and private veterans groups should also help. A program to teach life skills could be provided by local shelters. The Kemp College program to reduce recidivism could be employed for those with criminal pasts. We need to discourage other communities from sending their homeless to Bloomington and we need to make our city less attractive to vagrants.

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

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

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

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

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

VOTE Chamber Questionnaire CITY COUNCIL CANDIDATES DISTRICT 4

Candidate responses are published exactly as received, with no editing.

David Rollo

Democrat

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

No response provided.

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

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

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



During early voting for the 2014 election, stickers are ready for voters.
Photo by Jeremy Hogan

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Isabel Piedmont-Smith

Democrat

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

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

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

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

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

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

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

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

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

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

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

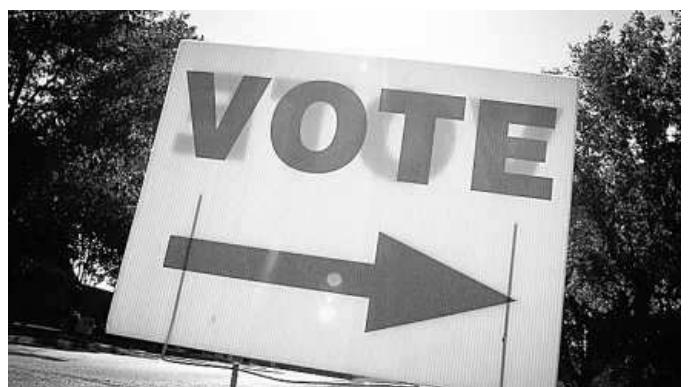
c) Continued honing of the downtown parking plan to balance the needs to customers, employees, and residents in light of the Trades District development and the new county government parking garage.



A voter makes a choice in the Nov. 2014 election. Photo by Jeremy Hogan



Election judge Larry Davidson waits to give "I Voted" stickers in May 2015. Photo by Jeremy Hogan



The sun shines behind a voting sign. Photo by Orlin Wagner

Candidate responses are published exactly as received, with no editing.



Stephen Volan

Democrat

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

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

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

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

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

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

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

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

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

In advocating parking meters, I was thinking about businesses first, making sure that the street parking most valuable to first-floor storefronts was prioritized for customers and patrons, rather than employees or residents of downtown. Yet I also proposed halving meter rates west of Morton and south of Fourth because those areas are obviously underutilized. Downtown is not monolithic, and policies that shape it should be sensitive to its complexity.

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

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

The steadfast opposition to a Materials Recovery Facility by certain members of the Solid Waste District board, members who themselves are elected officials, has been short-sighted, hypocritical and irresponsible. In early 2016 I hope to see the plans for that facility completed under a new executive director. That facility will enable apartment buildings and other businesses to imagine their waste as commodities that can reduce their sanitation costs, just as the city will be enabled to imagine. The Chamber should lobby the District board to be strongly behind this initiative.



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CITY CLERK CANDIDATE



Nicole Bolden

Democrat—Running Unopposed

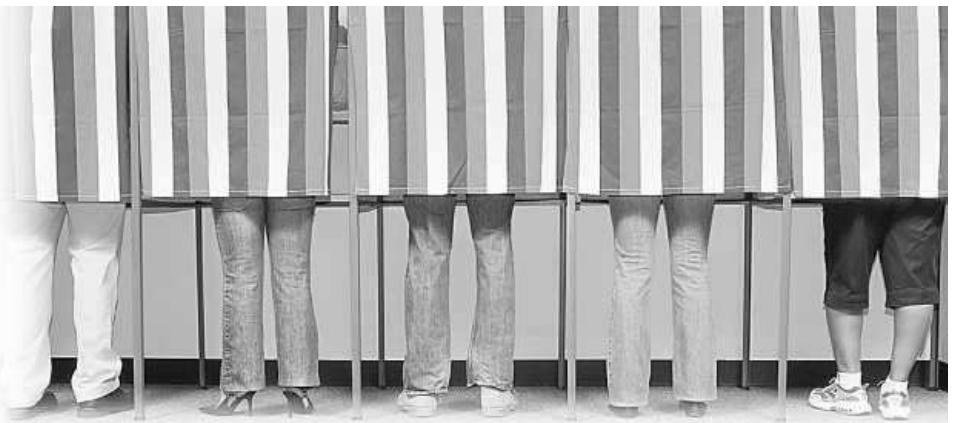
Nicole Bolden has been involved in the Bloomington community for over 20 years. She graduated from Indiana University in 2005 with a bachelor's degree. As a single mother, Nicole was able to complete her degree while raising her two daughters, Taegan and Zora. She later attended law school from 2005-2008.

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

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

Facebook: Nicole Bolden for Bloomington City Clerk

Twitter: @bolden2015



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Royal South Toyota Scion
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German American
IU Health Bloomington Volunteer Auxiliary
IU Health Southern Indiana Physicians
Premier Healthcare
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Taylor Imprinted Sportswear & Promotional Products
Weddle Bros Construction Companies

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IU Credit Union
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—John Phipps, Bloomington Quick-Dry Carpet Cleaning

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Credit Card Chip and PIN Update

By Joe Willett, Infintech

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

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

the noise and look at what's really happening.

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

all magstripe cards expire, but issuers will cease production of these cards in lieu of chip technology in 2015.

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

It's important that merchants be aware that if they accept a card later deemed to be lost, stolen or modified, and is charged back by the cardholder, the merchant is responsible for the loss incurred. It doesn't impact

all chargebacks or disputed transactions—only those considered fraudulent. Merchants subject to fraudulent charges are subject to risk and should be early adopters of the new equipment. If your business sells services, the risk is drastically lower.

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

Infintech will contact higher-risk clients to facilitate the equipment update for EMV capability prior to Oct. 1. Using EMV is a big shift in the way credit transactions are handled, but it's not the end of the world for your business. Merchants that process transactions through standalone hardware will need new equipment that's EMV capable—Infintech recommends the VeriFone



Courtesy photo

VX520. Merchants that rely on a point-of-sale system, software solution or microsolution at a restaurant are subject to the options made available by their software provider.

The new standard will require some minimal education to teach employees how to work the terminals, because chip technology will require a "dip" into the machine for the duration of the transaction rather than a swipe. Employees won't start seeing mass migration to chip technology until

magstripe cards reach their expiration dates.

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

Joe Willett is with Infintech, a partner of The Chamber, and can be reached at 800-629-8131 or joe.willett@infintechllc.com.



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Attendees at the Sept. 26 Centennial gala enjoy music by the Stardusters Band and try out the photo booth. Courtesy photos



Get Your Picture!

CHAMBER BRIEFS

Continued from page 5

Free BEAD and BAC Workshop

BEAD in partnership BAC will host a workshop presented by Robert S. Meitus of Meitus Gelbert Rose LLP's Entertainment and Media Law practice called "Trademark and Branding, Copyright and Contract Law for the Creative Community" Friday, Oct. 16 9 a.m. to 1 p.m. at the Bloomington/Monroe County Convention Center. Register at bloomington.in.gov/bac.

Other

Everywhere Signs 20th Anniversary

Greg and Karen Elgar started Everywhere Signs out of their home garage in

July 1995. Now located at 2630 N. Walnut Street, it is a full service sign/awning company. Visit everywhere-signs.com, call 812-323-1471 or email everywhere-signs@gmail.com.

Healthy Buyer Demand Persists

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

Public Alpha for New City Website

The City of Bloomington Information & Technology Services (ITS) Department has announced that it is seek-



AZTEC Engineering Group, Inc. is a Phoenix-based multidisciplinary engineering and environmental consulting firm with a staff of over 140 professional, technical and administrative personnel. Established in 1992, AZTEC has developed a reputation as a provider of quality engineering, survey and environmental services through strong project management, team dedication and meeting client needs. In 2006, AZTEC became a subsidiary of the TYP SA Group located in 50 offices worldwide. Visit www.aztec.us.



Southern Indiana Workwear is located on the corner of 11th and Rogers streets, just a minute's walk from the B-line Trail in Bloomington. With a variety of scrubs, workwear, work boots, footwear and accessories, Southern Indiana Workwear offers a new option for workers who need gear. They provide quality retail work wear by the best and most trusted companies in the industry, so you are equipped for comfort, durability and confidence in your chosen field. Brands include Thorogood, Rocky, Dickies, Carhartt, Muck, Propper, Cherokee, Barco and Yeti. Southern Indiana Workwear is committed to your individual needs. Visit www.indianaworkwear.com.

ADVOCACY UPDATE

Continued from page 2

completed by fall 2015.

Additional project information can be found on the I-69 Development Partners' Website: <http://www.i69section5.org/>

I-69 Section 6 Update

INDOT is currently reviewing five preliminary alternatives for the final leg of the I-69 project connecting Martinsville and Indianapolis. Each of these preliminary alternatives will be further refined and analyzed over the next few months through traffic modeling, field work, access evaluation and other screening methods. From this process, the most reasonable alternatives will be

identified and included in the Draft Environmental Impact Statement (DEIS) which is expected to begin in the first quarter of 2017. A preferred alternative will be selected through the DEIS process, with the Final Environmental Impact Statement and Record of Decision expected in the first quarter of 2018. During each of these steps, there will be opportunity for public comment. Further information about the Section 6 project can be found on the INDOT website: <http://www.in.gov/indot/projects/i69>

I-69 Summit: Driving The Future

Plans are underway for the 2015 I-69 Summit Nov. 19 in Bloomington. The event builds on the success

of the 2014 Summit, which drew more than 400 attendees from the I-69 Corridor between Texas and Canada. This year's Summit will bring together stakeholders from various sectors to enable collaboration and leverage the new and existing I-69 corridor from a statewide and national perspective. Speakers include Peter Rogoff, undersecretary of policy for US DOT; Jeff Davis,

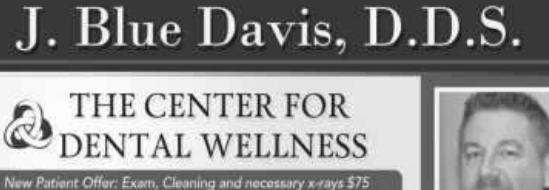
senior fellow at the Eno Institute; Tom Easterday, executive VP of Subaru of Indiana Automotive; Douglas George, Canadian consul general. Topics will focus on transportation and infrastructure of the future, infrastructure funding, interchange development and regional marketing and branding. There will be a variety of speakers and breakout sessions. For more information includ-

ing registration, please visit the I-69 Summit website: I69Summit.com

DC Fly-In

Greater Bloomington Chamber of Commerce members and regional partners joined with members of the Indiana Chamber and other Chambers around the state for a Fly-In to Washington, D.C. Sept. 16 and 17 to meet

with members of Indiana's Congressional Delegation. The event included an evening panel discussion with 11 members of Congress, moderated by Gerry Dick. The group also visited Capitol Hill to meet individually with members of Congress and their staffs. Chamber members shared perspectives on issues of importance including infrastructure funding, I-69 and Crane/defense.



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Farm Bureau Insurance office at 1618 W 3rd St. in Bloomington.
Photo by David Snodgress

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SPOTLIGHT

Continued from page 1

is to recruit, hire and train insurance agents in Monroe, Owen and Lawrence counties.

But that wasn't always the case. Founded in Des Moines in 1939 as the Iowa Farm Mutual Insurance Company, the company was originally built to meet the unique liability needs of farmers. In Bloomington, Farm Bureau continues that legacy by still offering policies to local farmers.

Insuring farms can come with some unique challenges, like "just making sure you have the proper

coverage, especially as prices of crops change and as yields change," Baker said.

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

As Farm Bureau Insurance has branched out nationwide to offer insurance to meet the needs of people from all

SPOTLIGHT
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SPOTLIGHT

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walks of life, so too has the Bloomington office.

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

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

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

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

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

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

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

While Baker is new to Farm Bureau, he is a veteran in the insurance



Jim Baker, agency manager at Farm Bureau Insurance in Bloomington, talks with Kacee Piper. Photo by David Snodgress

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

"I'm really excited to be in the community," said Baker, who moved to Bloomington with wife

Sherri. "I'm planning to trade some Georgia Bulldogs stuff for IU apparel."

It's a path that a young Baker would never have expected, he admitted with a laugh. As a college baseball player, he was drafted by the Toronto Blue Jays and spent five years as a pitcher in the minor leagues. When his baseball career ended, he moved back to his hometown of Olney, Ill., and became a high school social studies teacher and

the school's basketball and baseball coach.

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

Today, he is passionate about his job and is making Bloomington his home. As he continues to provide financial security to clients,



Gene Shaw, an agent at the Farm Bureau Insurance office in Bloomington, speaks with a client. Photo by David Snodgress

he plans to focus on recruiting employees who have integrity, work ethic and a love of helping people. A full-capacity staff would be 14 agents.

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

"I love bringing somebody new into the

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



CEDAR BLUFF COMMERCIAL DEVELOPMENT

4210 West SR 46, Bloomington

The map shows the location of Cedar Bluff Commercial Development at 4210 West SR 46, Bloomington. It features State Route 46 running north-south and State Route 37169 running east-west. Local roads shown include Ellettsville Rd, Cedar Bluff Rd, Hwy 46, and various unnamed roads. A star marks the "CEDAR BLUFF" development site.

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