

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.

The Chamber's D.C. Fly-In

Every year the Chamber participates in the Indiana Chamber's D.C. Fly-In. This two-day event features federal legislative updates from policy experts, Senators Donnelly and Young and the rest of the Indiana Congressional delegation. The Chamber had record attendance from Bloomington this year. This was an exciting time to be in D.C. as we arrived the day President Trump and other members of Congress were in Indiana unveiling tax reform plans. The group was also in the

Capitol building as Rep. Steve Scalise spoke on the House floor for the first time since the June shooting.

Governor's Lunch

On August 31st the Chamber welcomed Governor Holcomb to the Monroe Convention Center. The Governor participated in a Q&A moderated by Tom Guevara, director of the IU Public Policy Institute. Governor Holcomb discussed the importance of workforce development, combating the opioid epidemic and Indiana's need to remain competitive in a global economy.

City Council Continues to Amend Comprehensive Master Plan

The Bloomington City Council has an adoption schedule in place for the 2040 Comprehensive



Above, left: Chamber members pose on the Speaker's Balcony of the United States Capitol Building with Rep. Trey Hollingsworth; **above, right:** The Bloomington Chamber group stops for a photo in front of the Capitol on the way to dinner to hear from Sen. Young and Sen. Donnelly, fresh off Air Force One; **right:** Governor Eric Holcomb with Chamber staff after speaking to the Bloomington community at the Monroe Convention Center.

Master Plan. The plan was amended and adopted by the Plan Commission in June and is now being amended by the City Council. The Comprehensive Plan is seven chapters and outlines goals, policies and programs for the city. The adopted plan will help guide updates to the

Unified Development Ordinance (UDO), which is the primary source of land use regulations for the city.

- **Tuesday, Aug. 29, 6:30 p.m., City Council Chambers** — Chapter 4-Downtown
- **Tuesday, Sept. 12, 6:30 p.m., City Council Chambers** — Chapters:



6-Transportation and 7-Land Use, plus Chapter 4 amendments

- **Monday, Sept. 25, 6:30 p.m., City Council Chambers** —

Chapter 5-Housing & Neighborhoods, plus Chapter 6 and 7 amendments

ADVOCACY UPDATE
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Have questions about Chamber advocacy?

Contact Anne Bono
812-336-6381
abono@Chamber
Bloomington.org

Accelerating Into Q4



Anne Bono. Courtesy photo.

One of the highlights of the year is The Chamber's Annual Meeting and Community Awards, and our staff is very proud of last month's event. Between the honorees celebrated, the review of The Chamber's year and the comments from attendees, we believe this year's Annual Meeting was one of the best. Thank you to everyone who attended and supported the event — we have started our new fiscal year off on a strong note! Be sure to visit The Chamber's website to see photos and videos from the day.

Several Chamber members visited Washington, D.C. at the end of September. Over three days, attendees heard from Senators Todd Young and Joe Donnelly and met with the Indiana Congressional delegation and our Ninth District Representative Trey Hollingsworth. The group was honored for the time members of Congress provided, including a special opportunity to go out on the Speaker's Balcony of the Capitol. The Chamber's Advocacy Council and Legislative Council continue to work in the best interest of business in our community, and you may find more in the Advocacy update inside this issue of BizNet.

We've had a number of new members join The Chamber over the last several months, and new staff at Chamber member businesses and organizations. The Chamber hosts a bi-annual New Member Connect event, and the next one will be held Tuesday, Nov. 7, at Holiday Inn on North Kinser Pike. This is a great opportunity to learn information about The Chamber and its programs, events, sponsorships and more, plus meet board members and ambassadors. Watch The Chamber's website for details on this complimentary event, and sign up to attend!

Just because 2017 is beginning to wrap up does not mean things are slowing down at The Chamber. The team is working on a variety of events and programs through the end of the year and into 2018. Our

Business After Hours schedule is nearly full for 2018, and we are actively booking 2019 hosts. Our Morning Buzz speed-networking event, held quarterly, will be a great event for early birds who cannot always attend after-work programs. As announced at The Chamber's Annual Meeting and Community Awards, 2018 will bring two new events to the schedule. The first, a Retail Summit, is designed to help brick-and-mortar businesses strengthen their strategies and expand their knowledge on industries serving retail. We will also host a Human Resources Conference in the spring, to help businesses of all sizes learn about effective hiring, time management and multiple generations in the workplace, among other topics. More information will be coming soon about The Chamber's 2018 schedule and sponsorship opportunities.

Also in November will be the Business Outlook luncheon at the Indiana Memorial Union. This event is presented by Indiana University, and The Chamber partners with the Bloomington Rotary Club to bring local professionals and community members together to hear from economic experts. With so much going on politically at all levels, the Business Outlook luncheon is a perfect opportunity to hear from authorities in economics.

Some of you may have read in our e-communications that Kelsie Holt has moved on from The Chamber. Kelsie was part of the team for six years, most recently working with The Chamber's hYPe program and the Franklin Initiative. We will miss Kelsie's smile and knowledge, but we are grateful that she is remaining in Bloomington and working just a few blocks away from The Chamber's office. Trevor Owens, our new SPEA Fellow, is actively engaged with The Franklin Initiative, and our hYPe steering committee has focused on continuing to bring great events during this time of transition.

October is a beautiful time of year in our community — we hope you have the chance to enjoy it, while supporting Chamber members!



Greater Bloomington Chamber of Commerce
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Phone 812-336-6381 • ChamberBloomington.org

STAFF, PARTNERS & BOARD MEMBERS

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

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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*
Trevor Owens, *Franklin Initiative Program Associate*
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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.

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hYPe October Update

By Kelsie Holt, director of talent, education and workforce

In September, hYPe held an event discussing salary negotiation tips for young professionals. Thank you to Author Solutions for hosting our event. Our panelists included Amanda Shettlesworth, SHRM-CP, PHR, human resources and risk management director at Bloomington Meadows Hospital; Kimberly Sullivan, human resources manager at Cook Pharmica; and Erin Erwin, senior associate director of career and professional development at the IU Alumni Association. Our panelists agreed that the best approach for salary negotiation is to come to your meeting fully prepared. Before discussing salary with an employer, do your research, including knowing an appropriate salary range for the position and what you would be willing to accept. Being able and prepared to express your value to the company is also essential for any salary negotiation process. Thank you to our panelists for participating.

This month, join us for our next Bring Your Boss

lunch on October 11 from 11:30 a.m. to 1 p.m. at Ivy Tech's Shreve Hall. The Bring Your Boss Lunch provides an opportunity for young professionals to spend time with their boss and network with other high-level executives. Invite your boss to lunch (on us) and join us for a panel discussion on tips for first time managers. Whether you are about to move up in your career and manage your first employee or intern, or if you're more experienced and would like some tips on management, don't miss this discussion. We encourage young professionals to invite your boss to lunch, but also feel free to invite an employee, intern or colleague. For entrepreneurs, having/bringing a boss is not necessary to attend this event. Boxed lunches will be provided by BuffaLouie's. Options include a chicken or veggie wrap with chips and a cookie. No need to order your lunch beforehand; simply pick out your preferred lunch when you arrive. Thank you to WGU Indiana for sponsoring the lunch. Sign up for this free event at ChamberBloomington.org.

For more upcoming hYPe events, visit www.ChamberBloomington.org/hype.



Steering Committee members left to right — Mike Santa, Ellen Rodkey, Lauren Dexter, Kelsie Holt, Amelia Lewis and Justin Patterson. Courtesy photo.

MEMBER RENEWALS

- Abell Nursery
- Arts Alliance of Greater Bloomington
- Bell Trace Senior Living Community
- Bender Lumber
- Big Woods Bloomington
- BMG Aviation, Inc.
- Bub's Burgers and Ice Cream
- Comfort Inn Bloomington
- Deckard Land Surveying, LLC
- Don Bush Family Moving, LLC
- Fairfield Inn & Suites
- First Insurance Group, Inc.
- Funeral Chapel, The
- G & S Homes
- Great West Casualty Co.
- Hearthstone Health Campus
- Indiana Limestone Company
- Infintech
- IU-Career Development Center and Arts & Sciences Career Services
- IU-Indiana Memorial Union Biddle Hotel & Conference Center
- Juannita's
- Kilroy's on Kirkwood
- Monroe County Humane Association
- Organized Living
- Owen County State Bank
- ProBleu, Inc.
- Sherwood Oaks Christian Church
- Singota Solutions
- State Farm Insurance-Vanessa Oden
- Tommy D's Windows, Doors & More Inc.
- Union Savings Bank
- WebLink International
- World Wide Automotive Service
- WTTS/WGCL - Sarkes Tarzian, Inc.

NEW MEMBERS

Azzip Pizza

2894 E. Third St., Suite 150
Bloomington, IN 47401
Contact: Heidi Musser
812-402-0606

Chem-Dry of Bloomington

1682 E. Whisnand Road
Bloomington, IN 47408
Contact: Jennifer Buehler
812-287-9886

Essential Bodywear

Ellettsville, IN 47429
Contact: Penny Buhr
812-327-6766

Indoff

P.O. Box 503
Mitchell, IN 47446
Contact: Carol Roop
812-278-6868

Jeffery Schauss Wine Consultant

P.O. Box 2136
Bloomington, IN 47402
Contact: Jeffery Schauss
812-606-8371

Locked Up Bloomington

933 N. Walnut St.
Bloomington, IN 47404
Contact: Stacy Reisdorf
812-307-8771

Magical Vacation Planner

242 State Road 60 East
Mitchell, IN 47446
Contact: Betsy Mundy
812-849-4604

McClaren Lawn & Landscaping

899 S. College Mall Road,
Box 364
Bloomington, IN 47401
Contact: Jason McClaren
812-335-2663

SVN – The Martin Group

1625 S. Huntington Drive
Bloomington, IN 47401
Contact: Deb Olinger
812-727-0444

Whippoorwill Hill

1780 E. Rayletown Road
Bloomington, IN 47401
Contact: Anne Fields
812-327-4218



Congratulations to Hearthstone Health Campus on their ribbon cutting. They celebrated the addition of their specialized memory-care neighborhood, The Legacy at Hearthstone. Visit them at 3043 N. Lintel Drive or online TrilogyHS.com/browse-locations/item/hearthstone-health-campus.

New Hires & Promotions

The Burton Group Announces New Agent

The Burton Group is pleased to welcome Natalie Blondell as a licensed property and casualty agent. Blondell brings extensive experience in commercial and personal lines, serving the Bloomington area in this field. For a free quote or policy review, call her at 812-334-4000. More information: BurtonTrust.com.

Southern Indiana Wellness Welcomes Junod

Southern Indiana Wellness welcomes Jennifer Junod to their family. Jennifer is the assistant marketing director and will be very active in the community spreading the word about our weight loss and natural wellness program. Contact her at 812-333-2440 to schedule a free lunch/dinner for you or your office.

Visit Bloomington Welcomes Worthington

Visit Bloomington welcomes Kaylin Worthington as the new convention sales manager. Worthington will be responsible for selling Bloomington/Monroe County meeting facilities to meeting and convention planners. She is a graduate of IU with a background in hotels and event planning/management. Worthington can be reached at 812-330-4304 or kaylin@visitbloomington.com.

Awards & Designations

2017 David Windley Client Service Award Winner Recognized

The Seymour office of Blue & Co, LLC recognizes Blue employees who consistently deliver outstanding service to clients with the David Windley Award. This year's winner was Cathy Reed, information systems administrator, firm admin/IT. Please join us in congratulating Reed on this accomplishment.

Bloomington Fred Astaire Dance Studio Owners Win Competition

Dmitriy and Oksana Volodko, owners of Fred Astaire Dance Studio of Bloomington, competed at the Cincinnati Ballroom classic dance competition last month. They won first prize in the professional rising star competition, American smooth division.

Monroe Hospital Laboratory Receives Accreditation

The Accreditation Committee of the College of American Pathologists has awarded accreditation to Monroe Hospital based on results of a recent on-site inspection as part of the CAP's accreditation programs. The U.S. federal government recognizes the CAP Laboratory Accreditation Program as being equal-to or

CHAMBER BRIEFS
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Opening October 2017. **Azzip Pizza** is a fast-casual restaurant that is redefining the pizza experience with fresh ingredients and sauces mixed any way you'd like. The process lets customers create their own pizza from fresh toppings and bake it in under three minutes. Warm chocolate chunk cookies complete the experience. The concept was created by Brad Niemeier when he was a student. Brad teamed up with chef Blake Kollker to open the first restaurant in Evansville in 2014. Visit us at our Bloomington location at 2894 E. Third St., Suite 150.



Let It Shine Lighting, LLC, is a commercial and industrial lighting company located in Bloomington, Indiana. We specialize in helping our customers affordably upgrade to energy efficient lighting. We have saved our customers thousands of dollars from not only switching to more energy-efficient LED lighting, but also from partnering with Duke's Energy Saver Incentive Program. This program allows consumers to receive a substantial rebate after installation of new energy-saving lighting. Let it Shine Lighting is one of the largest lighting providers in the state and has secured over \$5 million in rebates for more than 1,000 Hoosier businesses. Visit us at LetItShineLighting.com or call 812-961-8856.



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LuckyGuy

LuckyGuy Bakery was founded in May 2015 with the goal of making crazy-good brownies, and having fun while doing it. Luckily, we've crushed it on both fronts. Our brownies quickly developed a very passionate following in Bloomington and surrounding areas, and it's been a blast to make and market them. We're thrilled to open our online store, so that people outside of the great midwest can enjoy our treats. Visit us at LuckyGuyBakery.com or call 812-322-4597.



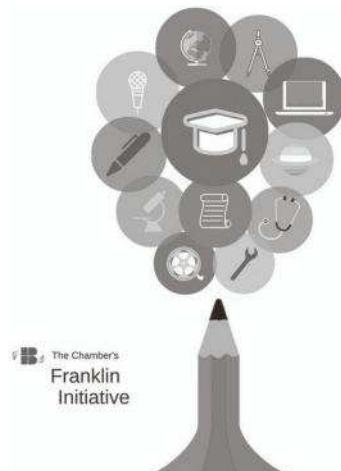
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The Franklin Initiative — Life Sciences Career Fair

By Kelsie Holt, director of talent, education and workforce

According to the Bloomington Economic Development Corporation's Life Sciences Partnership, Bloomington's concentration of employment in the life sciences is six times greater than the U.S. average. To showcase careers in the life sciences sector, the Chamber's Franklin Initiative hosts a Life Sciences Career Fair each year to help high school students learn about different career and education opportunities that are available here in Monroe County and provide advice on what steps to take in order to achieve a successful career in the Life Sciences and STEM fields.

This year's Life Sciences Career Fair will be held on November 14 at the Indiana Center for Life Sciences from 9 a.m. to 1



p.m. We are currently recruiting exhibitors in the STEM fields to participate in this event and we would love to have you join us! Please contact Trevor Owens at towens@chamberbloomington.org

to sign up for this free event. Thank you to our Life Sciences Career Fair sponsors for making this event possible: Cook Group, IU Health, Ivy Tech Community College, The Community Foundation of Bloomington and Monroe County, Regional Opportunity Initiatives, the Bloomington Economic Development Corporation, Hoosier Energy and the city of Bloomington.

The Franklin Initiative is also excited for our upcoming Reality Store® activities this fall. The Reality Store® is a simulation that helps junior high students appreciate the 'realities' of life and achieve a better understanding of personal finance. In the simulation, junior high students pretend they are a 28-year-old starting out in their life and career. Volunteering for a Reality Store® is a fun way to interact with students and teach them important lessons. Typically,

there are two or three shifts available at each event, and you may sign up for as many shifts as you like. Let us know if there is a particular table you desire, such as Housing or Pets.

Reality Store® dates for 2017-2018:

- **Oct. 13:** Tri-North Middle School
- **Nov. 17:** Edgewood Junior High School
- **Dec. 6:** Batchelor Middle School
- **April 11:** Jackson Creek Middle School

Check our website at ChamberBloomington.org/Career-Learning-Programs-and-Events for more program dates and details coming soon. Contact Trevor Owens, Franklin Initiative program associate, at towens@chamberbloomington.org to volunteer or with any questions. 

Bittersweet Goodbye

By Kelsie Holt

Though it is bittersweet, I'd like to announce that I have officially accepted a new job offer with the Association of College Unions International here in Bloomington. I will be their educational program manager, working on conference planning, managing volunteers and an online community for their members starting on Oct. 2.

I'm so glad to have had the opportunity to work with everyone I've met through the Chamber, hYPe and the Franklin Initiative. Our members, volunteers, hYPe participants and my colleagues have made working at the Chamber rewarding, and so much fun. I'm grateful for all of the experiences The Chamber has given me to grow professionally and to learn from the many outstanding business leaders in our community. I've really grown up at the Chamber and I'm thankful for the great times I've had.

I'd love to stay in touch! Feel free to reach me at my personal email, kelsie.j.holt@gmail.com. I'm looking forward to staying involved in our community and seeing you around town. 

ADVOCACY UPDATE

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- **Tuesday, Oct. 10, 6:30 p.m., City Council Chambers** — Chapter: 3-Environment, plus Chapter 5 amendments
- **Tuesday, Oct. 24, 6:30 p.m., City Council Chambers** — Chapters: Introduction & Executive Summary, 1-Community Service & Economics, and 2-Culture & Identity, plus Chapter 3 amendments
- **Tuesday, Nov. 7, 6:30 p.m., City Council Chambers** — Chapter 1 and 2 amendments, plus review of document as a whole
- **Wednesday, Nov. 14, 6:30 p.m., City Council Chambers** — Final Vote

I-69 Section 6

Last month INDOT hosted three meetings to update the public on recent refinements to the preferred route of I-69 Section 6. The refinements shared were based on feedback from INDOT planners, project stakeholders

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A Great Place to Retire

Outstanding amenities and low cost of living make Bloomington a destination for retirees

By Kasey Husk

With its bustling bar and restaurant scene, quality music, theatre and sports facilities and natural beauty, it is easy to see why Bloomington regularly ranks among the best college towns in the United States.

Turns out, however, the appeal of Bloomington is hardly limited to the 18- to 22-year-old set.

Today, Bloomington is increasingly becoming the retirement destination of choice for seniors, lured by the city's cultural amenities, health facilities and relative affordability. While the town's population might be relatively small, the proximity to Indiana University means what Bloomington has to offer puts it on par with cities many times larger than itself — and often at a fraction of the cost.

“Being able to do things like take a walk on campus or drive through Brown County or take continuing education classes at Indiana University, those are the things that help keep our brain happy,” said John Hurlow, managing partner at Hurlow Wealth Management. “Financial planning is a lot more than investment advice; it is about helping people create a life they can be happy living without the stress of worrying about money.”

Big city culture, minus the traffic

There's no denying the Indiana University has made a dramatic mark on the landscape of Bloomington, locals say — especially when it comes to what the city has to offer in terms of culture, activities and education.

Those who come to Bloomington often find a wealth of diverse options for

A GREAT PLACE TO RETIRE
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John Hurlow. Courtesy photo.

“Being able to do things like take a walk on campus or drive through Brown County or take continuing education classes at Indiana University, those are the things that help keep our brain happy.”

—John Hurlow, managing partner, Hurlow Wealth Management



The Sample Gates frame the IU clock tower near sunset. Photo by Alex McIntyre.

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Above, top: Ivy Tech Community College. Photo by Chris Howell; **above, middle:** Eskenazi Museum of Art at Indiana University. Courtesy photo; **right:** Frank and Karen Muscato, Pedego electric bike store. Photo by David Snodgress.

A GREAT PLACE TO RETIRE

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dining, recreation, volunteering and more, almost disproportionate to its size. Few towns Bloomington's size have an art museum, much less one of the caliber of the Eskenazi Museum of Art at Indiana University, said Adam Gross, director of admissions at Ivy Tech Community College.

Bloomington residents can hear world-class musicians at IU's Jacobs School of Music, or see a wide variety of plays, speakers or other shows at the IU Theatre. Sports fans, meanwhile, can watch high-level athletes perform throughout the year.

Indiana University has left its mark even beyond the campus, bringing with it the diversity that has allowed businesses of all kinds to flourish — especially cuisine from all over the world. For those who like to be outside, Bloomington's many parks, walking trails and easy access to places like Lake Monroe and Lake Lemon offer ample opportunities for hiking, biking, boating and more, said Elizabeth Gray, adult audience strategist at the Monroe County Public Library.

"What seems to attract people here is that it offers all the amenities of a large city like Indianapolis but within a much smaller town," Hurlow said. "You still have all the athletic sports at Indiana University, you've got the theatre, you've got the Jacobs School of Music. There are so many things for people to do just like a large city, but

it is all condensed into a smaller town."

Frank Muscato, owner of Pedego Bloomington, jokes that when he was living in Dallas, rush hour ran from 4 to 7 p.m. Now, he said, he watches Bloomington's "rush hour" from his store window — from 5 to 5:15 p.m. For seniors, that can make

getting around a lot simpler and less stressful.

"It has everything the big city has, just on a smaller scale," Muscato said. "It has entertainment galore, bars galore, restaurants galore."

Living in a university town also offers seniors the chance to challenge themselves as well as enjoy themselves through continuing education, Gross said. At his own Ivy Tech, many seniors can even do this for free through the Senior Scholars program, he said.

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— Adam Gross, director of admissions, Ivy Tech Community College

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"It has everything the big city has, just on a smaller scale," Muscato says. "It has entertainment galore, bars galore, restaurants galore."

— Frank Muscato, owner, Pedego Bloomington

To be eligible, a senior must be at least 60 years of age, retired, an Indiana resident and hold a high-school diploma or GED. If they meet these requirements, they can take anything from accounting to ceramics free of charge at the school. The program is fairly popular, Gross said, with at least three or four people coming by each month to inquire about it.

"People always want to continue learning," he said. "It keeps the mind fresh. Also it brings them to campus ... they are in general classes, they are going to be with everyone from (students) just out of high school to people coming back for a second career. They are going to make new friends and acquaintances."

For those who want to spend their time

giving back to the community, Bloomington has ample opportunities for volunteering, and an easy way to get connected through the Bloomington Volunteer Network. At the Monroe County Public Library, volunteers give hundreds of hours of their time each year and the vast majority of those are seniors, according to Marilyn Wood, library director. A popular job is helping run the library book store, which brings with it fun and a sense of camaraderie. Others, she said, choose to participate in VITAL, a program in which a volunteer is paired up for a minimum of one year to help an adult learner who needs tutoring.

Wood herself is someone who returned to Bloomington with the intent to retire here one day, she said. She looks forward to enjoying the cultural opportunities and benefiting from the well-supported public facilities like the library because "it is a community that is appreciative of those things, and passionate about ensuring we continue to have them."

Medical

It is no secret that getting older usually means picking up new health problems along the way, but seniors retiring to Bloomington can know their health is in good hands, locals say.

Health care facilities in Bloomington are excellent, said Jeanne May, director of community health for Bell Trace Senior Living Community, pointing in

A GREAT PLACE TO RETIRE
continued on page 10



Above, top: An artist's rendering of the new IU Health Bloomington Hospital and Indiana University academic health sciences building. Courtesy illustration; **above, middle:** Monroe County Public Library. Photo by David Snodgress; **left:** Gentry Park. Photo by Jeremy Hogan.

RETIREMENT 101

By Kasey Husk

Regardless of whether someone is retiring in Bloomington, Tampa or Anchorage, just about all retirees worry about the same thing: will my money last?

Unfortunately, there is no crystal ball that can tell you that answer with absolute certainty, said Ray Wealth Management President Otto Ray and John Hurlow, managing partner at Hurlow Wealth Management Group. But when it comes to giving yourself the best shot, there are steps you can take.

The first step — of course — is to start saving, and to do so as early as possible. "We can't turn back time, but the earlier someone gets started, the easier it is to retire a millionaire or multimillionaire," he

said. "They need to invest for the future and don't get caught up looking at month-to-month or quarter-to-quarter statements."

There's never been a 20-year period where the market went down, and over a 10-year period 95 percent of the time the market shows a return, Ray said. So, don't spend too much time sweating the hills and valleys.

Those already on the threshold of retirement, however, should think about how much money you have, and what kind of income you'll need to live in retirement, they suggest. Ray cautions that people tend to assume they'll spend less money in retirement, but one recent study showed that five years into retirement, two-thirds of people were spending more money per annum than they did the

final year that they were employed.

"Activity drives spending in retirement; the more active you are, the more likely you are to spend," Hurlow said. "If someone is going to be traveling around, visiting their kids or seeing the world, those kinds of things are going to drive spending and you'll need more saved up."

Running computer simulations is a smart way to evaluate the probability that your money will last, Hurlow said. In some cases, clients will realize that they need to keep working for another few years.

Increasingly, Ray has also been telling clients to prepare for the possibility that they might end up spending 40, 50, even 60 years in retirement, he said. With medical advances moving at an exponential rate, the odds are that people will soon not only be

living until they are 130 — they'll be playing tennis at age 100, he said.

Making your money last that long is a difficult prospect, but the best thing individuals can do to prepare is keep saving and to avoid being overly conservative as time passes. He recommends avoiding programs that require individuals to tie up their money for long periods of time in return for a fixed income, because prices for goods rise more quickly than people imagine.

"I tell people, 'think about how much you paid for your first house, and how much did you pay for the last car you bought,'" Ray said. "You'd be shocked by how many people say, 'I got my first house in 1975 for \$28,000, and I bought my last car for \$30,000.'" **B**

Ray Wealth Management
Otto Ray • 812-558-5002
www.raywealthmanagement.com

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Above: Bell Trace Senior Living Community. Photo by Jeremy Hogan.



Above: Meadowood Retirement Community. Photo by Jeremy Hogan

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A GREAT PLACE TO RETIRE

Continued from page 9

particular to the two high-quality hospitals available in Monroe County.

For people coming to or staying in Bloomington for retirement, the quality assisted living and nursing homes available are also an advantage. May noted that the many different facilities in town can meet patients' varied wants, needs and income levels to find the right fit for everybody. And with four new facilities opening in the last year alone, the city has availability to meet the needs of an aging population, she said.

In the past, senior living options tended to be limited to two extremes: communities where fully independent people spent their days playing golf, or a nursing home setting, May said. These days, however, the world of assisted living facilities has evolved to meet the complex and changing needs of seniors across the spectrum.

At Bell Trace, people who are capable of living on their own can live in one of the community's 31 cottages surrounding its campus, which allows them to continue living an independent life while enjoying the benefits of living in a community. Others could choose an independent apartment, where they have the

advantage of community facilities and perks like being able to get a ride

to the doctor's office if needed. Those who need a little more help getting to meals or taking medication can go to the assisted living section of the community, while those needing the most help would go to the long-term care section.

The purpose of this arrangement, May said, is to provide "continuity of care" for residents. If someone living independently has a "health event," such as stroke or breaking a hip, they can move over to the community's assisted living area and rehabilitate in familiar surroundings and surrounded by familiar faces.

"The goal is to keep people here, where it is home to them," she said.

Seniors can also be assured of getting quality eye care if they decide to retire to Bloomington, optometrist Jarrod Long said. Considering that 20 percent of people aged 80 and older have some form of macular degeneration, quality eye care is essential.

"Many people come here for school at the (IU School of Optometry) and then decide Bloomington isn't such a bad place to be," he said. "So it seems like we should always have plenty of good eye care for seniors."

Long and his wife, Dr. Angela Long, own Long Family Eye Care in Bloomington. Dr. Jarrod Long has also opened a low-vision clinic at the facility called Midwest Low Vision. Rather than working on the medical aspect of the problem — Long or another regular eye doctor continues to treat that — Midwest Low Vision is solution-based, dedicated to find the right adaptations that will allow patients to achieve goals based on their vision "wish list."

"It helps someone function better, to get more out of the vision they have for whatever their goals are," he said, noting that 90 percent of his low-vision clients are seniors "Reading, driving, television, computer use, handwork, seeing



Dr. Jarrod Long.
Courtesy photo.

"The goal is to keep people here, where it is home to them."

—Jeanne May,
director of
community health,
Bell Trace Senior
Living Community

"Many people come here for school at the (IU School of Optometry) and then decide Bloomington isn't such a bad place to be."

—Dr. Jarrod Long, owner,
Long Family Eye Care/
Midwest Low Vision

A GREAT PLACE TO RETIRE

continued on page 11

A GREAT PLACE TO RETIRE

Continued from page 10

faces — those are the top goals” for many patients.

Other towns that looked a lot like Bloomington in the past, minus the university, are now struggling with ensuring they have enough healthcare providers, Long said.

“If you look at other towns that 50 years ago were the size of Bloomington (and) had some of the industry that Bloomington had — a lot of that industry is gone,” Long said. “The university is one factor that helps with the diversity of healthcare options we have.”

Meanwhile, one Bloomington agency is also working hard outside the doctor’s office to improve the quality of life for people who are suffering from dementia.

The Alzheimer’s Resource Center is a part of the community health department of IU Health Bloomington Hospital, said Alzheimer’s educator Dayna Thompson. The two-person program is dedicated to working with people living with dementia and their families to ensure they have the emotional and practical support they need.

About 1,700 people in Monroe County have been diagnosed with Alzheimer’s disease or dementia, Thompson said. The Alzheimer’s Resource Center helps connect patients and their families to the resources they need, whether that means working with other agencies for specific purposes like driving evaluations or getting them into a support group.

A newer facet of the program is dedicated to making Bloomington a Dementia Friendly city, as part of the nationwide Dementia Friendly America initiative. The goal of the program is to more effectively support and serve those who are suffering from dementia and their families. Among the efforts are dementia-friendly training courses for local businesses and organizations,

which help employees learn how they can best serve those customers who are living with dementia. The organization is also working with Hoosier Hills Career Center to offer certified nursing assistant (CNA) training with 20 hours of dementia training as well.

“Essentially what it means is that we are creating a trend toward making the communities we live in more aware of dementia, how to react to someone who might be experiencing it and engage them in the community,” Thompson said.

A financially-friendly town

When it comes to choosing a place to retire, affordability is often a concern for seniors. In Bloomington, a relatively low cost of living makes it an attractive choice for retirees eager to get the most for their dollar.

In their work as financial planners both Hurlow and Otto Ray, president of Ray Wealth Management, have seen clients who were lured to Bloomington by its lower cost of living, especially compared to the coastal states.

“Indiana and Bloomington are very, very reasonably priced places,” Ray said. “If you are moving here from New Jersey or California, if you lived there for 30 or 40 years and sold (your house), you can buy one of the nicest houses in the nicest neighborhood here for what you got for your average house there.”

Indiana’s property taxes are capped at 1 percent of assessed value for primary residences, lower than many other states. Another factor that can work in seniors’ favor is its low state income tax. While seven states have no state income tax at all, of those that do have it Indiana has the third-lowest rate, Hurlow said.

And for those retirees who find retirement isn’t all that it is cracked up to be, Bloomington can be a good place to pursue their passion. Muscato, who opened Pedego Bloomington one year ago at the age of 74, thought when he retired from his second career that he’d be done working for good. Instead, he found himself bored within six months.

Muscato, who fell in love with electric

“Essentially what it means is that we are creating a trend toward making the communities we live in more aware of dementia, how to react to someone who might be experiencing it and engage them in the community.”

— Dayna Thompson, Alzheimer’s educator, The Alzheimer’s Resource Center, IU Health Bloomington Hospital

“If you are moving here from New Jersey or California, if you lived there for 30 or 40 years and sold (your house), you can buy one of the nicest houses in the nicest neighborhood here for what you got for your average house there.”

— Otto Ray, president, Ray Wealth Management



Otto Ray. Courtesy photo.



Dayna Thompson. Photo by David Snodgrass.



Tasha Wiesing. Courtesy photo.

bikes after a happenstance encounter with them, found in Bloomington the perfect place to sell the bikes because of its focus on sustainability and enthusiasm for both biking and the great outdoors, he said. And while starting the business had its hiccups at first, the city has recently made changes that make it easier for small businesses to get off the ground, Muscato said.

Likewise, new Bloomington resident Tasha Wiesing has also chosen the city as the site to launch – or relaunch – her interior design business, What a Difference a Day Makes. Wiesing’s clients have her come to their homes, where she uses their existing furniture, artwork and other personal items to rearrange and refresh a room or a whole house.

Wiesing had opened this business in

Phoenix decades ago when her daughter was young, but between parenthood and helping run the family’s restaurant business she found herself too busy to keep it up. Selling the restaurant and relocating to Bloomington gave her the opportunity to pursue her passion for interior design once again.

Wiesing has only just started the business, but hopes word-of-mouth will help her reach people in the close-knit community she has already come to love.

“It is just a beautiful place to live, and you just feel like it is a small-town atmosphere,” Wiesing said. “I haven’t even been here that long, and I can’t believe how many people I already know. It is like everybody knows everybody, it is a small, close-knit community.”

“It is just a beautiful place to live, and you just feel like it is a small town atmosphere.”

— Tasha Wiesing, owner, What a Difference a Day Makes



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Chamber's Annual Meeting Celebrates Business and Bloomington

On Thursday, Sept. 21, The Greater Bloomington Chamber of Commerce held their 102nd Annual Meeting and Community Awards. Over 500 guests registered to attend the event, held at the Monroe Convention Center in downtown Bloomington.

The Annual Meeting and Community Awards provides an overview of The Chamber's year, and what is expected in 2018. The Chamber's interim president, Anne Bono, shared a variety of successes over the last year as well as an update on the search for a new president and CEO of The Chamber. Outgoing board chair Randy Lloyd addressed the crowd, sharing his appreciation for local businesses helping one another — publically and privately — for the betterment of the entire community.

The Chamber recognized two Ambassadors — Mande Miskewycz of WelcomeMat Services and Teri Brown with the Indiana Small Business Development Center. Miskewycz will take on the role of Ambassador advisor for the upcoming year, and Brown will be the Ambassador coach.

The luncheon also recognized the official passing of the gavel, as Tony Stonger of Edward Jones took over his role as board chair for The Chamber.

The Chamber recognized a number of honorees during the Community Awards portion of the event. The 2017 Community Award honorees included:

- **Ambassador of the Year** — Rachel Robertson, TownePlace Suites and Fairfield Inn and Suites
- **Small Business of the Year** — Hurlow Wealth Management
- **Nancy Howard Diversity Award** — My Sister's Closet
- **Workforce Development Award** — David St. John, Region 8 Works Council
- **Franklin Initiative's Golden Key Award** — Rex Hinkle, Cook Aviation
- **Medium Business of the Year** — Comprehensive Financial Consultants
- **Morgan Hutton Visionary Award** — Tim Mayer
- **Large Business of the Year** — Indiana Limestone
- **Diane Breeden-Lee Catalyst Award** — Sandy DeWeese, IU Health Southern Indiana Physicians
- **Lloyd Olcott Community Service Award** — Tim Ellis
- **Lifetime Achievement Award** — Bill C. Brown

The Chamber would like to extend a special thank you to Smithville for filming and producing the award videos shown during the Annual Meeting, and to Monroe Convention Center for hosting the event. A big thank you goes out to all of the sponsors and supporters of The Chamber and this year's Annual Meeting.

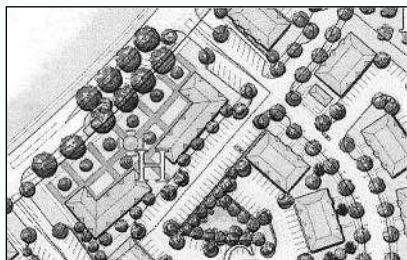
Photos and videos may be seen on The Chamber's website, ChamberBloomington.org



Courtesy photos.



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Congratulations to The Pourhouse Café on their ribbon cutting. They recently renovated and added a new event space to their café. Visit them at 314 E. Kirkwood Ave. or call 812-339-7000.



Congratulations to Locked Up - Bloomington on their ribbon cutting. Locked Up is an interactive adventure game in which players are locked in a themed room and have to use elements of the room, such as clues, to find the way to escape. Visit them at 933 N. Walnut St. or online at LockedUpLive.com.

CHAMBER BRIEFS

Continued from page 5

more-stringent-than the government's own inspection program.

Fortune Receives Certification

Steven Fortune of the financial services firm Edward Jones in Bloomington has been authorized by the Certified Financial Planner Board of Standards to use the certification mark CFP®. Fortune successfully completed the CFP Board's initial certification requirements, which include completion of financial planning coursework and passing a comprehensive examination.

Join us for the Cook Institute for Entrepreneurship

Ivy Tech Bloomington is hosting its eighth annual Cook Institute for Entrepreneurship luncheon on Wednesday, Oct. 18 from 11:30 a.m. to 1 p.m. Tony Moravec, president of Zaharakos Ice Cream Parlor and Blairex Laboratories, Inc. in Columbus, IN, will speak at the luncheon. For more information, visit connect.ivytech.edu/cook-institute-for-entrepreneurship.

Former Disney Executive VP To Speak

Magical Vacation Planner will host Lee Cockerell, former executive VP of operations for Walt Disney World Resort®. These events will take place at Bedford-North Lawrence PAC on Oct. 25 from 4:30 to 7:30 p.m. and Oct. 26 at Mount Vernon Community School Corp. in Fortville, IN from 4:30 to 7:30 p.m. For more information, visit MagicalVacationPlanner.com

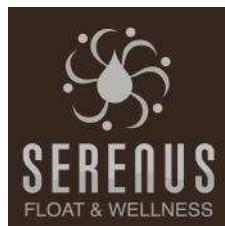
Opportunities & Events

City Seeking Nominations for the 2017 SWAGGER Awards

The City of Bloomington Commission on the Status of Children and Youth is seeking nominations for the 2017 SWAGGER (Students Who Act Generously, Grow, and Earn Respect) awards. The deadline for nominations is Oct. 16. For more information or nominations forms, visit bloomington.in.gov/boards/status-of-children.

Pronounce Skincare & Herbal Boutique Celebrates Grand Re-Opening

You are invited to attend the grand re-opening of Pronounce Skincare & Herbal Boutique at 522 N. Morton St. on Thursday, Oct. 26. Local owner Jessica Healey has developed each product from scratch, using high quality, certified organic ingredients (that you can ... pronounce). For more information, visit PronounceSkinCare.com.



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Other

Next Level Jobs Grant Available

There's a new grant available in Indiana to up-skill your new employees. The Employer Training Grant aims to help employers with the cost of training new employees. The grant covers full tuition costs for adults to earn career certificates in high-growth sectors of Indiana's economy. For more information, visit NextLevelJobs.org/2017.

Cook Group Announces Employee Tuition Discount with WGU

Cook Group has announced a new partnership with the non-profit, online Western Governors University. All U.S. Cook employees will be eligible for a five percent tuition discount for bachelor's and master's degree programs in certain areas.

Bloomington's Huse Inc Arby's Restaurants Change Hands

Founded by three long-time Huse Inc. executives, Heartland Beef Incorporated has bought out Stephen Huse's ownership interest in 34 Arby's restaurants. Heartland Beef will maintain its Bloomington headquarters at 1703 N. College Ave. The current Huse Inc. employees based in Bloomington will now be employed by Heartland Beef.

WGU Indiana Offers \$30,000 in Scholarships for Women in Technology

WGU Indiana has announced 15 new scholarships for women in any of its bachelor's and master's degree programs in the College of Information Technology. Each of the Women in Technology Scholarships is valued at up to \$2,000. Applications accepted through Dec. 31. For more information, visit indiana.wgu.edu/tuition_financial_aid/scholarships/women_in_technology.



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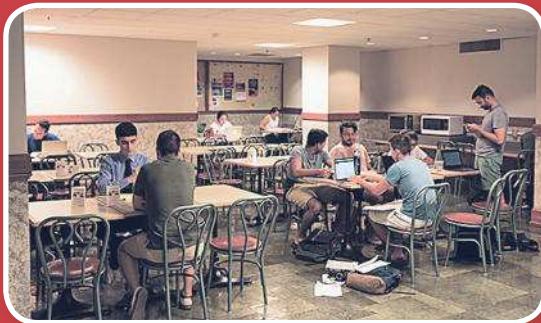


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SCI REMC's Operation RoundUp Awards Community Grants

South Central Indiana Rural Electric Membership Corporation's Operation RoundUp board of trustees recently awarded \$49,079 to 17 non-profit organizations in Brown, Morgan, Monroe, and Owen counties, bringing the total to more than \$3.1 million that has been given to the community since the program began in 1995. **B**

Chamber members may send submissions for Chamber Briefs to Carol Kelly at the Chamber: ckelly@ChamberBloomington.org. Submissions should be 50 words or less, in straight paragraph form with no quotes or bullet lists. Please submit in Microsoft Word format within the first two weeks of the month for publication the following month.



SPOTLIGHT

Continued from page 1

Providing a common-ground place for students to come together has been one of the union's goals since its earliest days, though both the building and the scope of its mission have expanded with time. Today, Walter sees the union's role as threefold: to welcome visitors to Indiana University, to be a common-ground place for people to forge connections, and to provide services like recreation, dining and meeting places for programs and lectures.

IU's original student union was born in 1909 more or less of necessity; at that point in time there weren't a lot of productive options for recreation for the mostly teenaged men away from home for the first time, Walter said. As a result, fierce rivalries emerged between classes — particularly freshman and sophomore — and between fraternity and non-fraternity members. Clashes between the rivals were common.

"The union was an organization designed to meet the need for cultural and social and recreation outside of classroom activities," Walter said, noting

that the original space for the union contained pool tables and would be used to hold dances.

The building that now houses the Indiana Memorial Union was constructed in 1932 with money generated from a fund drive to honor the Hoosiers who had fallen in what would turn out to be the first of the two world wars, Walter said.

In the 30 years that followed, there were several additions to the building, which gives it its unique layout. Today, visitors can enter the building at ground level on three different floors.

Since then, the union has been spruced up and updated over time but what remains are many iconic spaces beloved by alumni. The Tudor Room, for example, is known for its beauty as well as its Sunday brunches. And Walter has seen his share of octogenarian alumni getting excited when they realize that the Sugar & Spice cookies are exactly the same as they remember them from 60 years before.

"There are really special places that are kind of shared experiences for all Indiana University alums," Walter said. "Everybody knows the South Lounge and has a story about falling asleep on a couch there ... The union and athletics are two of the few things that every student shares as a common connection to IU as a whole, beyond a school or college or subset of the community."

At one point, the Indiana Memorial Union was the biggest student union in

the country if you counted the square footage of the hotel, Walter said. That is no longer the case, though it remains one of the largest unions entirely under one roof. An exact figure for the square footage of the building is hard to come by, he said, but it is approaching half a million square feet.

About 14,000 people enter the union each day, Walter said.

Some come for a specific purpose, such as to stay in one of the union's 189 hotel rooms, to eat lunch at one of its many dining places or to have some fun in its bowling alley. Others might be planning to attend a movie screening or lecture being held somewhere in the IMU, or to attend a meeting in a conference room. Student organizations also have office space in one of the union's two towers, Walter said.

"Other people come here just because they want to be here," he said. "They want to be in the south lounge to study or grab Chocolate Moose and hang out on the patio. When we are doing a good job of creating the right environment, part of the reason people come isn't part of a transaction, but because it is a place they want to be because it helps them feel connected to the community and part of IU."

In recent years the IMU has undergone improvements in various parts of the building, with the most recent being the refurbishment of its

"There are really special places that are kind of shared experiences for all Indiana University alums."

**—Hank Walter,
executive director, IMU**

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Photos by Jeremy Hogan

SPOTLIGHT

Continued from page 14

hotel rooms. In 2009, the union marked its 100th birthday with the installation of the Centennial Patio, which overlooks the Jordan River. There students can sit at umbrella tables or near a fire pit to enjoy the day or — new this fall — purchase lunch from a grill set up on the patio, he said. The area has been so popular that Walter said IMU leadership is discussing expanding it further in the future.

Also new this fall was the addition of a branch of The Chocolate Moose, Walter said. As the school year gears up, he's enjoyed hearing firsthand the reactions to the new offering. "I can't tell you how fun it is — you turn the corner and hear the shouts and squeals and excitement in their voices," he said.

Looking around the union, Walter sees a mixture of special places destined to be preserved

and polished up, and areas that could use some updating to turn them into special places all their own.

"One of the next things we'd like to try and tackle is, how do we update some of our food service units and give them a different feel and make them more of what today's faculty and staff and students want?" he said.

"That's probably the next big piece since the hotel is done."

Whatever changes the union makes, however, its focus will remain clear.

"It is easy to think of us as a service center" because of the IMU's role providing visitors with food, meeting spaces, recreation, hotel rooms and the

like, but the union is more than that, he said. "But really what we are

about is helping support the campus community and helping make it the kind of community that makes everyone proud to be Hoosiers."



"What we are about is helping support the campus community and helping make it the kind of community that makes everyone proud to be Hoosiers."

—Hank Walter,
executive director, IMU



Congratulations to On the Way on their ribbon cutting. They celebrated their one-year anniversary by serving the community with a customer appreciation day. Visit them at 2200 W. Third St.



Congratulations to Outback Steakhouse on their ribbon cutting. They celebrated the remodel of their restaurant by serving delicious samples of food and drinks. Visit them at 3201 W. Third St. or call 812-330-1018.

ADVOCACY UPDATE

Continued from page 6

and the general public. A few key refinements are listed below.

Travel Lanes

- SR 39 to south of Smith Valley Road: four lanes, two in each direction
 - Change from Draft EIS, which had noted four lanes to SR 144
- South of Smith Valley Road to Southport Road: six lanes, three in each direction
- Southport to I-465: eight lanes, four in each direction
- I-465 from Mann to US 31: eight lanes, four in each direction

Morgan County

- Transition from Section 5 to 6 begins just south of Indian Creek
- SR 39 will include an interchange with roundabout intersection with Rogers Road
- No Burton Lane Bridge of I-69
- Interchanges at both SR 252/Hospital Road and SR 44/ Reuben Drive
- Egbert Road bridge shifted to avoid FEMA properties
- Slight shift at Henderson Ford Road interchange to lessen wetland impact and improve geometrics
- No bridge over I-69 at Big Bend Road
- Overpass at Waverly Road

Johnson County

- SR 144 interchange type will be diamond and not partial folded
- Interchange at Smith Valley Road
- Interchange at County Line Road

Marion County

- Underpass at Wicker Road
- Underpass at Edgewood Avenue
- Exit ramp from I-69 Northbound and entrance ramp to I-69 Southbound at Epler
 - Noise walls added at I-465/Mann Road, I-465/US 31 and I-465/Bluff Road
 - I-465 reconstructed 2 feet higher for adequate vertical clearance at Harding Street

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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