

Carroll County Connection

Calendar of Events:

FEBRUARY 2010

- **Friday, 5th** "Matters of the Heart" exhibition at the Opera House Gallery of Contemporary Art Reception and Open House 5:00-9:00 pm at 109 S. Washington St., Delphi. **Sunday 7th at 2:00 pm Beadwork Demonstration**, by artist Dawn Cooley.
- **Wednesday, 10th** **CHAMBER INFORMATIONAL SERIES LUNCHEON**, "Who Do You Work For?...Tools for Effective Communication and Customer Service" Presented and sponsored by **Ivy Tech**. Noon-1:00 at the Canal Center in Delphi, **NO COST**. Please RSVP by Friday 5th.
- **Wednesday, 17th** **VOLUNTEER CALLOUT** at the Wabash and Erie Canal @ 7:00 p.m. If you are interested in helping with any of the Canal's projects and activities, help is always needed.

Mission Statement

The mission of the Carroll County Chamber of Commerce is to expand and unite the commercial, industrial, civic, agricultural and natural resources of Carroll County, Indiana and all the communities therein.

Thank you to following New Chamber Member:

GOBLE HEAL CHIROPRACTIC
Dr. Cherie Goble
132 W. Main Street
Camden, IN 46917
574-686-4999
Mailing address: PO Box 250, Winamac, 46996
gobleheal@tds.net

*Quote from
George M. Adams
"There are high spots in all of our lives and most of them have come about through encouragement from someone else. I don't care how great, how famous or successful a man or woman may be, each hungers for applause."*

Business Sponsors

Silver

Delphi Body Works

Bronze

McCammack & Quirk
PTI Machining
Q-Graphics

Note from the Director

What are your thoughts regarding Customer Service? If you are a customer, then you are probably expecting a level of service commensurate with what you are buying or benefiting the type of establishment from which you are purchasing. I wonder if we have always gauged what was acceptable service by those two criteria. I think not.

I spent my formative years in the segregated south (Hammond, Louisiana) so there were places where I was not welcomed. Even if you could shop in the store, there were very famous places (still around today) that separated the floors so you could only shop on an upper floor for certain goods. You were offered no services at all...just make the purchase and leave. I was quite young, but I

remember thinking that I would never spend my money in a place where I was not treated with respect. That thought has translated into "valued as a customer".

According to Revenue Journal, the main reason customers leave is because they do not feel valued. Marketing Sherpa said that 40% of customers said they discontinued their relationship with a business because of the lack of Customer Service. In other words, we expect to be treated with respect and appreciation at any business that we are spending our money. If that expectation is not met then we move on to another opportunity.

Please read the next page and answer the following five questions with a yes or no. There is no need for you to share your answers with the Chamber.

1. I understand, & consistently demonstrate through my behaviors, that serving customers is why my job exists.
2. If I have to tell customers that I can't do what they want, I always also state what I CAN do for them.
3. I respect and value my customers' time. I'm usually prompt and efficient, and I do all I can to keep them from having to wait.
4. I pay special attention to my "body language," I make a conscious effort to avoid displaying negative, distracting gestures to my customers.
5. I follow "The Golden Rule". I always give my customers the same high quality service that I want for myself and the people I care about.

If you answered **NO** to any of the questions above then it is time to take a look at how you treat your customers. You might also want to have a look at your past customer list and see who you have been missing for awhile.

Let's work together to take care of each other.
We are all customers.

Sana



Hoosier Heartland Planning
 EDC Director, Daryl Smith

The Hoosier Heartland Highway groundbreaking has taken place. The first legs of the Hoosier Heartland are under construction in Tippecanoe County and on our county line. Who have said, "I'll believe it when I see it," can

now start believing. The completion date is set for 2013.

The new highway can be a blessing for Carroll County, but only if we make it happen. The EDC and the County Chamber have been working together toward that goal.

The EDC and Chamber were glad to support the three recent Focus on the Future community forums about the highway. The sessions in Rockfield, Burrows, and Delphi were scheduled to make sure Carroll County residents had an opportunity to ask questions about the road and the building process.

The EDC, working together with the Chamber of Commerce, have an on-going 12-point plan to move the county forward. Five of the points relate to the Hoosier Heartland. Those include signs, zoning, shovel ready sites, connecting roads, and a potential tourist information center along the Hoosier Heartland.

The EDC supports the City of Delphi and Carroll County in their efforts to build infrastructure needed for growth, like the expansion of water and sewer lines south of Delphi. We must be proactive with this in order to end up with the planned and positive growth wanted.

The EDC is also working on a planning grant for the Hoosier Heartland Highway. We want to analyze all potential areas for development throughout the county. Then, our goal is to prioritize areas and concentrate efforts where they will do the most good.

The EDC will continue to coordinate with the governmental units in county, the County

Chamber, groups like Focus on the Future, and others to help the Hoosier Heartland bring positive change and growth to the county.

NOTE...

Statements for your annual Chamber dues will be going out within the next few days. In an effort to cut our costs, most statements will be sent via email. Please contact the office at 765-564-6757 if you would rather receive your statement via the mail.

For all of our new members in 2009, your statements will reflect a pro-rated amount so that your membership will continue through December 31, 2010.

THANK YOU, Carroll County Chamber Members, for a successful 2009!!!

CHAMBER WEBSITE...

Please take a moment to look at your listing in the Chamber business directory. We will be updating our records and would gladly make any necessary changes. Visit us at:
www.carrollcountychamber.com/directory.htm

"The average person who develops the habit of setting clear priorities and getting important tasks completed quickly, will run circles around a genius who talks a lot and makes wonderful plans but who gets very little done."
 ~Brian Tracy

Do You Manage Your Business, or Does it Manage You?

By Jeff Milligan, CPA

So many small business owners I come into contact with manage their businesses based upon how much money they have in their checking account. While this may be an adequate indicator of current success, it does not predict the need to change pricing or business practices in order to stay competitive and survive this current economy. The ability to predict future results is key. Thus, at the end of the year, business owners may have very little indication of how they performed during the year, how financial results compared to the prior year, and how the financial results may be trending from month-to-month. The ability to perform this type of analysis can give small business owners a competitive advantage by managing issues when they are small and fixable versus overwhelming and out of the owner's control.

Every business has certain financial measurements of which an owner should have a thorough understanding. It has been my experience most small business owners have a pretty good feel for these financial measurements, but when margins and profits are slim, as they are in today's environment, guesswork and estimates of performance can not be afforded. For example, in the restaurant business, the key financial indicators are costs of food and labor. If certain percentages are not met in these two key areas, it becomes very difficult to succeed. However, if these two key components are properly managed, the likelihood for failure is much less. Every business has these key components that should be identified and managed. If proper budgeting and financial reporting are not being performed on a regular basis, the business has a tendency to manage the owner versus the owner managing the business.

The following are solid business practices that every business should follow:

- ◆ **Identify the key financial measurements in your business.**
- ◆ **Prepare a budget for your business with an emphasis on these key measurements.** – This develops an expectation for results and sets up an opportunity for you to look into the results or rethink your original expectation. Either way, it is a good learning process for the owner.
- ◆ **Prepare regular financial statements in order to compare your actual results to your budget.** - This assures that how you think your business is doing actually agrees with the financial results. The ability to compare month-to-month and year-to-year will also give you the ability to spot trends before it is too late to do anything about them.
- ◆ **Periodically estimate your tax liability in order to prevent surprises.** - I have yet to have a client that enjoys finding out on April 15th they owe significantly more tax than what was expected. This creates strain on the cash flow of the business and stress on the owner.

The key message is that most successful business owners have an expectation and understanding of the key financial results that make their business thrive. This understanding can be obtained by regularly preparing budgets and financial statements that teach owners how different financial measurements impact their overall business performance. Without this understanding, business owners could be compared to managing their business like a pilot flying a plane without instruments...DANGEROUSLY AND UNSUCCESSFULLY!

Jeff Milligan is a Certified Public Accountant and owner of Baker-Milligan CPAs with locations in Delphi and Monticello. Jeff has been a CPA for seventeen years and has owned and operated several small businesses as well as served as corporate controller for a large electrical contractor in the Indianapolis area. You can learn more about Jeff and Baker-Milligan at www.bakermilligan.com or by calling 765-564-6433.

Carroll County Chamber of Commerce

190 MEMBERS

Abbott Funeral Home
Abbott Real Estate
Alexander's
All American Tax Service, Inc.
Alloy Custom Products, Inc.
American Cancer Society
Angel Hill Golf Course
Area IV Agency
The Artisans Gallery of Delphi
Ayres Farms, Inc.
Ayres Hardware Co., Inc.
Janet Ayres
Baker Funeral Home
Baker Hauling LLC
Baker, Milligan, CPA's
Julia Ellis-Bartos
Bill's Clockworks
Bradshaw Insurance Group
Mark Brandyberry, Ivy Tech
Brenneco Fire Protection, Inc.
Brewster Insurance Agency
BRHB, Inc.
Brodar Chiropractic
Brown's Tire Service
Burkhart Advertising
Burlington Church of Christ
Burlington Kiwanis Club
Burlington Meats & Catering
Town of Burlington
Burlington United Methodist Church
Burton Family Farms
Bush Veterinary Services
Business Manager LLC
C.D. & W.S. Bordner Ent. Inc.
Camden Health Center
Town of Camden
Carroll Consolidated School Corporation
Carroll County Abstract & Title LLC
Carroll County Agriculture Association
Carroll County Comet
Carroll County Community Foundation
Carroll County Country Club Golf Course
Carroll County Economic Development
Carroll County Farm Bureau, Inc.
Carroll County Historical Society
Carroll County Medical Center
Carroll County REMC
Carroll County Senior & Family Services
Carroll County Tire
CDC Resources
Circle R Industries
Collisions Unlimited
Computers by Michael
Country Candies & Confections
Cross Appraisals
Curves
Custom Select Catering
Dan's Body Shop
Dan's Delphi Storage
Delphi Body Works, Inc.
Delphi Chamber of Commerce
City of Delphi
Delphi Hearing Aid Center
Delphi Preservation Society, Inc.
Delphi Public Library
Delphi U-Store
D-K Construction
Dr. Brian Doggett
Bob & Tammy Dyer
DUKE Energy
Patti Dunbar, Arbonne Int'l. Consultants
Eagle Signs & Awards
Embarq
Embroidery Nation
Emerson & Manahan
Becky Enoch-Mona Vie Distributor
Everything Computer LLC
Excel Co-op Inc.
Fairnet LLC
Farm Bureau Insurance
Farm Credit Services
Fielding's Jewelry & Time
First Financial Bank, Delphi
First Financial Bank, Flora
Fisher & Associates, Inc.
Fite's Mobility Inc.
Flora Community Club
Focal Point Design & Marketing
Nancy Forbes, Pampered Chef Consultant
Law Office of Kurtis G. Fouts
Freedom Mission Food Service, LLC/Solomon's
Gangwer Insurance, Inc.

Goble Heal Chiropractic
Griffin's Service Center
Habitat for Humanity of Lafayette/CC Chapter
Stacia Harper, Uppercase Living
Stefanie Hawkins, Creative Memories
Henderson Grain Farm, Inc.
Hollow Acres Golf Center
Hoosier Harvestore Systems, Inc.
Ideal Concierge, Cathy Turner
Indiana Packers Corporation
Industrial Federal Credit Union
Irvin Enterprises, LLC
Ives and Ives
J. W. Rentals
Jackie's Special Ribs
Jackson-Lee-Pearson
Jo Ric Farm
Just One More Pub & Eatery
Lori Kinzie, Gold Canyon Company
Dick Krieg Motors, Inc.
K. Weatherwax Photography
Lafayette Bank & Trust
Lafayette Office Systems
Lavy Windows, Inc.
Robert D. Lucas, DDS
Dr. John MacOwan
Madam Carroll
Mara Cor, Inc.
Bonnie Maxwell
McCammack & Quirk Investments
McDonald's Inc.
McIlrath Enterprises, Inc.
George Mears
Pam Michael, The Longaberger Company
Monical's Pizza
NIPSCO
Norman Eyecare
Oakdale Dam Inn
O'Donnell Brothers
One Technologies, Inc.
Parretts Meat & Catering, Inc.
Pas-Time Books
Pat's Country Barn
Paynes Pharmacy
Peak Community Services
Pearson's Marina/R.E. Pearson Sales, Inc.
Perfective Web Design
Porcupine Truffle
PTI Machining, Inc.
Q Graphics, Inc.

R/S Video Equipment
Radnor United Methodist Church
Regions Bank
Reinke Funeral Home
Leo & Clara Rider
Riehle's at the Carroll County Country Club
Jean Rinehart Longaberger Sales
Rinehart Realtors/Auctioneers
RME Insurance
Miriam Robeson, Attorney at Law
Rubsam Consulting
Julie Rubsam, Initials Inc.
Saint Elizabeth Healthcare Center
Salin Bank & Trust, Burlington
Salin Bank & Trust, Delphi
Salin Bank & Trust, Flora
Sam's Club
Sassy's of Delphi
Security Federal Savings Bank
Shades of Brown
Daryl Smith
Smith Office
Sportsman INN
State Farm Insurance
Stephan & Son Foods, Inc.
Denise Strasser, Mary Kay Sales Director
Superior Car Parts, Inc.
Tan Line and Balloons
Teddy's Antiques
The Andersons, Inc.
The Flower Shoppe
The Flower Shoppe II
The Grapevine Boutique
Tinsman & Son, Inc.
Total Construction
Trends by Wendy
T's Flowers & Things
US Aggregates, Inc.
Wabash & Erie Canal Association
Drs. Wagoner & Wagoner PC
Wilcox Lumber Company, Inc.
Wildcat Creek Bed and Breakfast
WLF1-TV18
Tina Woodham
WSAL/MIX 102/Hoosier Country 103.7
Tod Wright Trucking & Farm
YMCA Camp Tecumseh
Young's Water Conditioning