

Speaker 1 ([00:00:00](#)):

Small Business Network. My name's Kevin Whited, I'm with the City of Carmel. We have a packed group. Thanks for everyone's for coming. I think this is probably the largest number of people we've ever had except for when we gave away money a few years ago. And then, so I'd like to thank Chief Sterling and CPD for hosting this event. We can't tell you when the next event is. We're working on that for next year, but first quarter and maybe we'll be here, maybe it won't like to mention if you sign, well you guys electronically signed in. We are going to load those into our e-newsletters. So if you start receiving Carmel e-newsletters because we did it and if you're upset by that, you can just opt out. But then you don't have to listen to me talk later. So if you read those, I'd also like to thank the lunch sponsor, which is State Bank. We're going to have Jim Badger come up and say a few words and the food was catered by Just Love Coffee, which is located, you guys know where that is? Everybody know where Just Love Coffee is? It's located in Old Meridian and then Jim. Oh there we're

Speaker 2 ([00:01:08](#)):

In front of the classroom.

Speaker 1 ([00:01:09](#)):

Yeah, so Jim is the vice president and Senior marketing officer for State Bank.

Speaker 2 ([00:01:14](#)):

Good morning everyone. I asked everybody the Carmel office that they were coming and they all have appointments, which I guess is a good sign since they're the actual business bankers. I'm the marketing guy, so I wanted to thank you so much for letting us sponsor this year. It's been fun and I really enjoy being part of Carmel in this way. I actually graduated from Carmel High School in 1980 and I found out Adam who was sitting in front of me graduated 15 years after I did hurt. It kind of hurt, but the tradition continues. A lot of good people going through caramel, so have a great day. Thank you. Thank you.

Speaker 1 ([00:01:51](#)):

Alright, thanks Jim. So yeah, everyone should clap for Jim because he didn't pay for our food. Yay Jim, what else? Oh, just love coffee. Also donated the cookies and the coffee. And by the way, while I'm talking, if you don't have food or you run out of coffee or anything, you can just get up while anybody's speaking because just the layout of the room. It is what it is. We'd also like to thank Captain John Moriarty and the Carmel Fire Department as well as Chief Thacker, everyone at CFD for providing the information booth out front. If you guys haven't been there, there's some really cool pencils that change color when you write with 'em. And if you didn't visit the booth. Yeah, do so after the meeting and then Captain Mor, would you like to come and talk for a few minutes and tell us about all the things?

Speaker 3 ([00:02:46](#)):

Thank you John. Appreciate thank you all very much. It's a pleasure to speak to everyone. First thing I want to talk about is our SAN Tours. At the beginning we have a video that's going to be playing or it's playing to begin with. We may play it later. In front of everyone is one of these packets like this. My card is on there, so if you have any questions after this to reach out to me. As far as the SAN tours, the dates and times are all there. They're color coded to identify which reindeer they're named. After each route, all the routes are on the back map to show again what date and time and how the direction of the route, the little flags, the checkered flags are where we start and finish the parade. So we're looking forward to that. It's a wonderful time.

([00:03:34](#)):

We started that in 2020. That's something good that came out of Covid. I do want to mention that Mayor Sue Finchem was the counselor at that time and she rode with us on the very first route, the very first night and back then the routes, we have 10 now. There were only four and she rode with us for five hours that night. So hats off to Mayor Finkum and she has ridden since then. It's a lot of fun. A lot of the counselors will ride with us as well and we're just blessed here in Carmel to have something like that. After that first year, I know Mayor Brainer had mentioned to us that he'd received several emails and Nancy or the Mack office at that time had mentioned they'd received calls as well. So they asked us to continue to do it and I'm just blessed to be a part of it.

(00:04:19):

I get to drive him in the truck, so to see how happy the kids get when you're going down the street and they're waiting to see you come, there's nothing more important than that I feel. I mean it's very important. So thank you all for allowing us to do that here in Carmel and it's a pleasure to serve all of you. I always like to bring along the information for the bleeding control kits for the small businesses if you'd like one of these, I have the order forms here. There's a demonstration model there. They have the military tourniquet in those and they're great to have in your business if you would need it for any type of emergency. Something else is new is the new fire blanket. You may have seen these advertised throughout marketing, that type of stuff on TV and that they work great in the kitchen. They don't make the mess that an extinguisher would make. I have a demo model here of that one too if you'd like to see it in the order forms here. They're like \$15 a piece. So if you'd like to order one, please let us know and I can get that form to you. If you have any questions, please reach out to me at any time. I'm always at the headquarters. Thank you very much. Love you all. Thank you.

Speaker 1 (00:05:25):

I think on that map these are, you can go online and you can GPS track. Did you mention it? Oh yeah, yeah, we have a tracker

Speaker 3 (00:05:33):

On there. So you'll see on the map there's a little Santa Claus head and that's where, so that every night of the route, the tracker the city put out yesterday, the news lead for it and you can put download, you can download that tracker link to your phone and then you can see where we're at all the time. So just follow the Santa ahead. Yeah, yeah, follow the Santa ahead now show where we're at. So a lot of families whose neighborhoods we don't go through, they'll come out to the local school nearby if we try to go through the school parking lots and the churches so we can be there for everybody. So thank you

Speaker 1 (00:06:06):

Kevin. Thanks. And then I'm going to introduce Mayor Suum, but before I do that, and she's going to talk about this a little bit, we do have these posters. We didn't put it on the agenda because we didn't know we would have them. They came straight from the printer so they're out front if you guys want to take any, there's a stack of 'em. There's also a stack of these winter events and I've got a case with thousands in there, so help yourself. Alright, so I know Taylor Swift was in town a few weeks ago and that was probably the greatest thing that happened. But the second greatest thing is Mayor Finkum coming up and talking to us.

Speaker 4 (00:06:49):

Well wait to set me up for failure there. Taylor Swift and Emmi, how are you? Thanks for coming out today. This is a great to see everybody. I think you've doubled this in size this year and so we want to keep growing it. So exciting stuff ahead. So I appreciate you coming out today. Thanks again. Carmel

Police Department for having us over here and again for Star Bank for hosting lunch again and just being a great partner.

Speaker 5 ([00:07:11](#)):

State Bank,

Speaker 4 ([00:07:11](#)):

I'm sorry, state Bank. Thank you. Thank you. Thank you for being a great partner. You've done this for a long time and we appreciate that. Jim, is there any council members present? I didn't see any come in earlier. Nope. Okay, so we want to first of all have you just kind of get up to say who you are because I think part of the power of this is networking and making sure we make connections here. First of all, I want city staff. Where are you at? Okay, Tierra. Lots of city staff here. We got marketing here, we've got finance here. We got CPD, we got Fire. Who am I missing? Economic development, right? And then chief of staff, Rebecca, Carl. So if you need any connections made today, you saw 'em, raise our hands please, please reach out to them. We're here for you today. I'd like to just go around quickly and I have you introduce yourself. We don't have a roving mic, so just stand up and be loud. I'm going to start with you over here, sir. Oh goodness. I know. Pressure's on.

Speaker 6 ([00:08:11](#)):

I'm Brian Au, I run Mode Agency. He is a branding and advertising agency. So everything

Speaker 7 ([00:08:18](#)):

From brand in to creative campaigns. Love it. Love it. Thank you. Justin Jones. Bob Conti, coffee mind, bol Bob Coffee

Speaker 4 ([00:08:28](#)):

Coming soon

Speaker 8 ([00:08:33](#)):

Before the holidays. Felix CCA gallery right in the heart of Karma

Speaker 9 ([00:08:45](#)):

Tap. Do you want to go

Speaker 10 ([00:08:49](#)):

Leah York with TBO Talent? We recruit for nonprofit organizations and then also I'm the city liaison for the Carmel Farmers Market. You need anything about the farmer's market? And also I serve on the Dora committee representing one zone that's the designated outdoor refreshment area, which some of you that have businesses that are down here know about. So if you have questions about that.

Speaker 4 ([00:09:13](#)):

Yeah. How many winter farmer's market vendors do you have this year? So it's a record amount. 52. Who's not been to the Winter Farmer's Market? Everyone's been to the win. You haven't? Oh you know you're missing. It's super cool. They've done a great job growing the footprint for that market. So it's right in the building next to you. Solano one. So the laser flash building for those of you've been here while, so go visit them and it eight to 11,

Speaker 10 ([00:09:40](#)):

Eight to 12.

Speaker 9 ([00:09:41](#)):

Eight to 12 the winter on Saturday. Thank

Speaker 10 ([00:09:44](#)):

You. Oh nine, sorry.

Speaker 9 ([00:09:48](#)):

Just get the nine to 12. We get to sleep in just a little bit. I'll let you in at 8 45.

Speaker 11 ([00:09:56](#)):

Thank you. My name is David Kandan. I run a future bellow, which is an electric bike shop in the spring. We're going to be launching a electric flight taxi service here in Pro and I manage the Stein booth at the Christmas market. So if you need Steins come early. We have Notre Dame this year. This Michigan fan is not

Speaker 12 ([00:10:17](#)):

Happy. I'm Lauren Taylor. I own Holder Mattress in the Indiana Design Center.

Speaker 13 ([00:10:26](#)):

I'm Jeff Watkins EP Consulting. We work with people buy and sell commercial. Come back to

Speaker 14 ([00:10:32](#)):

You. I'm Todd Oliver and Carmel Road Racing Group. We're the ones that brought you the Carmel Marathon and now we are doing the Women's Running Festival, which is the largest running women's running event in Indiana. Labor Day Week and in car.

Speaker 15 ([00:10:48](#)):

Kristen Kepler here with Actors Theater of Indiana. I'm the accountant and I also do consulting accounting work part-time as well.

Speaker 7 ([00:10:59](#)):

Riley Addon here with Lake City Bank.

Speaker 16 ([00:11:03](#)):

Ashley Bridges, I manage the Lake Citi Bank right off of Range Line. Linda Cobbs with Office

Speaker 17 ([00:11:10](#)):

Labs and Carmel Erica Steel with Just Love Coffee Cafe.

Speaker 18 ([00:11:16](#)):

Daniel kLab Bundy UND Media. I do cinematic media creatives for high-end, low trade brands.

Speaker 3 ([00:11:22](#)):

I'm Doug M Brown. I'm with Edward Jones Investments

Speaker 9 ([00:11:27](#)):

We'll start with here. Carlton may start with here.

Speaker 19 ([00:11:30](#)):

Yes.

Speaker 7 ([00:11:30](#)):

Carlton Bay. I'm with Fourth Street Management.

Speaker 19 ([00:11:33](#)):

Hi Alt I a small private equity company which basically helps small businesses optimize and get better of technology. And I just recently, Carmel book months ago, so yay.

Speaker 13 ([00:11:50](#)):

Joel Stein on National Bank in Lending.

Speaker 15 ([00:11:55](#)):

Swat. I own Mewell Family Care. It's functional medicine Family Practice. We do teaching kitchen classes for anyone. So

Speaker 20 ([00:12:05](#)):

I'm Elisa Jackson and I own Pure Green Caramel Palon Juice Smoothies. S

Speaker 21 ([00:12:13](#)):

Good love.

Speaker 9 ([00:12:22](#)):

What's your training program

Speaker 13 ([00:12:28](#)):

Years? Jamie Baller. We'll travel little Smoothie Cafe Smoothies. We use smoothies.

Speaker 16 ([00:12:44](#)):

I'm Dave Fen. I'm Jamie District

Speaker 22 ([00:12:47](#)):

Smoothie. I'm Mary Ali with One Zone Chamber of Commerce.

Speaker 23 ([00:12:53](#)):

And I'm Jack Russell with Oneone Chamber of Commerce.

Speaker 16 ([00:12:57](#)):

I'm Michelle Drew. I own Zinc Cafe Little Coffee Shop in a Village plus Clinic.

Speaker 24 ([00:13:03](#)):

I'm Allie Dillingham and I own a yarn market. It's a local yarn shop. We teach knitting and crochet classes and also have local yarn also in the village of West Clay.

Speaker 7 ([00:13:15](#)):

Robin Bemo, Bellamo Studios in Village of West Clay Portrait and small business brand photography as well as Ben

Speaker 11 ([00:13:23](#)):

Barett Gallery, which is fine Arts Gallery also.

Speaker 25 ([00:13:28](#)):

Hi there. Ariana Romero, graduate Carmel High School 2013. I own a private practice specializing with disordered eating and eating disorders and queer youth and I'm on 86th Street.

Speaker 11 ([00:13:40](#)):

Good team. I'm David Al. I'm with Hamilton County Business Magazine. I also play the trumpet for many of the city events here.

Speaker 22 ([00:13:51](#)):

Hi, I am Monica Schiller. I'm the owner of Housekeeping Made Easy. We've been in business for 18 years servicing Hamilton County. Marion. We just added Kendricks. We specialize in the recurring residential small office and Airbnb turnovers. Let's see, city at Carla Mackey, owner of uplifting to Heroin Car City staff.

Speaker 15 ([00:14:18](#)):

Natalie Coleman, GC Entrance Advisors. We do group and individual insurance of all types and benefits.

Speaker 9 ([00:14:28](#)):

Let's see, Kathy.

Speaker 26 ([00:14:31](#)):

Hi everyone, I'm Kathy Boone Black. I own Indiana Integrated Hypnosis. I specialize in anxiety and trauma and my office is just down on the third avenue. Do you have Christmas specials?

Speaker 22 ([00:14:43](#)):

I have specials. Helping me with anxiety with your family that make you

Speaker 13 ([00:14:52](#)):

Hi Andy Myers. I'm with Coal Creek Family Health for Direct Primary Care, family General Medicine, Rangeline and thank you. I'm and I'm the one of the cyber systems, which is an IT consulting company based in

Speaker 11 ([00:15:15](#)):

My name's Adam Peck. I work for private financial, do holistic planning, investment management, life and disability insurance as well for individuals name small businesses. I'm also like graduate

Speaker 13 ([00:15:29](#)):

Tim Dejo. I'm the owner of the Carmel Town Planner and the carmel town planner.com. Carmel owned my wife Cindy, who's working hard and I'm

Speaker 21 ([00:15:36](#)):

Having lunch. We put local businesses on display every day and we also do the rest of Hamilton County, but not to be named today. Correct.

Speaker 9 ([00:15:46](#)):

We can Danish as well.

Speaker 27 ([00:15:48](#)):

I Chris Monson and my husband and I own Office Evolution Carmel, which is a coworking space here in Carmel. And I'm also treasurer of the Carmel Farmers.

Speaker 15 ([00:16:00](#)):

Hello Michelle. Dick Meyer. I'm the owner of Fringe Farm, which is an elevated women's Columbia at Carmel City Center where we help women build purposeful wardrobes. So you want more information about that. Second,

Speaker 13 ([00:16:13](#)):

Thank you. Kelly Ker. I'm Adopt Graphics side in print shop, Julie W. Creative Partners. We consult with typical larger businesses and at least eight, nine figures a year. How to improve and then ultimately sell the business. And I, I'm happy if you have questions to answer your questions about your business.

Speaker 2 ([00:16:41](#)):

Thank you. Jim Badger, Steve Bank. We want to get that one more. I have to say it three times

Speaker 9 ([00:16:48](#)):

For people to remember. Does anyone have any birthdays today? Any fun birthdays? Any special days? Any anniversary, any business anniversary? Anyone hit 10 years in business this year?

Speaker 5 ([00:17:04](#)):

77

Speaker 9 ([00:17:06](#)):

At that 90, yeah. Nice starters there with them. We back for Jack. I'm 20 years. I'm the chamber. Well there you go. You have some special plan for him, right? Yep. It's a conference room, a small conference closet. No, that's really cool because Chambers need support

Speaker 4 ([00:17:36](#)):

Year in year out. So thank you. We, Jack and I were on that yesterday. We were talking about long-term, long-term partnerships. Well thank you for introducing yourself. I think that's important and as we grow this group, we want to be a tight-knit group. So thank you for doing that. A couple things coming up. Obviously we have Zach, our star keynote here talking about budgeting, which is always scintillating. He promises a dynamic presentation and we also have Jack coming up as well, but we have Chris Kmar opening Saturday now it's going to snow Thursday, but it doesn't look like it's going to last. So I'm sorry for the holiday. Magic isn't going to just extend just a little bit longer, but that's exciting. It goes again through Christmas Eve. So as you have family coming in, plan your trips and some entertainment around that. I'm bringing my mom, she's never seen it.

(00:18:23):

She's never been down here and lived the right time. So I'm looking forward to that on Saturday, the opening, the tree lighting is at 6 25. Tiara 6 45. 6 45. They're getting me at 6 25 in case I'm late. So 6 45 tree lighting, but it's going to be a beautiful day at the market. And again, Vock is actually tomorrow night. That's their first evolution into a special VIP event. So if you haven't bought tickets, there are still tickets available and just hit their website. So again, expect to be a magical year at the market. Holidays and caramel also has lots of things programmed and of course as we said, we have lots of these to giveaway, but some highlights off that Holiday Porch Fest. December 7th, two to 4:00 PM Isic Carter Green, November 23rd to February 2nd. Now notice February 2nd is an earlier closing date for the ice rink. It happens in February.

(00:19:15):

A lot warmer weather. And so we looked at our attendance for February and it just really, really falls off quickly. And so we felt like it'd be better for our street department and better for the palladium visitors if we got that ice rink wrapped up, turned around. And the Carter Greene beautified for the Karma Farmers Market coming back in the spring. So again, that's only going through February 2nd. The holiday trolley is back again this year, November 23rd. Again coinciding with the start of the market through December 21st on 21st on Fridays, five to nine and Saturdays two to nine. That's fun for kids. It's fun to just chill a little bit too. Ride a trolley since our electric bike service isn't around yet. So we can get the trolley in. And then we have Santa Saturdays in the Arts district. So if you've got kids, that's a great picture moment that starts, that's on December 14th and 22nd.

(00:20:07):

And then Santa Tours as chief already mentioned. And that is super fun. So what I think I enjoy when I've been able to ride is just seeing the evolution over the years, what neighborhoods and families do. The first year it was just like everyone just wanted to be together and celebrate a little bit. It was a challenging year over the time we've had families come out and matching jammies and light up necklaces and hot chocolate with maybe some shops in some of them. And it's just really become a fun family and neighborhood events. So if you want to come out and really get in the holiday spirit, we encourage you to do so. Santa and Chief and the little elves in the back really appreciate that as well.

(00:20:46):

We've had lots going on at the city. We've been proud to do a lot of different commissions. One on veterans in the military, families, one for seniors. And we have Voice of Aging conference coming up December 4th. If you want more information on that, email me directly [s income@carmel.gov](mailto:sincome@carmel.gov) and we'll get you information. And the other one is our Team Bounce back program. How many car grads do we have in here? I know we had a few announced. So see that's several. I love that. So Team Bounce Back is a group of 2030 somethings charged with trying to figure out how we can message what the strategy is and the tactics are to get in front of Carmel grads who aren't living here to get them back here. And so we want to tell them what the great amenities that we offer as a city, the incredible services that you guys offer as our business partners and also the incredible quality of life that we have here.

(00:21:39):

And I heard from a young man last Thursday at an event we were doing a grand opening and he had just moved back, his parents were doing this opening, he just moved back from Chicago. And the typical story I've had, my first or second child, I need help from mom and dad. I moved back here and he's like, I couldn't believe what I was seeing. He graduated, I think it was eight, he was eight or 12 years. I can't remember if it was before or after college when he gave me that and he's like, this is not the Carmel that I remember. It's 10 times better and I'll never leave here. We hear that time and time again. So if any of you Carmel grads have anything to add to that, let me know. We'll get you in connection with Carlton Anchor who's chairing that team Bounce back program for us.

(00:22:18):

I'm looking forward to seeing what they come up with. Their first meeting was at Sun King, so I think it was probably really productive, but we didn't make them a commission purposefully so they could meet places like that and not have to meet in council chambers on camera. But anyway, we've had lots of fun rolling out programs and initiatives like that. We have more coming next year, but I really want to see if you have any ideas or suggestions or questions for me. So this is that time we open it up to see how we can help.

Speaker 8 (00:22:50):

I have a question.

Speaker 5 (00:22:50):

Yes.

Speaker 8 (00:22:51):

So there's recent information, there's greater transparency relative to the way City of Carmel contributes to certain funds, et cetera. Obviously in the initial stages of that whole plan, what might you expect to see and what might you expect end result to be based upon your finance?

Speaker 4 (00:23:10):

Well, and that was specific to two nonprofits and three community development corporations. So we've been doing transparency all year long with how we did the budget and I dunno if you can talk about the process a little bit. So he'll talk a little, I don't want to step in his toes here, but the way we did the process was more transparent, more information not available online. So all budgeting items you can see out online. We just launched a financial transparency portal as well. So you can see all of our debt, all of our expenses, all of our revenue and more budget items are there as well. And that was just our starting point, so we'll continue to add to that as well. But that has a half a million pieces of data in it, hundreds of millions of dollars in it. You can see over the last three years of spending because we wanted people to see it and it's a lot of graphs so you got to like numbers, but it's a lot of graphs, a lot of information broken on not only for the whole budget but also by department.

(00:24:07):

So we wanted to see that and our marketing team is the one that also puts a lot of effort forth in a lot of our nonprofits and partnering there. So we wanted that to be out there with both the budgeting process, which is on camera and online as well as that. So this particular resolution we did last night with the city Carmel at the council meetings, what he's talking about was to start to go over promote Karma, which had all things Carmel store, how it was formed, what his purpose was, what its budget was, where we've been and talking about where we're, we're shutting it down and why. Then we're going to move on to Chris Kmart, talk about the governance, which is something we just basically have done what we did in 2017,

just put it into a new agreement talking about the risks and the liability, where the dollars come from, from the city, how we want to see it move forward.

(00:24:55):

We would like some of that paid back as they get more profitable and what we see with the future there financially. And then going into the community development corporations, how city money flows into them, how those dollars are used, what those CDCs exist for and all of them look at if there's any staff, the staff compensation, if there's any board members, how are the board members appointed and how they serve. So that's for those four, five items. It's not for all the nonprofits in the city of Carmel because we don't touch all the nonprofits. There's only hundreds of them, but it's just for two nonprofits and three Community Development corps. Thank you. Did that answer your question? Okay, good. What you got? Yes,

Speaker 25 (00:25:38):

Hi. I'm curious if there's any mentorship programs anyone is aware of as far as starting a small business. If not, that would be something that as a young entrepreneur it would be fantastic to. I'm happy to buy coffee, very wealthy. No, I'm kidding. But I'm happy to buy coffee and to sit down, but it can be intimidating and so my husband and I are going to plan to do another one, but it'd be wonderful to take 15, 30 minutes of somebody's time and so if that's something anybody knows of or that you'd be interested or willing to do, I'd be very grateful.

Speaker 4 (00:26:17):

Awesome, thank you for that ask. I'm sure there's some recommendations here to help you. Yes,

Speaker 24 (00:26:22):

And I know I brought that up with the last one. I think what I just opened in January and it was hard to find resources through the city of Carmel. One zone was helpful. Small business development center was helpful and that's where Indiana, I think having those resources, because I lived to City first, I lived at Ville first and when I couldn't find it, then I looked bigger. So Hamilton County then looked Indiana and happy to connect also for meetings like this. I invited friends, I love it, but also friends who are micro businesses who are working at their businesses during these hours. I would love to have them because this is so helpful. I don't know if there is a way to have an additional hour when it's before store hours, when it's after store hours, something like a sunscreen brewery or a coffee hour. Most of us are hands on. If you're the one and only if you have a staff, that's fantastic. If you don't, I think making this accessible would be really helpful.

Speaker 4 (00:27:25):

You want to address that really quick? Well Lauren,

Speaker 12 (00:27:29):

So there is a small group of us who have been meeting to try and better these meetings so there are more resources available and meeting at non-operational times has definitely come up. We sent around a survey, I don't know if you were on the list and got that or not, but based on those responses, there are enough of us who are interested in meeting either in the evening or in the morning. And so more information will come about that in 2025, but we are absolutely addressing it and totally agree. That's a great idea

Speaker 4 (00:28:01):

And this is a good time to think that small group, if you're a part of that small

Speaker 9 ([00:28:03](#)):

Group, you raise your hand. Great, thank you. Thank you for doing what you're doing.

Speaker 4 ([00:28:13](#)):

You're all busy as well. So in fact you're having champion to make everybody better and rise is greatly appreciated. So anyway, that's good news on that. Any other questions or comments? Yeah,

Speaker 20 ([00:28:25](#)):

Thank you guys for the traffic changes on Third Avenue for the market.

Speaker 4 ([00:28:35](#)):

It was a group effort. You're welcome. She a question

Speaker 15 ([00:28:41](#)):

That it was my first year having a business buy department. I heard that there's really a lot of challenges with finding parking or the Veterans Garage is always called it. Other plans for any kind of offsite with transportation too or

Speaker 4 ([00:28:57](#)):

I don't know. I don't think there's any trolleys that got set up, correct. Do you remember Brady saying transit from an offsite parking lot or anything?

Speaker 18 ([00:29:06](#)):

I thought they did have trolleys, but

Speaker 4 ([00:29:08](#)):

The Santa Trolley is, but I Well just our trolley. Yeah,

Speaker 27 ([00:29:14](#)):

Prior and Saturday. Which of your traffic? So the trolley and you'll see it on the back of the holiday guide. We pretty much go from Main Street all the way down to City Hall and we have seven stops. One is Midtown City Center, the market itself, so people will be able to hop and ride. I'm one of those people that kind of hopes for warm weather. So it's only a mile from City Hall of Main Street, Mac and peruse the magnificent nine and see all our activations as well as they navigate to your businesses.

Speaker 18 ([00:29:48](#)):

Do you want to add ask? No, I think as far as the parking, it's not so much the parking that it's challenge. So we're going to leave the garage there behind the Target 10 open. But we're going to close off southbound third avenue. We're going to leave. You're sitting that backwards leave? Yeah, we're going to close off southbound. We're going to leave northbound open so the trolley can pull up northbound, but all traffic will need to come from Ette from the AL side.

Speaker 4 ([00:30:22](#)):

And obviously it's one of those things you don't build a church for Easter Sunday. And so we don't build our parking garages for 600,000 people to come in six weeks. And so we have to disperse it. Hopefully people can Uber in and we will continue to look at other traffic and parking options as we get there. I just thought maybe, yeah, I know they looked at it. I'm not sure where those conversations ended up, but it didn't happen this year. So Kathy

Speaker 26 ([00:30:53](#)):

Depends. We on Third Avenue just down by Carmel Drive. So where is it going towards stop the clients can't come hundred 26th and go south on third, right?

Speaker 18 ([00:31:05](#)):

Yeah. So it'll be closer just from City center to ville. Okay,

Speaker 26 ([00:31:10](#)):

See,

Speaker 20 ([00:31:12](#)):

So I have a question about parking units. It's not just about in the market. So I'm, I'm right at Walnut in and there's a parking spot here that is just about never honored and that's really the only space that I have for people to come in and out. Especially when we have units, we forget about it. So it really kills my business that don't just drive right by and they can't find a place to park as well as I do deliver Uber Eat if they can't find a place to park and I'm selling frozen stuff, so I don't want the parking mile away to come back and get it. There's any way that I can at least have that one spot labeled as it's WHI Pure Green then that would be great. I know that you guys don't monitor it, you don't have part people coming around say 15 minutes, but anything you can do to help me not go out of business from this time, it'd be great.

Speaker 18 ([00:32:11](#)):

I'll link up with you afterwards and we'll try to come to solution.

Speaker 20 ([00:32:13](#)):

And

Speaker 21 ([00:32:13](#)):

Also the way the signs are faced, people park there and the signs are faced this way. I mean if it was faced this way when they parked it, they could see that was side, but it's facing in a direction that they're not looking when they're parking. So I'm not sure why that all happened, but I've never seen before. But everything's facing.

Speaker 4 ([00:32:32](#)):

Is it D different there? It's all that. Okay, just making sure. But

Speaker 21 ([00:32:36](#)):

Everywhere else, the parking faces where you pull it in, so it's just confusing. People don't look up and see it.

Speaker 9 ([00:32:44](#)):

Hear about that too. What else? Yeah, Jeff,

Speaker 13 ([00:32:50](#)):

About the water feature, Midtown being repaired, being replaced.

Speaker 4 ([00:32:57](#)):

The one right there at el, I don't know what

Speaker 13 ([00:33:01](#)):

They call street

Speaker 4 ([00:33:04](#)):

That's being repaired. It's kind fixing the underground long, long story short, yes, the park department's working on that. It's a very expensive process and they have to obviously's fixed after it's in. So it's not an overnight project.

Speaker 3 ([00:33:21](#)):

So it's not going out.

Speaker 4 ([00:33:23](#)):

It's not going out. Nope. That's good news. Are you all familiar with the really cool features? We're talking about water features and park stuff that the Monon Center is putting in a new kids area. It's fantastic. Indoor kids playground with a climbing feature like the one that's blue with the netting on it, that's down there, but it'll be lit up still the fence or the netting on it. A couple of big other activations inside for kids. It looks beautiful. So there's more information on their website about that if you want to take a look at it. Opening in spring, I believe. Any other questions? Okay, well next up I'm pleased to introduce Jack Russell. Jack is the main guy at the one zone Chamber commerce. And Jack's, again, a great partner with the city, especially helping us with business development and support. So Jack?

Speaker 23 ([00:34:21](#)):

Yeah,

Speaker 4 ([00:34:21](#)):

The podium is all yours. Thank you Mayor.

Speaker 23 ([00:34:24](#)):

Well thank you everybody. I appreciate that. I checked the agenda and it said mayor first and then me. So it was like, oh, here we go. So my name is Jack Russell. I serve as president and CEO of one zone Chamber of Commerce. And so for some of you that don't know, that's a unique name. And so in 2015 we're the merger of Carmel and Fisher's Chamber of Commerce. And Mary, who's with me is our Chief Revenue Officer. We service a little over 1200 members. So we're about the fourth largest chamber in the state of Indiana. In addition to serving Carmel and Fishers, we also serve the communities of Arcadia, Atlanta, Cicero, and Sheridan. How many of you have ever heard of Arcadia, Atlanta, Cicero and Sheridan, you all went to the boathouse. So that's up there, but that's okay. So we also served them as well.

([00:35:09](#)):

We merged in 2023 with them. But my hat today is to talk about things caramel and the exciting things that are going on with one zone. So when you talk about a chamber of commerce, really any chamber that you're a part of, there's four key entities of what makes a chamber. The first one is it's a champion for a thriving community. The next one is a catalyst for business growth and development. The third is a convener of leaders and influencers. And the fourth is an inclusive center of influence and impact. And so whether you're a part of whatever organization you're a part of, those are the four ingredients that make one zone who we are and what we do. And so when we talk about having over 1200 members, you would think I have a team of 20, believe it or not, a third of us are here.

[\(00:35:47\):](#)

So while we serve 1200 members, there are six of us. And so while each and every one of you, we talk about some of a small business perspective, we have a very small idea of what that's like to be able to work each and every day with multiple hats. With having a team of six on our team while we have a team of six, I do have a board of directors. We are a 501C6, so I have a board of 37 people. So my job is to herd cats each and every day. But our 37 board members make up small business owners all the way to our large corporations across our county. If you've been a part of a chamber before, kind of our bread and butter, the things that we're really, really, really good at are the events that we do. And so what I want to encourage you is take a look at our program and the events that we do each and every year, believe it or not, one zone, we put on over 70 events a year, whether it's small coffees to amazing states of the cities like we've had at the Palladium, we put on those events, they can range from 50 to 60 people in the room all the way up to seven or 800 people gathered together.

[\(00:36:50\):](#)

And so I just wanted to encourage you, we've got a couple new programs or kind of revitalized programs when we start in 2025, our morning masterclasses, which we have found and Leah has served as our chair of our own committee that I'll talk about real quickly. But we have learned that tactical workshops versus coffees, while coffees are impactful, tactical workshops where you can take something away for your business and be able to execute that. That has been first and foremost what our members want to see. So we've added a morning masterclass, we'll still have that networking, solely networking opportunity with coffee and connections. And then Leah and our amazing own team, which is the own not Oprah Winfrey network. It is the one zone women's network, which they put on a breakfast each year. We have a lunch each year and then they do four tacticals each and every year.

[\(00:37:39\):](#)

And so men in the room, I promise you are allowed to attend. It's hosted by our own group, which has been fantastic over the years. In addition to those smaller events we do, we do a lot of signature events. We're getting ready in 2025 to add three more signature events, which would be larger scale events. We have the taste of the chamber. How many of you have ever been to the taste of the chamber? Alright, not enough hands. That's good. So the taste of the chamber is on February 13th, we have an annual golf outing. We do Carmel, state of the city, Fisher state of the city. We do state of the towns, but we have three new events that we're excited to put on in 2025. The first one is our one zone women's summit. We did that a couple of years back, but this year we're really going to highlight it and make it an annual event.

[\(00:38:22\):](#)

So it's an all day conference that we're going to be putting on. The second one is a new one that really, I think Mary's the only one that knows on the team right now. So it is called our Growth Summit and that is for small business owners, how to scale up your business, how to grow your business. We're going to bring in some national speakers along with some resources for you all day conference. And then the last one will be our civics gala where we're going to be able to host elected officials both locally, state and federal and connect them with our business community as well. So I never, for the people that know me really well, I never write down notes. So there's a lot of people that should be really proud of me that I wrote 'em all down and Nick said I had 50 minutes, so five minutes, right, Nick five.

(00:39:05):

And then on the advocacy side I've got Lauren and I've got Jeff here. They manage me and also talk about the Carmel business issues. Not very well, not very well, but they chair our Carmel business issues. We have our Fishers business issues and our Northern Hamilton County Business Issues committee. We look at projects, we looked at initiatives that are going on in our communities and then we also have a full-time lobbyist. So while the State House may not seem like, Hey, this isn't probably something for me, we work on it each and every day as a member of our organization because I tell people, they're like, what's it like to go to the State house and help build a bill and do those things? And I tell them, it's not our job. We try to build bills, but a lot of times we're killing bad bills because you have to convince legislators.

(00:39:55):

I'm sure mayors laugh at me. You have to convince legislators down at the State House that all 1500 bills that they put together are not wonderful. And so it's a lot of our job each and every day down there. We have priorities in advocacy, so childcare, I'm sure that's a big piece of what you guys work with each and every day. Childcare. Continuing to enhance our educational programs within our schools, our internships, job shadowings, our disability employment is something we've taken on over the last couple years and continue to grow. So if you're looking for that next great hire, please call me. Please use our resources for disability employment. Do we have any certified XPE individuals in the room, which is women owned, minority owned, veteran owned businesses. So we put on a certificate program, it's a six part series. You start with an empty binder, you end the course with everything you would need to become certified in the state of Indiana.

(00:40:48):

We've put on two classes. We've had 20 people graduate from that class in which 18 have gotten their certificate. So if that's something you're interested in, please let us know. And then we always continue. The number one thing we hear each and every day is workforce shortage and skilling up. And so we're going to always continue to do that. I'm sure Nick is telling me I got one minute left, but I'm going to skip a couple of things and I really want to get to 2025. In 2025, I'm giving you a little bit of a preview, but we're going to have a new logo. We're going to really hone in on new messaging. We're going to really begin to look at our membership and also our events. But more importantly, one of the things that Nick and I talked about and mayor and I talked about starting in 2025, we will create a new membership level.

(00:41:30):

It's our connect level that will be free to non-for-profits. So if you know of anybody that's a registered 501(c)(3) has 25 full-time employees or less, or us and excuse me, serves the Hamilton County community, you'll receive a one zone membership at no cost. The other one that we're trying to finish up and finalize is also for micro businesses. So if you're a one full-time employee business, you'll receive a free one zone membership. I'm supposed to say complimentary as Mary has said, but the word I keep saying free, but a complimentary membership to one zone. So those are the things that we're working on. We understand as you as a small business owner, while dollars and cents are important, your time is valuable. And so when we talked about how do we get out of our businesses and how do we be able to engage in the things that you do, we want to be able to relieve some of that, which is to provide that at no cost for you.

(00:42:22):

Some other things that I just want to mention before I get taken off the stage here, Leah serves as our president of the One Impact Foundation, which is our registered 501(c)(3). You're going to see a lot of that as well in 2025. We're going to continue to grow that The One Impact foundation for two things. Number one is to serve a greater good. And so our 501(c)(3) gives us that ability to serve people outside of our membership as well and serve our community in a better way. Within that we'll have our leadership institute. And so I encourage you, we started that, but these are skills we bring in leaders at no cost for you. If we do serve you coffee or a light breakfast that's 10 bucks, five bucks. We don't want to charge

you 20, \$30, but you learn leadership skills. So whether it's you or you have someone on your team that you think or you're the owner and need some training, we can provide that at no cost.

(00:43:11):

And then finally, one of the things I think I'm most proud of is you've seen a lot of chambers that give out small business of the year, large business of the year, these type of awards. And about three years ago we started a new awards program to thank people like Jeff who have served in our chamber of commerce for a long time. And so that's why we created the honors and the honors celebrates longstanding members within our organization. We've had some, Carmel Chamber was founded in the 1980s, and so we have folks that we haven't said thank you to in a long time. And so this awards program gives us the ability to say thank you to our members that have served with us for 20, 30 years, 40 years, and be able to recognize them each and every year. So Jeff, you'll get more.

(00:43:53):

You'll get an award, not just the small conference room, but more importantly, my last and final thing is you have amazing leaders in this city. Mayor Finkum and I chat on the regular about how do we make an impact? How do we think differently? How do we do differently? I think you can see chambers can be very traditional in the way they are, but I promise you each and every day, whether it's the mayor or Nick, we try to challenge ourselves on how do we look, act and feel different? How do we challenge the status quo, whether it's large projects all the way down to small businesses, and I'm going to be taking notes. So there's certain things that you've all said today with questions with mayor that I want to make sure that we can be helpful as well from a business side. So that's like my six minutes, seven minutes as Nick's let me have. But more importantly, this is always my wonderful time to say thank you for investing your time, energy, and talent in this beautiful city. I have the blessing each and every day to serve it and I appreciate your investment in it. So with that, I'll hand the mic over to somebody else, back to Mayo.

Speaker 4 (00:45:00):

As you can see, we're incredibly blessed to have a leader like Jack here who's got as a business, you're back and always being very creative and the team's just fantastic to support the city and all of you as business owners. So if you have additional ideas about what you need as a business owner, reach out to me, reach out to Jack, reach out to Kevin, just reach out so we can help you and get some opportunities for improvement, support underway if they're not already in place. Next up is Brady Myers, I believe. Is it just you both your tag team, so risk, but also anyone who's online and this time of year is challenging, so hopefully they'll give you a few tips you can take and implement. So sir, thank you very much.

Speaker 18 (00:45:56):

Thank you. Well, thanks for having us. Thanks for being in our building. I've had the privilege to talk in front of this group a couple of times now and starting to see some familiar faces, which is a good thing. The mayor's survey that she conducted earlier this year revealed three things and that's why people live and stay in car. And that's because it's clean, safe and beautiful. And obviously we are tasked with keeping the community safe so that your businesses can thrive. And so these relationships are really important to us and we want to make sure that we provide a safe environment so you all can do what you do and serve the community as well. This is the first time you've been in the police department. Welcome. It is a beautiful facility. I know the mayor and I wanted to invite anybody who's interested, anybody wants to take a walk around or any tours, anything like that.

(00:46:40):

It was just opened in July. We just held the family orientation last night for three new officers that we just hired and one of the family members there said, wow, this building's amazing and was going on and on about the building. But he said what's really impressive is what the people that serve within it. And I couldn't agree with that more. And I think for the first time in a very long time, we have a facility now

that meets the needs and the expectations of the assistance at Carmel and meets the needs of the police department and we can finally match that. I want to do a couple things. First, I want to introduce a couple people who I've asked to come with me today. They're the experts on all things fraud and theft and retail concerns. The first one is Deputy Chief Myers Brady serves as the deputy chief of police services, and so he oversees patrol our traffic units, our investigations, as well as anything else that is front facing for the department.

(00:47:36):

So anybody you would normally have contact with. The other one is Landry Smiley. Landry is a 17 year veteran in the police department. He's assigned to our detective. Our investigations right now, he has a plethora of experience in a number of areas. At one point he was even a firefighter, which I don't hold against him, but land is currently signed as a task force officer to the FBI's Fraud Task Force. So he brings a wealth of knowledge and that task force is extremely valuable for us because it allows us to collaborate and partner with our federal partners to bring it down to the local level. So we get a pretty good network there as well. So without any further, I'll turn it over to Brady and I need to get into contact information before we leave.

Speaker 6 (00:48:18):

Lexi said, my name's Brady. I just have a handful of bullet points and I'm so thankful that mayor, if I have met everybody, introduce themselves. I was asking at the beginning of the meeting what sort of cross section is represented at this meeting today. So it was good to hear that we have a good mix of retail and financial and I think we can have a little something here for everybody as the mayor suggested. I think generally when we think of fraud and theft, we think more the retail corridors, but no one is immune from being a victim of fraud. So if anyone in here owns a smartphone, I'm sure you're familiar with some FedEx package that's not being delivered because your address isn't updated. Or if you take no other advice from me today, just don't click on the link. That's my biggest piece of advice.

(00:49:09):

So what I would like to do is just I'm going to kind of go through a few quick bullet points of things that I've written down as things to be aware of, but I want to leave a decent amount of time for some questions. I know oftentimes when we come to these types of events, I'll rattle off a list of things that I think are important but may not always hit the mark with the population that's represented in the room. So I want to give you the opportunity to ask us some questions if you have any in no particular order. Counterfeiting. So obviously the holidays are coming up and it's shopping season, right? So we all shop in establishments and unfortunately the criminal side of society also tends to increase their shopping activities this time of year. So with that is going to come. Concerns with theft and fraud and counterfeiting.

(00:49:57):

Counterfeiting is a thing that we will see an uptick in this time of year, and it's easily combated with a simple marker purchase off of Amazon. They make little markers that you can mark on bills that will identify whether or not it's fraudulent or not. On the investigative side, having some decent cameras at the point of sale if you're a retail establishment, and I would encourage you to maybe reach out to us. The placement of those cameras can be important for us on the investigation side. So if you would want any assistance with the placement of those, preferably kind of head height is what we're going to shoot for versus tucked up away out of sight in a corner that's looking down on the top of someone's forehead is not always advantageous for the investigation side of the house. Empowerment of your employees. So speaking to the folks in this room, I don't think this is as big of a problem as maybe some of the larger box stores or large corporate entities that have policies in place that are relatively stringent, limiting the ability for employees to act on things that they see.

(00:51:05):

So one thing that I would encourage you is to empower your folks at points of sale or anywhere else in any other office setting to if they see something, to say something and not let the theft just occur and then call us an hour later, that makes things much more difficult or not call at all please, please always call us. There's something that we can generally do. We have lots of technology within the city via cameras and other strategies that we can help combat this problem with gift cards. Has anyone heard of kind of gift card type scams where someone's, this not only affects the retail side of the house, but just any business where I guess one of the more common scams is an executive via email asking a subordinate or a team member to buy gift cards for somebody. They're away from their phone, they can't talk right now.

(00:51:59):

Please go buy X amount of gift cards and go ahead and give me the numbers over email. That's a scam. Please recognize that that happens more often than when you think, and these people are, sometimes there's a little bit of shame from victims. These people are very, very good at what they do. Very, very smart people fall for these things. This is what this criminal element does day in and day out. They know what they're doing. They know how to play on your emotions, so no one's going to be at fault. But if there is a way to get that messaging out to your people to not fall for those types of things or to have some sort of a policy in place, if you are a business where that's commonplace for you to ask a team member to buy gift cards, just have a policy that that communication will always be in person or via phone where you can actually hear my voice now a year from now. The voice part might be a little bit weird too with AI as it infiltrates the criminal element too.

(00:53:01):

This is something else that we see and this is just asking you to help be a good member of society. We often see this really won't affect your business so much as it will affect people coming into your business. So the other part of the gift card scheme is for someone to be contacted at home and be told to go to some sort of retail establishment, buy gift cards, and then give the information to the person over the phone. So if you have an employee or yourself, if you recognize someone that comes in and seems overly stressed and seems like they're a bit out of sorts, it's okay to ask some questions and make sure that they're not falling victim to some sort of a scam just to try to help them. Electronic fraud. I think Landy from Miley would agree is probably where that's kind of the wave of the future.

(00:53:47):

While we do have a big problem with retail theft and shoplifting, dollar figure wise, cyber type fraud is much more pervasive nowadays. So I would encourage you in your business to reach out and find some sort of cybersecurity training for any employees that you might have. It's a great awareness tool for yourself as well. Again, like I said, this criminal element has become very, very savvy and they're getting very good at tricking people into falling for some sort of electronic communication, asking for personal information, account information, things like that, or hacking into your computer if you give them access to your computer is another way for them to victimize you. So there's all sorts of training. We don't offer anything specifically through the police department right now, but there's all kinds of training out there with a quick Google search where you can find some great resources or just some free tips on how to train your own staff. That's about it. I've got one or two more that I think probably may come up in questions, but if anyone has any questions, I'm wide open. And like we said, we have the resident expert and Detective Smiley here to answer any questions that may take a deeper dive.

Speaker 24 (00:55:01):

Is there anything that we can do to discourage scammers on the apartment? Is there anything we can, I know at tropical school we have an issue where people will scam us via the internet. Is there anything that we can do to eliminate that?

Speaker 28 (00:55:16):

When you say the internet, what are they doing specifically? Online orders. Okay, so how are they scamming? Are they using other people's credit cards or

Speaker 24 ([00:55:26](#)):

So I believe it may be a gift card or one of

Speaker 15 ([00:55:29](#)):

Those Visa gift cards, and then they'll place some online order with us and then call and say it was fraud and never, we never received the payment. You also have to eat it.

Speaker 28 ([00:55:40](#)):

That's tough because it's not really all I can do to confirm or verify if that card is good until the transaction's gone to a certain point. So that's tough. I wish I had an answer for you on that. That's probably a technology issue. I always wonder how people can get away with what they do when we're in this age of advanced technology, but I don't work in that industry. So I wish I had a question, an answer for you.

Speaker 6 ([00:56:10](#)):

Are you having problems also with people coming in and picking up items that are not there, that kind of thing? So the way that I would combat that, I know some of the restaurants for the DoorDash crowds put the actual, used to a year ago you would see shelving units out in front of the point of sale with bags lined up for the DoorDash. Employees used to come in and grab and go. Now they're putting that behind the counter, which I think is a smart move, asking for some sort of a verification for that particular order so that they're not just taking what they want to take.

Speaker 28 ([00:56:41](#)):

I'll just give you, give a perspective for everyone. How many of you here have a notification from your bank or financial institution that your card was used somewhere and you look at it and you're like, yeah, that wasn't me. I mean, raise your hand. Okay, that's okay. What about a business entity that has had fraudulent charges made at your business and you get notified that, hey, this card was used and then you have to eat the cost at your business. Is anybody here? Okay, what about a bank that issues credit cards or debit cards and you're notified by a client that their card was used fraudulently and you have to eat the cost. Anybody here work for a bank? That okay. Pretty much that's I would say almost everybody in here has been affected by fraud, whether it be individually or business wise or from a banking side that's just with a credit card.

([00:57:39](#)):

So there's not that many crimes that are committed against people such as fraud, which in Indiana is a level six felony in which pretty much everybody's going to be affected by it at some point in time, pretty much if you haven't been defrauded yet, probably going to happen, especially if you have a credit card or a phone. And just to put it in perspective, again, a level six felony is, it's not like a nothing. If someone comes up to you, punches you in the face for no reason, bust your lip. That's a level six felony. How many of you had that done to you punched in the lip?

Speaker 6 ([00:58:15](#)):

Hopefully not.

Speaker 28 ([00:58:15](#)):

Yeah, hopefully not. Yeah, so probably not many. So just think about when you think about fraud, that's how much of it goes on. And that's just from one perspective. And then when you think about your credit card getting used somewhere and you're like, I got my credit card. How do they use my number? Sometimes we never find out how they got our number. They either skimmed it, they got it at a restaurant, somebody, some waiter or waitress took it down with the number on the back, it got hacked from some institution somewhere. We really don't know. So there's not really an answer for all the fraud activity that's going on, but I mean you can at least try to avoid being a victim as much as you possibly can. So I'm sorry, anybody had a question? So no, that's just a perspective. I just want people to think about

Speaker 6 (00:59:07):

That, about that. It's just don't click on a link from an email that you've been sent. If some sort of a financial institution or otherwise is reaching out to you, contact them by via a trusted number that you've researched yourself. Reach out to them and ask them for whatever department is supposedly seeking you out and you'll be able to quickly determine whether or not it's fraudulent or not. What else?

Speaker 5 (00:59:28):

Go ahead.

Speaker 17 (00:59:29):

Do you have any good resources or handouts or anything that we could give to help train our employees? I know, I mean I created something on counterfeit bills, but it wasn't great. It was just internet stuff. But I didn't know if the police department especially, I've fallen victim, my employees fallen victim twice to the being called and scared death and going to Walmart and buying one cord. And I train 'em frequently on this, but I would love some more. A

Speaker 6 (01:00:04):

That's not something that we have currently. No, that's a great idea. It's something to definitely take back as feedback, but I don't have anything like that to hand out right now. I would assume that there are multiple online resources like you mentioned. And to add to that, I think we'll see an uptick. It's a counterfeiting scheme, but it's also kind of have you followed victim to quick scam or quick change artist where they're coming in trying to, they're basically cashing a counterfeit bill for something. They'll buy a pack of gum for 89 cents and get \$49 back in change to make the money. So again, that's just empowerment of employees and giving them the tools that they need to try to look out for some of that stuff.

Speaker 28 (01:00:47):

And my suggestion too is awareness. When something doesn't seem right, a lot of people kind of have that sense. And I told my girls, don't just use your phone to check Instagram and whatever you guys do. I said, you have the power look information, Google or whatever it is. And if you type up someone's wanting me to invest in cryptocurrency, the stuff is just going to pop up. And most likely there's going to be a scam in there that you are about to succumb to and it's going to explain everything there is to know about it. So just using your resources, using the information that's out there, look it up. If something doesn't seem right first, look it up. And if you're getting confused by it, then call us. And the non-emergency number, you're like, Hey, somebody's asking me for \$16,000 or someone's telling me to go buy a gift card and then call in the number. Something doesn't sound right. So just use your resources before you act and go too far into it to where you actually lose money or give someone access to your computer or whatever the scam might be.

Speaker 20 ([01:01:54](#)):

I want to make sure I understand the gift card. So you're saying that someone would call an individual and how are they getting them from incubating them to going find

Speaker 6 ([01:02:06](#)):

Any number of scams? So it might be you have a warrant for your arrest and Brady Myers is on the phone saying, I'm going to come arrest. You can avoid this arrest by paying a fine. You can pay that fine by providing me \$500 worth of Apple gift cards. That's one of many.

Speaker 28 ([01:02:26](#)):

They always create a sense of urgency. They will. That's where it's at. Your grandchild's locked up in prison and need to bail money. They'll figure out a way to create that sense of urgency. So you're emotionally attached to it and you don't think your way through it. You're just feeling your way through it and that's when you'll make a bad decision to move forward.

Speaker 20 ([01:02:48](#)):

One that I'm seeing frequently now just to share with everyone is one where you get something from some known, for example, you get an email and it says, you just paid thank you for your payment. You just paid \$659 for your membership. And then at the bottom, if this doesn't seem right, things was called, of course I called, but the very first time I got PayPal is one, I skipped everything. I was like, what is this I don't have? So that's one I see. Oh, absolutely. Very quickly initial paying for this in

Speaker 6 ([01:03:30](#)):

I, I've gotten the emails and I've looked to think for a second before, but more often than not, I'll hit delete. And if it's that important, they'll find another way to contact.

Speaker 28 ([01:03:41](#)):

And if you're a business, a big one is a business email compromise where someone will actually find a way to access the internal email of your company and they'll watch it. They're patient, they'll watch it, they'll watch the communications and at some point in time they'll find a way to manipulate, whether it be a worker within the business or a client to wire money or send money for payment or for whatever. So that's actually been pretty common.

Speaker 6 ([01:04:11](#)):

And this is where some of the policies are in place, but when he says they're patient, they'll figure out by reading your emails when we'll say the vice president is out of town, they'll know that that individual is out of town. And so it will seem to the employee that it's normal for them not to be able to contact them as per the normal policy, adhere to the normal policies and know that that's the only way that we're going to buy gift cards, for instance, is like your direct communication.

Speaker 24 ([01:04:38](#)):

We did get a call from Ms. Gamer and it came up as a police department on our phone. So it was legitimate. Like you have an outstanding speeding ticket, you need to pay this. But I think what threw us was it was a 3 1 7 number and it came up as police department on our caller id. It was like that something's off, but it looks legit. Also, want to make sure I have the non-emergency number saved correctly. Am I giving it

Speaker 6 (01:05:02):

It's 3 1 7 5 7 1 2 5 8 0.

Speaker 28 (01:05:07):

So that technology called S. So you can spoof a phone number, anybody, we can all download the app on our phone and call somebody and make it look it's from a different number. That's what they're using. Sometimes when people look that up online and go, oh, that is the Carmel Police Department, they're like, okay, this is a good number. But if you look online and actually call the police department and follow through, most likely someone will go, yeah, that doesn't sound right. So that's one of those things where just use your awareness and follow through and maybe ask some more questions about it.

Speaker 19 (01:05:43):

Can you repeat the number and tell me what can I do with them that I

Speaker 6 (01:05:48):

Can do with the number? So the number is 3 1 7 5 7 1 2 5 8 0. And that's the non-emergency line for the police department or to dispatch that will dispatch an officer to whatever type of call. It's so use that number if it's just kind of exactly what it sounds like. Not an emergency, the 9 1 1 for everything else, a traffic accident or a medical emergency. But if it's a theft report or a fraud report or a lockout, I've locked my keys in my car or my business, give us a call on that number and we'll get somebody out to you. Awesome.

Speaker 7 (01:06:20):

Thank you.

(01:06:23):

Yes sir. Comment to add. For any of you that are worried about Samuel stuff, always feel free to call your financial institution. That is why we staff our financial institutions with individuals. They are trained to recognize fraud. They're trained to be proactive, to help assist you and to talk you down from doing something because a lot of times they target at you when you're emotionally unstable. They know they get you to then send money or they call you at three in the morning. Like they said, they're trained, they're very well, they're very good at what they do. Always wait until the next morning. If you can wait until your financial stream opens, give them a call and they should be able to assist you and help you with that.

Speaker 16 (01:07:04):

And to Riley's point, if any of your businesses, if you want to stop in our office, we'll help you to identify counterfeit money because we're trained to look at that too. And we see the most in twenties and a hundred dollars bills, but we have all kinds of stuff besides just the markers are great, but we've seen where people will wash the bills and turn a \$1 bill into a \$20 bill. So actually the marker test works, but there's other ways. So you can stop in anytime and we'll talk to you about it or your employees.

Speaker 2 (01:07:40):

Apparently my phone number has been given to a hundred people and not my name because they'll say, Hey, I'm going to pick you up tomorrow or something. Or they'll come up with some reason why I should give them my name and is that a scam at the beginning of a scam, they want to know who I am.

Speaker 6 (01:07:56):

There will be, it's called data farming. And allow that we subject ourselves to either tactics like that or social media, media, things that we're willing to put out. There's all kinds of ways that the criminal element of society can garner information from us or about us.

Speaker 28 ([01:08:12](#)):

You've heard that term social engineering before. That's what they're doing. They're trying to get you to confirm things that they may or may not know. So they'll ask you these questions and you think you're just answering your question legitimately. And all they're doing is confirming a little bit more information about you that they want to use against you. So it's like you said, it's a way of data mining, but with a person. That's it.

Speaker 6 ([01:08:40](#)):

Who's next?

Speaker 4 ([01:08:44](#)):

We went a little long. We Zach back at a different time. I know you're disappointed for not having the budget talk, but I need you to write down a number of how many potholes you think we filled from September 1, 23 to August 31, 24 and the five closest. Get these amazing shop, small shop caramel bags filled with whatever Kevin put in it. I'm not really sure. You got your number written down. Okay, everybody stand up. Got to get a little exercise in keeping that number in mind. How many had under 500? Sit down.

Speaker 9 ([01:09:33](#)):

How many had under a thousand? Sit down. How many had under 2000? You guys threw fast. This is north. You sit

Speaker 5 ([01:09:42](#)):

Down.

Speaker 9 ([01:09:43](#)):

Yeah, this is all caramel proper.

Speaker 4 ([01:09:45](#)):

You had under 2000 sit down. You had under 3000. Sit down. Wow, you've had more than 4,000. Sit down. We narrowed it down quickly. Okay. You win first of all, 3,400. Okay, so now if you had between 3,500 in 4,000 and you didn't get a bag, stand up. If you had between 3000 and 4,000, stand up.

Speaker 9 ([01:10:17](#)):

1, 2, 3, 4.

Speaker 4 ([01:10:18](#)):

Okay, you four win because we have four more left, right? 3,839 potholes in that 12 month period. We're filled by our amazing three department team and Kevin's going to wrap up here, but I just want to say I'm going to embarrass Detective Smiley for a minute. He is a veteran, not of one service, but two Air Force and Navy. Awesome. How many other veterans do we have in the room? Thank you sir. What was your service branch? Air Force. Air Force. What were you Jeff? US Naval Sea. Awesome. Thank you as well.

Speaker 1 ([01:11:06](#)):

Is there only two of those? I have two more.

Speaker 9 ([01:11:08](#)):

You got two more?

Speaker 1 ([01:11:09](#)):

Yeah. Did I miss somebody by the way earlier? I got one. Oh

Speaker 9 ([01:11:13](#)):

Yeah. Thank you. Alright, we'll be better. Thank you. There you go. I used my new one broke already. The bubble must have broken. We had right here.

Speaker 1 ([01:11:28](#)):

Alright, sorry it ran a little long, but that's good, right? You got a lot of information. We'll have Zach back first quarter of 2025. And then to add, we've already scheduled, we're going to do a breakfast meeting for sure and an after hours meeting for sure. So we'll actually have six meetings next year and then the four that are standard. Alright, so thanks to State Bank for lunch sponsorship and we are working on our 2025 dates. The next event invitation will be coming via Eventbrite. By the way, how did you guys like Eventbrite? Was that much easier? I had 80 people. RSVP, which I think we had 60 people here, so that's good. I think that's it. So thanks very much for coming. If you, oh, we have a question in the back. What was that? Not a question

Speaker 27 ([01:12:15](#)):

To Ms. Jackson's point about marketing and Midtown in general also be hosting their watch party on December 1st. Midtown. They'll also have an event at the general market. So we'll have a tub of post fans in the area on December 3rd. So just all the out for that and the event is free. The media will be still go out if you want to sign us.