BUSINESS JULY 2020 VICEN

magazine



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Editor-in-Chief Al Krulick

Associate Editor Lorie Lee Steiner

Research Directors

Paul Payne Brendan McElroy Lisa Curry Thomas Hiley Matthew Mitchell Gray Goldin

Production Manager/Digital Strategist
Jon Bartlow

Vice President of Administration Alyson Casey

Contributing Writers

Steven Krulick Brett Anningson Don Manley Caroline Verner

Creative Director Todd Calfee

CGO Alexander Wynne-Jones

> **COO** Brian Andersen

Executive Publisher / CEO Marcus VandenBrink

CONTACT US

12559 New Brittany Blvd Fort Myers, FL 33907 239.220.5554

Email for all inquiries: info@businessviewmagazine.com

USA Canada Caribbean Oceania

WWW.BUSINESSVIEWMAGAZINE.COM

EDITOR'S NOTES

Giant leaps and baby steps...

On May 30th, we sat on the edge of our seats watching SpaceX's Falcon 9 rocket launch its way into orbit and fame. About 19 hours after lift-off, astronauts Doug Hurley and Bob Behnken in their Crew Dragon capsule autonomously docked with the International Space Station to complete the first trip to the outpost from a U.S. spaceport since the retirement of the space shuttle in 2011. Millions watched and cheered. Mission accomplished. It was great news!

Meanwhile, back on planet earth, countries around the world were, and still are, contemplating a very different mission critical. Stages 1 and 2 of re-opening their businesses, their communities, their flightpaths after months of Covid-19 lockdown. As we head into summer full-on, what was hoped to be the beginning of 'new normal' now seems to have taken one step forward, two steps back.

Both of these ultra-complex missions – on and off planet – are all about logistics, planning to the nth degree, anticipating obstacles, and relying on science for the solutions. Pivoting at a moment's notice. Gleaning the utmost intelligence from technology and innovation. In our July issue of Business View Magazine, we profile a wonderful array of essential service companies and progressive cities that are adapting and innovating at record speed to keep us safe and our economies rolling, albeit at a somewhat slower pace.

In the Financial Sector, Alliant Credit Union has gone all digital, all the time – their online and mobile banking model eliminates the worry of physical contact, so you can take care of your money... and yourself. From the accounting perspective, award-winning CPA firm, Abdo, Eick & Meyers, goes beyond the numbers with their People + Process strategy for empowering business growth.

Being able to communicate with people locally, nationally, and internationally, while working from

a home base is more crucial than ever before. Goodman Networks and New Lisbon Telephone Company are proof positive that business and the business of life goes on (with only an occasional glitch). Energy, too, is a key sector. Progressive Pipeline Management's unique method of pipeline repair is a gamechanger for infrastructure renewal. Another major player, Black Mountain Sand provides in-basin frac sand and expert solutions to the E&P (exploration and production) industry.

Dry cleaners and laundromats were deemed essential early on in the pandemic, especially for front line workers, so all 180 Tide Cleaners stores have been operating throughout with adaptations and advanced protocols put in place. Public transportation is another essential service – on Nantucket, the Regional Transit Authority makes it fun and easy to move around the island on 'The Wave' buses.

While we may not be able to travel in person, Business View is pleased to share a virtual road trip around the U.S. Discover the lure of business savvy Kansas City, Kansas; Independence County and the City of Maumelle, Arkansas; Adair County, Letcher County, and Madisonville, Kentucky; and the City of Pitt Meadows in beautiful British Columbia. Canada.

Yes, collectively, we've taken giant leaps and baby steps in the recent weeks and months. For that we should all be proud – and cautious. Resiliency will win out, but not without patience. While you're waiting, we hope this month's edition of Business View brings some welcome entertainment and insight. Stay safe, keep the wheels of innovation turning, and above all, be kind to each other.



Lorie Lee Steiner Associate Editor Business View Magazine



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FREE, PUBLIC DASHBOARD HELPS EMERGENCY MANAGERS SHARE CRITICAL COVID-19 INFORMATION

Indiana University's Crisis Technologies Innovation Lab helps build data-science tool to provide immediate, easily accessible data to quicken response, save lives

BLOOMINGTON, Ind.— Indiana University faculty, students and staff at IU's Crisis Technologies Innovation Lab (CTIL) in IU's Pervasive Technology Institute, working with collaborating partner Disaster Tech, have created a data-science tool to help emergency managers keep their communities safe.

The DICE dashboard (Data-science Integrated Collaboration Environment) helps emergency

managers know, at a glance, what resources they have available in a crisis situation. DICE aggregates huge amounts of information on crucial aspects of a community's infrastructure, including fire, police, and health and medical.

Emergency managers are in charge of making sure that first responders and the public have all the resources they need in disasters, and the current pandemic is no exception. As the crisis becomes increasingly severe, emergency managers need immediate, easily accessible information to effectively respond to calls for assistance.



CTIL is devoted to helping those on the front lines of emergency and crisis response through the use of next-generation technologies.

"Every time an emergency manager needs to look at a different dataset, that costs them time, and time is not a luxury that anybody has in a situation like this," said <u>William Liao</u>, project coordinator in the <u>CTIL</u>. "We're trying to put all of these disparate data sources into one view."

CTIL is devoted to helping those on the front lines of emergency and crisis response through the use of next-generation technologies. The tools the lab builds cut down on the time it takes to analyze and act upon an unfolding situation.

Many emergency managers are working with decades-old tools and they often don't have the means to answer basic questions quickly, such as what's going on with the incident, how it's changing and what sort of critical information everyone needs to know, said David Wild, associate professor of informatics at IU and a founding member of CTIL. The lab and its partners were already working on a public dashboard for emergency managers, but COVID-19 sped everything up.

"We did a wide survey of emergency managers," Wild said. "We had a user experience expert work with survey participants to understand what information, what insights, what data they need to know right now."

CTIL partnered with <u>Disaster Tech</u>, a company with expertise in data science and curation. DisasterTech brought in Microsoft for its engineers and disaster response expertise, Kinetica for its software and data engineers, and NVIDIA for its graphical processing units (GPUs) to perform high performance computing operations. (Users can sign up for access at <u>Disaster Tech</u>, which also offer free and paid subscription options for a variety of advanced features.)



200 YEARS

"With these partners on board, we had all the right resources together to build a really scalable, fast, useful dashboard organized around <u>community lifelines</u>," Wild said.

According to the Federal Emergency Management Agency, a community lifeline "enables the continuous operation of critical government and business functions and is essential to human health and safety or economic security." They are:

- Health and medical
- Communications
- Transportation
- Safety and security
- Energy (power and fuel)
- Hazardous materials
- · Food, water, and shelter

The DICE dashboard aggregates this crucial information so responders can quickly get a lay of the land, so to speak.

Some of the data the lab and its partners work with are public, such as the locations of hospitals, urgent care clinics, nursing homes, shelters and schools that can be used as temporary hospitals. Some of the data are not public, but useful to emergency responders in a pandemic. And some of the data are proprietary and specific only to a particular community. The dashboard allows emergency managers to upload that data and login securely so only they have access, Wild said.

"We have all these sensors out there and crowdsourcing that can be leveraged to give you the predictive and situational awareness to get ahead of the curve and response with agility," said Sean Griffin, founder and chief executive officer of Disaster Tech.

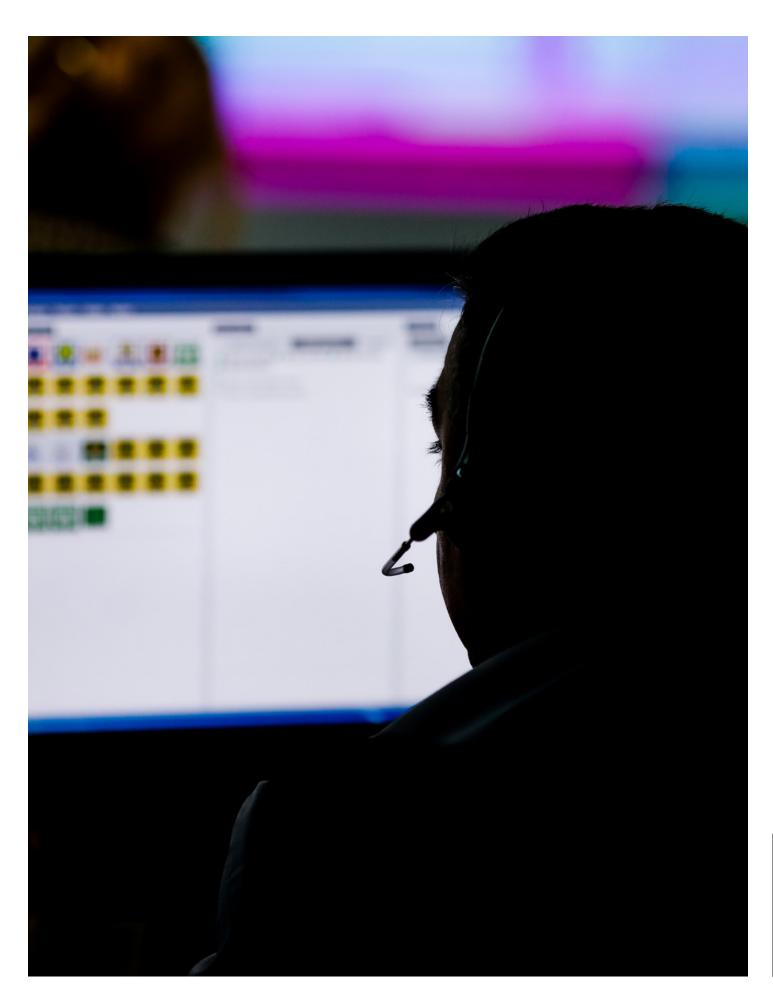
CTIL's COVID-19 work is largely done by volunteers. The lab is pursuing potential grant funding and other resources to continue its work on the pandemic.

CTIL has created two other dashboards that can help with COVID-19 response and recovery:

- The <u>S. Travel Restrictions and Closures</u>
 dashboard was created in 24 hours. It
 helped IU administrators track what travel
 restrictions would be in place for students
 going home or when leaving their home
 states to return to campus.
- The Business Vulnerability Index dashboard
 was a project CTIL had already begun
 through a project funded by the U.S.
 Economic Development Administration (EDA).
 This tool, built in partnership with Indiana
 University's StatsAmerica, is part of a wider
 research project to help the EDA understand
 the relationship between risk, resilience and
 cost of a disaster in communities across the
 country.

CTIL's COVID-19 work is largely done by volunteers. The lab is pursuing potential grant funding and other resources to continue its work on the pandemic. For more information about CTIL, contact Wild.

"From the IU side, there's a lot of people who've essentially donated their time to this effort as a matter of public service," Liao said. "A lot of people worked evenings and weekends with a goal of advancing this project as quickly and efficiently as possible. The sooner we can put this into an emergency manager's hands, the more effective we hope they'll be able to be at their efforts."



CORE SCIENTIFIC SOLIDIFIES ITS POSITION AS THE LARGEST DIGITAL BY FACILITATING THE PURCHASE OF MORE THAN 17,000 DIGITAL MI

Leading blockchain solutions provider Core Scientific signs agreement with Bitmain to bring a record number of S19 Antminers to Core Scientific's data centers in the next four months

ore Scientific, the leading blockchain hosting provider in the United States, announced that it has again partnered with Bitmain Technologies Inc. ("Bitmain"), the industry-leading blockchain mining equipment manufacturer to facilitate the purchase of 17,595 units of bitcoin mining machines on behalf of its growing list of hosting clients as well as its own operating needs. Core Scientific's agreement with Bitmain signifies the largest number of S19 machines purchased by a single blockchain hosting company, and reaffirms its position as the largest accredited shareholder-owned hosting provider in the market.

The S19 Antminers, Bitmain's newest flagship model of digital mining machines, will be received and fully deployed across Core Scientific's 655,000 square feet of data centers located in the United States over the next four months. This latest generation of SHA256 Application-Specific Integrated Circuit ("ASIC") miners from Bitmain allow for more energy efficient mining operations than prior Bitmain models and other ASIC miners that are currently available. This purchase represents an important step towards Core Scientific's ongoing commitment and focus on its digital mining hosting business as it looks to serve investors with its fully built-out ASIC, GPU and FPGA ready infrastructures with 450MW+ of power under contract.

"Our ongoing purchases amidst this global pandemic, have demonstrated our team's



ability to successfully serve our growing list of institutional clients with the newest and most efficient equipment and host them in the best facilities in North America," said Kevin Turner, President & CEO of Core Scientific. "Core Scientific has received and begun testing the first of Bitmain's newest ASIC miners, and has seen material success in increasing existing hashrate to achieve a 110 TH/s ± 3%. With market-beating long-term power contracts in place and the most powerful miners ready to be deployed at a moment's notice, Core Scientific is well-positioned to facilitate our clients' digital mining needs at a considerably faster pace than the competition."



Antminer Sales Director of North, Central and South America (NCSA) Irene Gao said, "We are confident that our latest generation miners from the Antminer 19 series will operate at peak performance at the various Core Scientific data centers around the United States. The Antminer S19 will serve to enhance the stability and security of the cryptocurrency network and advance Core Scientific's focus towards growing their business in the digital mining industry."

The Core Scientific team brings together over 20 years of experience in managing data centers and continues to transform the world through AI and blockchain for real-world use, today. With

the latest machines from Bitmain strategically located in geopolitically and regulatory stable data centers around the United States, Core Scientific is ready to provide best-in-class infrastructure solutions to its clients. The company has also procured additional units that are ready to use and available to hosting clients.

For more information, please visit https://www.corescientific.com.



I-5 ELECTRIC TRUCK CHARGING SITES MAPPED OUT BY ELECTRIC UTILITIES

West Coast Clean Transit Corridor would create jobs, reduce greenhouse gas emissions from freight transportation, help eliminate health-harming diesel emissions from trucks

OSEMEAD, California – Electric utilities in three West Coast states have announced the results of a study that could lead to significant reductions of pollution from freight transportation up and down the Pacific Coast and create jobs in an economy hit hard by the novel

coronavirus.

"We are proud to work closely with our customers to help drive the electrification of commercial freight and fleet vehicles. The results of this study provide a roadmap for electric utilities in Washington, Oregon and California to help electrify transportation in a coordinated fashion," said Katie Sloan, director of eMobility and Building Electrification for Southern California Edison, one of the study's sponsors. "This study comes



at a time when we believe major investment in electric vehicle charging infrastructure will help significantly with economic recovery from COVID-19 in our states."

Other sponsors of the study are Los Angeles Department of Water & Power, Northern California Power Agency, Pacific Gas and Electric Company, Pacific Power, Portland General Electric, Puget Sound Energy, Sacramento Municipal Utility District, San Diego Gas & Electric, Seattle City

This study comes at a time when we believe major investment in electric vehicle charging infrastructure will help significantly with economic recovery from COVID-19 in our states

Light and Southern California Public Power Authority. HDR completed the study.

The study's final report proposes a phased approach for electrifying the I-5 corridor. The first phase would involve installing 27 charging sites along I-5 at 50-mile intervals for medium-duty electric vehicles, such as delivery vans, by 2025. Then, later, 14 of the 27 charging sites would be expanded to also accommodate charging for electric big rigs by 2030, when it is estimated that 8% of all trucks on the road in California could be electric.

Of the 27 proposed sites, 16 are in California, five are in Oregon and six are in Washington. An additional 41 sites on other highways that connect to I-5 are being proposed for electrification. Those highways include Interstates 8, 10, 80, 210 and 710 and state routes 60 and 99 in California; I-84 in Oregon and I-90 in Washington.

"We are proud to work closely with our customers to help drive the electrification of commercial freight and fleet vehicles," said Will Einstein, PSE's director of New Product Development. "By supplying our customers with clean electricity as a transportation fuel, we can support our customers' desire for lower-carbon electricity and transportation fuel options, reduce air emissions and improve community health outcomes while helping Washington state accelerate its efforts to meet stronger environmental goals."

Participating Companies and Agencies























The report recommends expanding state, federal or private programs that provide funding for electrification, which could further accelerate electric truck adoption and expand economic opportunities associated with building sites. Several utilities in California — LADWP, PG&E, SDG&E and SCE — have programs aimed at supporting the adoption of electric trucks, but more support will be needed to reach electrification levels identified in the study and to meet state climate goals.

Other key findings in the report are:

- Most utilities in California, Oregon and Washington have enough capacity in urban areas along I-5 to support interconnections with the medium-duty charging sites. Rural areas are more of a challenge and none of the rural areas currently have capacity to serve heavy-duty site development.
- Stakeholders, including utilities, must begin proactive engagement to accommodate long lead times (multiple years in most cases) for system planning and site development.

- Clean fuel policies in West Coast states continue to drive transportation electrification in the near term and additional state, federal and private programs that provide funding for electrification could further accelerate electric truck adoption.
- Utilities should serve as trusted infrastructure providers that can be leveraged to collaborate across a broad range of industry stakeholders, educate customers, help standardize systems of charging equipment for trucks and ensure safe deployment of charging sites.
- Fleet operators surveyed as part of the study identified that access to public charging would accelerate deployment of electric vehicles because their trucks could use public sites to support their operations.

"Electrifying delivery, freight and other commercial transportation on I-5 and adjoining highways will help bring us closer to achieving clean energy and environmental goals, and will mean major health benefits to the communities near those highways," said Eva DeCesaro, senior product

manager, Transportation Electrification for Pacific Power. "This is especially true for underserved communities that are disproportionality impacted by carbon pollution."

Data shows that people who live near trucktraffic corridors experience higher rates of asthma, lung and heart disease and chronic bronchitis due largely to breathing toxic vehicle emissions, specifically diesel particulate matter. A recent study also indicates that increases in particulate pollution is associated with higher death rates among COVID-19 patients.

In California, the transportation sector accounts for nearly 80% of the state's air pollution and more than 40% of all greenhouse gas emissions. Washington and Oregon face similar environmental challenges, transportation being the largest contributor to air pollution and greenhouse gas emissions in those states as well.

"Electrifying transportation is a key component to

reaching our goal of net-zero carbon emissions by 2040," said Bill Boyce, SMUD's manager of Electric Transportation. "As a transportation hub, reducing diesel emissions in long-haul transportation will further our goals of clean air and sustainable communities in our region and along the entire West Coast. We are pleased to be taking a comprehensive, interstate approach to clean transportation."





SOURCEHUB LAUNCHES NEW VERSION OF GLOBAL PACKAGING PROCUREMENT PLATFORM

Rolls Out New Content Series on Packaging Procurement: The Hidden Risk of Single Sourcing Your Packaging

Naperville, IL – SourceHUB, a provider of a collaborative technology platform for packaging procurement, announced the launch of an enhanced version of its platform, which helps global brands collaborate with distributors, manufacturers and service providers to deliver packaging solutions anywhere in the world. Packaging thinktank Smithers Pira indicates demand for the world packaging industry will reach \$1.05 trillion by 2024, an increase of \$155 billion over 2020. With the scope of the packaging industry growing at such a fast rate, there is a need for electronic procurement and servicing of packaging at points around the world.

"While the packaging industry is changing at a

rapid pace due to a number of factors such as pressure the pandemic has placed on the supply chain, more complex supply chains and the faster pace of artwork changes, a lot of strain is being put on the global packaging ecosystem," said John Moran, CEO and founder of SourceHUB. "Our team has years of experience in the packaging procurement industry.

We have dealt with the headaches around the process and managing various internal/external stakeholders. Our initial pilot customers tell us that SourceHUB squarely addresses the pain points they face. Clearly, there is an urgent need for better collaboration in the procurement process and SourceHUB was built to greatly simplify the process."

The only offering of its kind, the SourceHUB platform enables all stakeholders in the packaging



supply chain to seamlessly work together on one platform to reduce the time, money and effort involved in packaging procurement anywhere in the world. By allowing all stakeholders in the process to automate workflows and centralize data, customers reduce time and money spent managing the procurement process.

- Order Management and Visibility SourceHUB allows customers to take control over its global supply chain to understand where orders are, including line item level tracking of production status and retention of all-important order documents. Customers can schedule and manage key tasks and decision points right within the system/platform.
- Automated Spec & Artwork Approvals -- Access mission critical information when needed 24/7 by automating and tracking artwork and



specification approvals and revisions.

- In-App Communication -- Streamline critical processes with standardized workflows so the right tasks are being done at the right time, with the right results. In-app messaging replaces searching through emails and provides seamless communication integration into automated workflows.
- Lead-time Analytics -- Analyze supplier performance to optimize the packaging supply chain and make improvements in future projects.

SourceHUB also launched a series of content pieces on its website that addresses several issues facing the packaging procurement and supply chain industry. The first piece in the series is entitled The Hidden Risk of Single Sourcing Your Packaging. A new installment in the series will appear every two weeks and focus on providing advice to those interested in packaging procurement.

According to Moran, some SourceHUB users have seen efficiency improve and a 32 percent reduction in errors by proactively responding to supply chain disruptions. "Packaging is so critical in commerce today and it just keeps growing as an industry. The problem is many of the tools to manage the process are archaic," Moran said. "The challenge has been to make the procurement process smoother and make it as real-time as possible no matter where you are in the world. That's where we come in and while the platform is important, our team's years of the experience in packaging procurement makes our offering even that more powerful."

For more information, visit SourceHUB at www.sourcehub.ai

BIISINESS VIEW MAGAZIN

HUDSON ANNOUNCES ROLLOUT OF PPE VENDING MACHINES IN 27 AIRPORTS ACROSS NORTH AMERICA

Vending Machines Will Feature Proprietary Health and Safety Products as Part of Hudson's "Traveler's Best" Brand Line

AST RUTHERFORD, NJ. – Hudson (NYSE: HUD), a travel experience leader with more than 1,000 stores in airports, commuter hubs, landmarks and tourist destinations across North America, reaffirmed its commitment to increased safety, convenience and service for its travelers and airport communities in the COVID-19 environment with the introduction of Personal Protection Equipment ("PPE") vending machines and a custom-designed line of health and safety offerings sourced and manufactured in the United States.

The vending machines, which are ADA compliant, will be introduced to leading airport destinations across North America starting in late June. By the end of the summer, Hudson plans to introduce vending machines in 27 of the nation's leading airports and the Houston Space Center, making safe travel an attainable part of every traveler's journey.

The machines will be located in pre-security locations, offering a convenient and seamless shopping experience for travelers and essential airport workers who may have forgotten their PPE at home, or are looking for additional ways to keep themselves and their families healthy and safe. Each vending machine will be stocked with a variety of essential products which can be purchased with a credit card, allowing Hudson an opportunity to provide a 24/7 retailing experience. To ensure that Hudson is also promoting a sanitary shopping experience, the vending machine's touchscreen will be sealed with an anti-microbial shield that eliminates

We've developed an extensive product offering as part of our PPE vending machines that delivers traditional and technology-focused health and safety options

germs on the surface for three to four months before replacement, and social distancing floor decals around the machine to maintain crowd control.

"With the gradual return of passengers to airports across North America following COVID-19, we're noticing a behavioral change in travelers which puts health and safety at the forefront of the travel experience," said Brian Quinn, EVP and Chief Operating Officer of Hudson. "To meet these expectations, we've developed an extensive product offering as part of our PPE vending machines that delivers traditional and technology-focused health and safety options."

Travelers familiar with Hudson's proprietary brand line, "Traveler's Best," will be pleased to see that the line has expanded to now include PPE, cleaning products, and Ultraviolet C ("UV-



C") LED light sanitizing technology. The new products, designed to keep travelers safe from the start of their journey until they arrive at their travel destination, can be found in both the new vending machines, and at Hudson's travel convenience stores, and include:

- Individual and bulk packaged face masks, including disposable, KN95, and cloth options
- Individual 2 oz. and 4 oz. hand sanitizers, and bulk hand sanitizer wipes
- All-in-one hygiene kits
- Nitrile gloves and multi-use thermometers
- Portable and rechargeable UV-C sanitizers for mobile devices and personal items

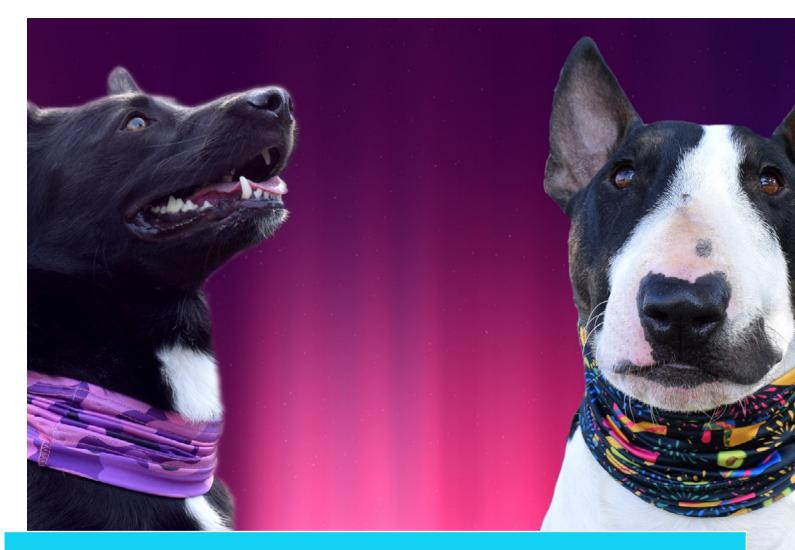
In certain airports, travelers will also be able

to purchase name brand electronics and travel essentials from the vending machines, including charging cables and wireless headphones, which will allow Hudson to stay true to being the allencompassing travel partner.

About Hudson

Hudson, a Dufry Company, is a travel experience company turning the world of travel into a world of opportunity by being the Traveler's Best Friend in more than 1,000 stores in airports, commuter hubs, landmarks, and tourist locations. Our 10,000+ team members care for travelers as friends at our travel convenience, specialty retail, duty free and food and beverage destinations. At the intersection of travel and retail, we partner with landlords and vendors, and take innovative, commercial approaches to deliver exceptional value.

www.hudsongroup.com



VIRGINIA COMPANY TURNS DOG APPAREL INTO MASKS TO PREVENT COVID-19

OODE, Va. – And now for some good news! Pup Scruffs, which launched in March as a dog-apparel company, rebranded its merchandise to be masks for people when the pandemic hit the country. As a result, sales have skyrocketed.

In the beginning, Pup Scruffs made designer neck wear for dogs, offering 40 different designs and fun dog-inspired patterns, said Katie Bernotsky, one of the owners of the company. However, because it launched at the end of March when most people were concerned about the coronavirus disease, the owners realized it wasn't a good time to launch dog apparel.

Bernotsky and her husband, Bob, began wearing the neck wear as masks to prevent the virus, and started to get compliments about them. People wanted to know where to buy them.

So, the owners decided to sell the neck wear as neck wear for dogs and as masks for people of all ages. The company offers 10 sizes for dogs and three people sizes – adults, children, and toddlers. By refocusing marketing efforts, the company's sales quadrupled overnight and Pup Scruffs are shipped all over the country.

"We have received so much positive feedback from customers that these masks have been



the perfect solution for families," Bernotsky said. "People have been purchasing them to match their children or pets." The masks are lightweight and breathable, made from a polyester/spandex blend. They are easy to wear and comfortable. Even though the economy is at its worst and unemployment is through the roof, the company has been able to flourish by thinking quickly and providing a solution during the pandemic.

Pup Scruffs donates a portion of all sales to the Lynchburg Humane Society in Lynchburg, Va. Within two weeks, the company donated \$5,000 to the shelter. "We were so excited to be able to do this especially during this time when the

We have received so much positive feedback from customers that these masks have been the perfect solution for families

shelter and the animals needed it the most," she added. For details, contact: Bob or Katie Bernotsky at thepack@pupscruffs.com Website: www.pupscruffs.com

U.S. SPECIALTY CHEESE COMMUNITY LAUNCHES VICTORY CHEESE TO SAVE TROUBLED INDUSTRY

Victory Cheese Features Curated Cheese Boxes, Online Marketplace, Awareness Campaign

Washington, D.C. – Cheese organizations and entrepreneurs across the U.S. are banding together in an unprecedented effort to save small cheese companies from financial ruin and to prevent the collapse of a beloved staple of the American diet. Producers are reporting 30-80 percent revenue declines and see little chance of a turnaround anytime soon.

With restaurants still mostly shuttered and grocery stores focused on mass-produced products, the COVID-19 crisis is devastating the supply chain for specialty cheese. Small family dairy farms, artisan cheesemakers and the regional distributors and retailers who bring their products to market continue to be severely affected. Additionally, popular cheese festivals, events and farmers markets have been cancelled.

Under the banner Victory Cheese, several industry organizations, thought leaders and entrepreneurs have joined forces, including the Oldways Cheese Coalition, Culture Media, the Good Food Foundation, American Cheese Education Foundation and the Specialty Food Association. The task force also includes representatives of many leading producers, distributors and retailers as well as influential organizations from the largest cheese producer states, like the California Artisan Cheese Guild, Vermont Cheese Council, Dairy Farmers of Wisconsin and other state cheese guilds. This effort is in support of American Cheese Society activities as well. Chef Rick Bayless and Chef Art Smith are among the numerous culinary personalities also supporting the effort.

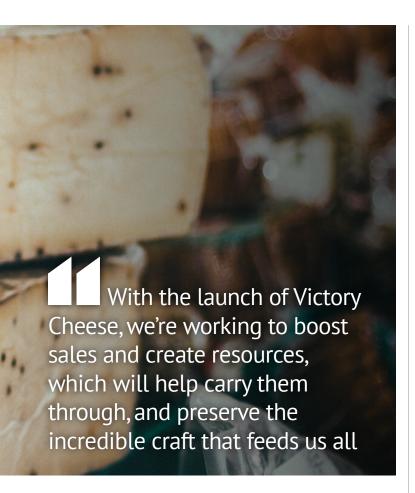
"Our members and others are working together to address this urgent problem and come up with a timely and meaningful response to save their businesses and keep specialty cheeses' treasured



place in American cuisine," said Karen Lundquist, Executive Director of the American Cheese Society and Victory Cheese member. "With the launch of Victory Cheese, we're working to boost sales and create resources, which will help carry them through, and preserve the incredible craft that feeds us all."

In addition to a robust call to action campaign and a retail supply chain effort, Victory Cheese includes the launch of YourMaker.Direct which will launch in the coming weeks. YMD is an online cheese marketplace representing a wide range of specialty cheese from makers across the U.S. There are products from small producers who don't have the resources to manage their own online sales, as well as cheeses from larger established creameries known for their award-winning favorites. YourMaker.Direct will continually add new features and offerings once it is launched.

"We see ourselves as a champion for cheese," said Victory Cheese Co-Founder, Greg O'Neill. "Cheese is by far the largest category in specialty food and it has taken decades to build the cornucopia



that has now gained global accolades, including the current World Champion Cheese. We are determined to make sure we survive and thrive."

Victory Gardens in World War II were designed to boost morale and feed families in troubled times. Victory Cheese is designed to boost the cheese industry and give cheese lovers a chance to do their part in saving it. The task force is rallying retailers, restaurateurs and organizations nationwide to curate and sell Victory Cheese Boxes, locally customized collections with a portion of proceeds benefiting cheese, food or agriculture non profits.

Victory Cheese Boxes were launched during American Cheese Month, an annual celebration that benefits the American Cheese Education Foundation. The inaugural boxes are created by such well-known cheese and culinary personalities as James Beard Award-winning chef Dan Barber of New York's renowned Blue Hill/Blue Hill at Stone Barns, Anne Saxelby of New York's Saxelby Cheese and Mateo Kehler of Vermont's Jasper Hill Farm and represent a variety of cheese makers. Look for more Victory Cheese

boxes to be sold from coast-to-coast by your favorite retailer, maker or food personality.

Victory Cheese's call to action:

Tell family, friends, neighbors and colleagues about the cheese crisis in America and the need to act now by purchasing your favorite U.S. produced specialty cheese.

In addition to stocking up on the basics, consider American specialty and artisan cheese to elevate your experience, whether you buy at independent cheese stores, supermarkets, club stores, online or direct from the cheesemaker.

- Support American specialty cheese by purchasing a Victory Cheese Box
- Ask for American cheeses by name and try new ones. If you don't find your favorites, ask retailers to stock them.
- Show off your cheese purchases on social media and tag #VictoryCheese to raise awareness.
- Can't decide? Choose perishable cheeses over hard aged ones to avoid waste.
- Join the American Cheese Society as an enthusiast member or a cheese guild to learn more about local cheeses and the people behind them. Most guilds welcome members from the public.
- Visit YourMaker.Direct when it launches for consumer purchases and vote with your dollars.

About Victory Cheese

Victory Cheese is a grassroots, volunteer task force of leading industry voices and thought leaders who have come together amid the coronavirus pandemic to help save the U.S. specialty cheese industry and the family businesses behind most every company. The task force includes a broad spectrum of industry organizations, producers, distributors, retailers and thought leaders. For more information and a list of members, please visit www.VictoryCheese.com



"Innovating Innovation" A BVM Book Review

by Lorie Lee Steiner

n these days when nothing is at is was, and every business is reevaluating its existence and path forward in the new global landscape, David Morey's book INNOVATING INNOVATION couldn't have come at a better time. Morey calls on his vast experience advising winning global presidential campaigns, Nobel Peace Prize winners, and top Fortune 500 CEOs and companies to produce this essential and intriguing guide for companies seeking to drive change leadership and business breakthrough. The result is both compelling and practical, challenging our traditional innovation and marketing tactics (strategies) and giving readers the permission



and freedom to 'Think Different'.

Employing his well-honed skills as a storyteller and business coach, Morey designed what he describes as "a step-by-step handbook for teaching and at times even tricking your organization, your culture, and your company into real-world change. It is the new battlefield book for innovation." Within the book's 11 Chapters are more than a few epiphanies – 'aha'





moments – that bring instant clarity as to why many so-called 'tried and true' growth channels haven't earned the desired effect. Themes such as Build workshops, not laboratories; Sail west to find east; Be a change leader, not a business leader; and Punctuate your equilibrium focus on the importance of the 'disruptive periphery'. The organizational margins where real innovation happens.

The book ends with Morey's sage analysis and words of advice, "In business, creativity is the bridge to innovation. It allows businesses to innovate and market and redefine their own success. In politics, creativity allows future leaders to push beyond America's current famine of political and social imagination. Across this bridge, we change leaders must march from imagination to innovation. We

must do this because no one else will ever be sufficiently hungry and foolish enough to redefine what innovations means, what change means. We are the crazy ones just mad enough to change the world."

INNOVATING INNOVATION offers a fresh, creative approach to change leadership, where imagination thrives in the face of uncertainty, and wisdom comes from within. Not meant to sit and attract dust on the library shelf, this book is a pleasure to read, reference often, and put into practice.

*About the Author: David Morey, founder and Chairman of DMG Global, is one of America's leading strategic consultants and speakers. He is the best-selling author of The Underdog Advantage, The Leadership Campaign, Creating Business Magic, and most recently Innovating Innovation. For many years, Mr. Morey served as Adjunct Professor of International Affairs at Columbia University and the University of Pennsylvania. He has worked with a who's who of Fortune 500 leaders—and advised five Nobel Peace Prize winners and 19 winning global presidential campaigns. Mr. Morey's corporate clients include GE, Verizon, Pepsi, Mars, KPMG, McDonald's, Microsoft, News Corp., Nike, P&G, Disney, Visa, The Coca-Cola Company, Linkedin, TPG, American Express, NBC, Samsung, Deloitte, CVS, and many others.

Visit <u>www.shop.playoffense.com</u> for more information and to purchase the book.

A timely message from Author David Morey

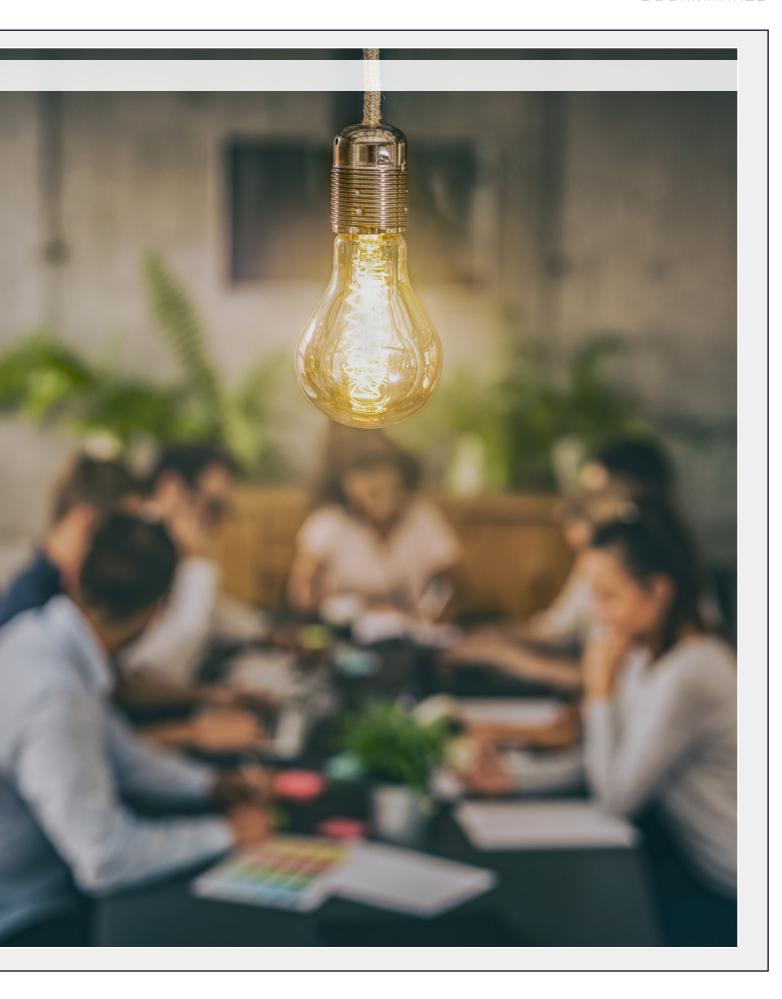
DON'T WASTE A CRISIS

Strong leaders and companies will survive and even thrive beyond the current coronavirus. But, in the midst of this crisis, now is the time to prepare to play even more urgent offense. Peter Drucker once said: "All business comes down to two things: marketing and innovation." And now—NOW—is the time to invest in more marketing and innovation.

A key danger for companies and leaders is getting bogged down on process, bureaucracy, and "working in the business vs. working on the business." Instead, in these times of crisis, remember bold leadership becomes exponentially powerful. So does strategy. Strategy sets the trajectory for your company for the next decade and beyond. Strategy drives marketing. Strategy drives innovation.

Now, then, is exactly the time to prepare to **play more urgent offense**. Research continuously evidences companies that play more offense and are bolder leaders in times of crisis are dramatically rewarded in value, reputation, and credibility. Ask Warren Buffet. Invest now! This is the time, individually as a leader and collectively as a leadership body.

Today, we are in the midst of the great "Reset Environment," defining not the "new normal," but rather the "new different" that lies ahead of us. I believe one newly relevant word for companies going forward will be at the fulcrum of virtually all decisions. That word is essential. And companies and businesses will be challenged to innovate what this new "essential" looks like. First, they will respond. Second, they recover. And finally, at their best, they will reimagine. Now, today, is the time to reimagine, to double down, and to turbo-charge your marketing and innovation. Now is the time to play more offense.





An Executive's Guide To VPN - How and When To Use It?

re you looking to understand how a VPN can be useful to you? These valuable pieces of software provide benefits from encryption to total data security, say those at VPN Watch. We'll take a look at how these advantages apply to the business world.

••

What is a VPN?

VPN is the acronym for Virtual Private Network. It is a system that uses a public internet connection to create a secure and private connection.

The primary purpose of a VPN is to protect your

personal and proprietary information. It also masks your IP address.

•••

How Can a VPN Help My Business?

A virtual private network enables you to improve online security for your business. Applications range from connecting branch offices to doing marketing research.

Connecting Branch Offices

If your business has four different locations,



you need a secure network to connect them. Installing physical land-line connections to link them would be costly and a logistics nightmare, but a VPN does the job much easier.

Connecting your offices with a VPN allows you to work as though there was just one internet network connecting them. You can send and receive information securely. Your team can access printers and servers that are at a different physical location than they are.

Working Remotely

Using a VPN provides the access and security you



need to work when you're away from the office. A virtual network allows you to work as though you were at your desk in the office.

You may regularly work from home or while traveling or have team members who do. Virtual private networks safeguard data by providing secure connections, even when using public wifi.

Through a VPN, business travelers can access all the company's local network resources while away from the office. The virtual network increases security by avoiding direct exposure of the local content to the internet.

Doing Marketing Research

A VPN gives you the ability to change your location and surf the web as though you were in a different city or country. This can allow your business to understand the market better and know what your search engine results pages (SERP) look like from various locations.

Keeping Data Safe

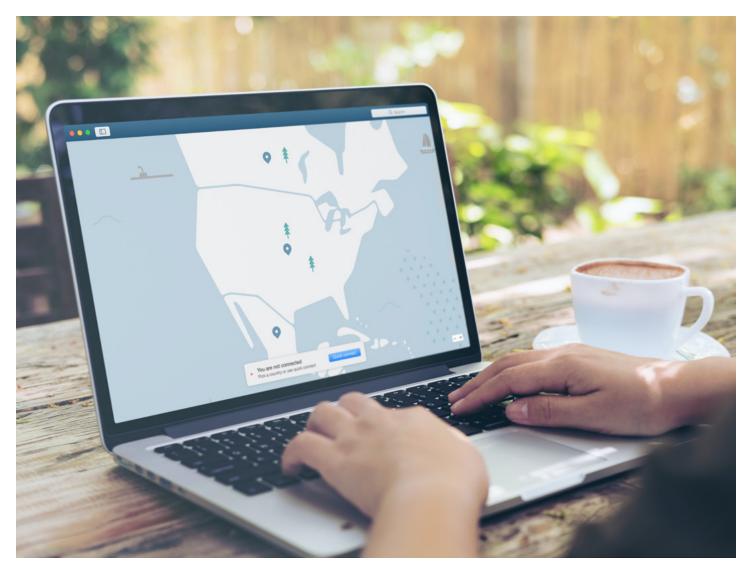
Virtual private networks protect your data from those who might try to steal it for proprietary reasons or to use personal information. By masking your ISP, a VPN makes the connection completely secure and private.

Submitted by Ashley Lipman Content marketing specialist

Ashley Lipman is an award-winning writer who discovered her passion for providing knowledge to readers worldwide on topics closest to her heart - all things digital. Since her first high school award in Creative

Writing, she continues to deliver awesome content through various niches touching the digital sphere.

ashley@outreachmama.com



Collaborating with Remote Teams

If your company is like most, you have internal documents that can only be accessed from office IP addresses. If you are collaborating with someone outside the office, you can use a business VPN to grant access to those who need it.

Bypassing Geographical Blocks

If your business works with a B2C model or team members often travel, a VPN can help bypass geographical blocks. This can give you access to websites, social media, and entertainment content that you could not usually access based on your location.

• • •

Additional Applications

As a busy executive, it's possible you may have files stored on your home network. A virtual private network will come in useful here too.

Accessing Your Home Network While Traveling With your own VPN, you can access your home network while away after you've set up a local network. This allows you to access your remote desktop from anywhere.

Downloading Files The Secure Way

A VPN increases security while torrenting: encryption hides your IP and details about the particular files you are downloading (hiding from ISP penalties).

Also, VPN increases security against such web threats, XSS worms, middle man attack, malvertising, and similar.

Hiding Browsing Activity

You can use a virtual private network to hide your online activity from your home network users and your ISP. The local users will only be able to see the VPN connection, hiding everything that passes through it. For complete privacy, choose a provider that does not log the traffic on their end.

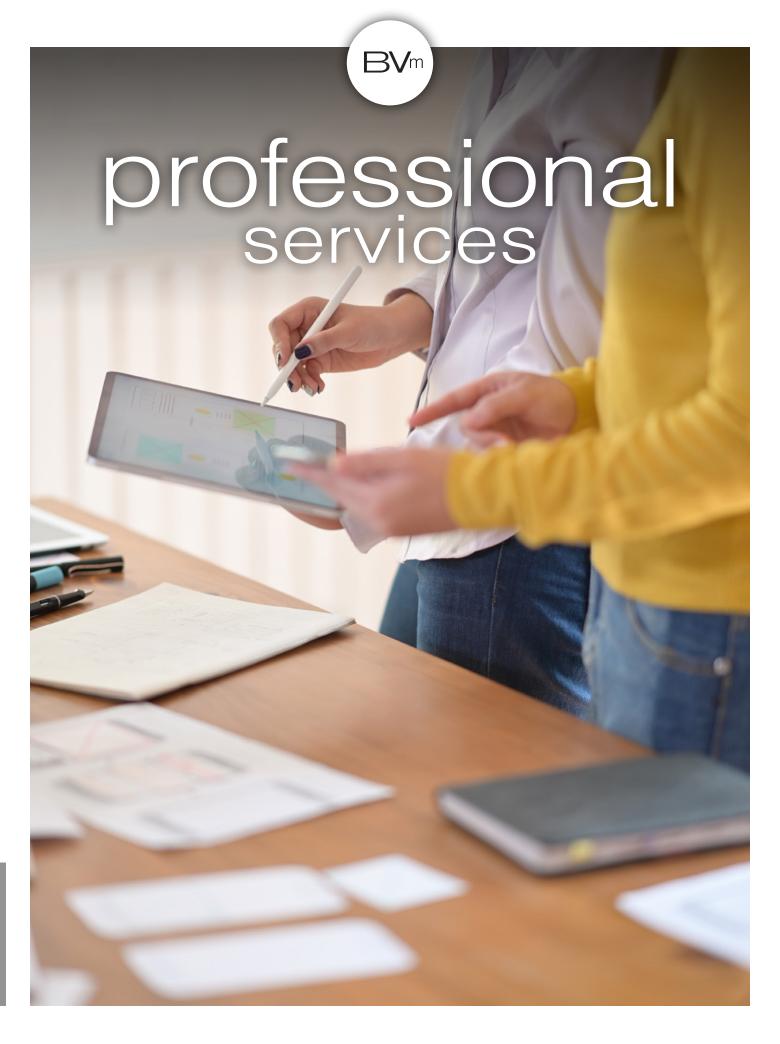
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Summing it Up

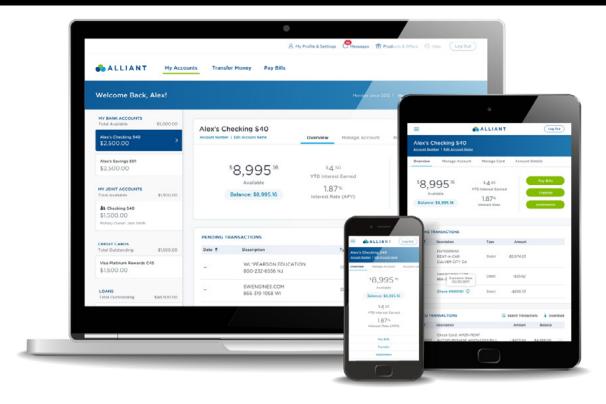
Virtual private networks offer many resources for those who need a secure and private connection. Some of the most useful applications are being able to work remotely, connecting branch offices, and keeping your data safe.

They are also helpful for collaborating with remote teams, downloading files faster, and bypassing blocked sites when you travel abroad. VPNs are necessary for every executive, and they make conducting business far less restrictive than if you don't use one.

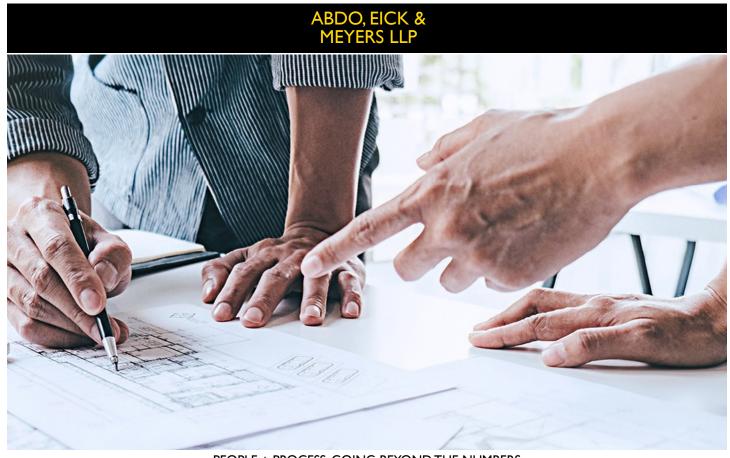




ALLIANT CREDIT UNION



"THE PLACE FOR SMART BANKING"



PEOPLE + PROCESS: GOING BEYOND THE NUMBERS



CREDIT UNION



"The place for smart banking"

ith more than 500,000 members across the U.S. and over \$12 billion in assets, Alliant Credit Union is a Made in America success story that embraces 'smart banking' through the evolution of digital technology as its model for the present and pathway to the future. A member-owned financial cooperative, Alliant has set a vision to be a digital-first credit union and recognized that transformation would be necessary to ensure the attraction and retention of an increasingly digital public, including financially-savvy consumers of all ages.

As tech-oriented as it is now, Alliant wasn't formed yesterday. In fact, it has a fascinating past and more than eight decades of valuable experience under its money belt. As David Mooney, CEO of Alliant Credit Union, recounts, "We were founded in 1935 as the United Airlines Employees Credit Union; a single-sponsor credit

AT A GLANCE

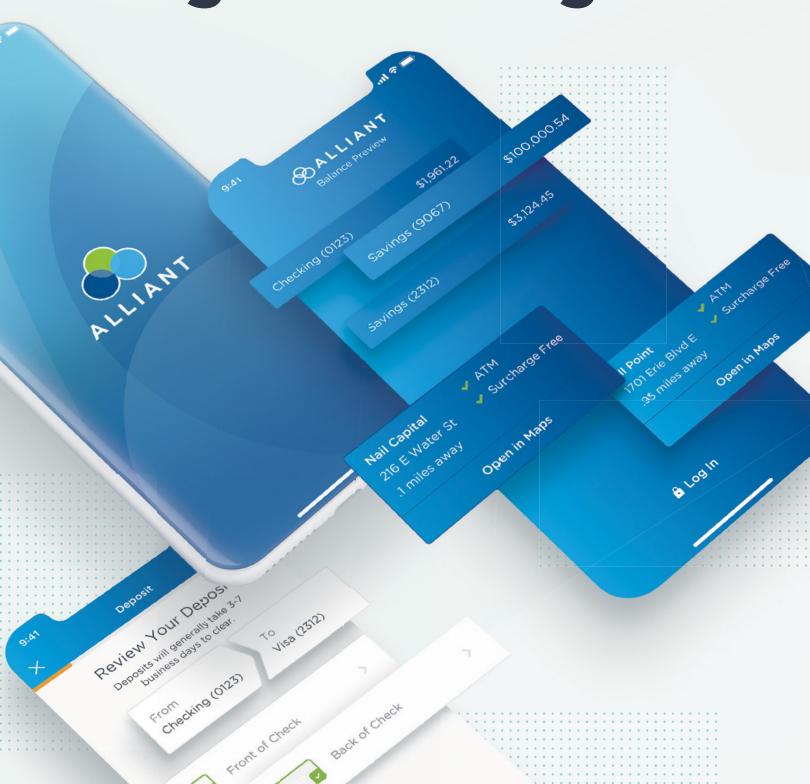
ALLIANT CREDIT UNION

WHAT: A digital-first, financial cooperative

WHERE: Headquartered in Rolling Meadows, Illinois

WEBSITE: www.alliantcreditunion.org

Building Customer Trust through Digital Banking.



How Banks & Credit Unions Compete in the World of FinTech

Advanced digital capabilities have transformed the financial services landscape, bringing a host of challenges and opportunities for established names in the industry. Leading brands face pressure not just from traditional competitors but also from financial technology (FinTech) startups and retail giants who provide seamless digital experiences and innovative products to increasingly tech-savvy customers. Brands must significantly level-up their offerings in order to effectively compete—and lead—in the marketplace. WillowTree's expertise in building products for the finance sector means that we can empower our partners to do just that.

Alliant Credit Union partnered with WillowTree to transform its offerings and provide exceptional member experiences via digital channels. Already a leader among credit unions, Alliant knew that meeting their members where they are would help them exceed expectations and continue to build trust and market share in a new space.

Our team worked with Alliant to build a mobile app that delivers an outstanding user experience to their 500,000+ members and seamlessly spans a range of devices. Today 90% of Alliant customer transactions take place on this app.

Now more than ever, banks and credit unions need to provide reliable and personalized services across all touchpoints. WillowTree has created a maturity model that maps digital capabilities to customer expectations, and offers guidance to help financial institutions climb to the next level and elevate their position in the marketplace.

Download our Banking Digital Capabilities Model to find out where you stand, and how to get to the next level:

willowtreeapps.com/info/banking-digital-capabilities-model

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We're different because our company is more than just a development or design shop. As a digital product agency, our services include full-stack software development, UX and UI design, product strategy and greenfield innovation, research, growth marketing, product consulting, and more. Combining our end-to-end approach with the industry's leading talent, onshore teams, and expertise across industries including financial services, media & entertainment, retail, utilities, restaurants, and more means that we can strategize and build a custom, enterprise-grade solution for any need.

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union serving employees of United Airlines, and later their family members, for 68 years. When United was in bankruptcy following 9/11, and around the time I joined the company in the spring of 2003, the Board was considering their options and had come to the conclusion that exclusively depending on one company in one industry was probably not prudent. So we made the decision to diversify our sponsorship and membership, but we liked the sponsor-based model. A lot of credit unions confronted that issue, particularly, if they had a sponsor that was shrinking, or bankrupt, or acquired by another company – what were their strategic options?"

Many credit unions decided to adopt a community model, a more "traditional" banking model, serving a specific geography, typically by deploying physical branches. As Alliant assessed the options, they preferred a sponsor-based, employee benefits strategy, where they partner with companies and membership associations and other organizations to offer Alliant's

products and services to those employees or members. "We liked that model," says Mooney, "because we saw it as less of a red ocean. I grew up in a traditional retail banking world at JPMorgan Chase and predecessor institutions, where product, price, and promotion are generic. Your choices, the selection, is all about branch location. Your market share, essentially, is equal to your branch share. And if you look at retail banking now, that's largely the case when you exclude the direct banks. So, the way you grow is by deploying more branches. Which, if everybody else is doing it, nobody benefits and you end up with overcapacity, which is what we have today. It's an arms race, and nobody wins but everybody spends more."

Alliant was good at the wholesale employee benefits model because the credit union has a very strong financial value proposition, historically based on very high deposit rates, now also more balanced between the financial rewards to borrowers, as well as savers. That

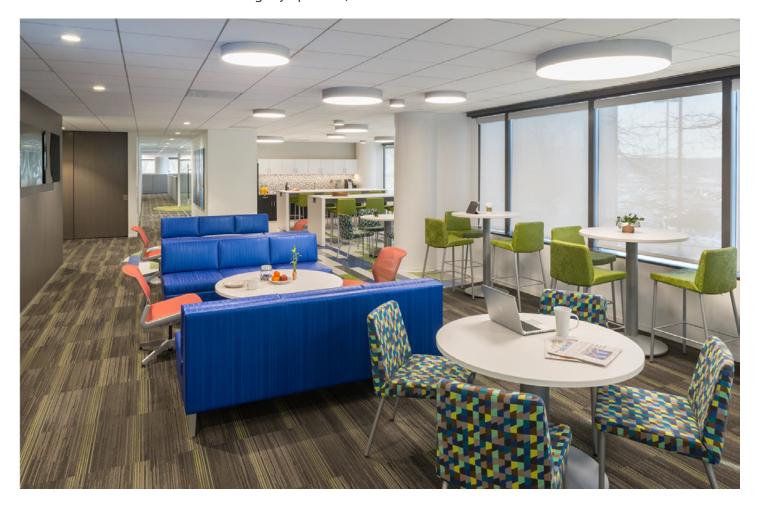


high financial benefit rests on having very low operating costs. Having served a nationwide membership because of the United Airlines' footprint, Alliant had few branches and a limited transaction set (no cash operations). Throughout the years, most members accessed the credit union via phone and mail and more recently through online and mobile banking and ATMs. The firm's costs for much of its history were about a third of the typical bank or credit union's cost for a like-sized assets institution. And that translated to very high financial value.

Mooney explains, "It was an easy sell to employers and others because we could demonstrate that we could offer their employees or members a financial deal that they couldn't get anywhere else. This was around 2003, when we began to diversify and look for partnerships with other, typically larger, companies. Often those with more disbursed operations where they didn't care if we had a dense branch network. While United was our legacy sponsor,

only about eight percent of our members are United employees, today. And we also have partnerships with Google, Kaiser Permanente, Aetna, BASF, the Chicago Bar Association, the California Association of CPAs, and a number of other relatively large and nationally disbursed companies and membership associations."

Over time, that wholesale model has been supplemented, and to some extent exceeded, in terms of how new members are acquired by word of mouth. Today, 60 percent of Alliant's new business comes through referrals from existing members and favorable mentions in financial media, websites and blogs. Some great examples: Named as Bankrate's and MONEY Magazine's Best Credit Union of 2019; MyBankTracker's Best Credit Union of 2020; NerdWallet's Best Banks 2019 and Best Bank for Online Experience of 2020. High marks given in those reviews generates a good amount of new business for Alliant.



Transform the credit lifecycle at every stage

From financial spreading to origination workflows, stress testing to portfolio monitoring, and impairment calculation, Moody's Analytics helps regional banks and credit unions improve process efficiency and risk assessment through its industry-leading solutions. Our solutions' adaptable architecture and proprietary data sets provide community-focused lenders with a validated, timely, and secure framework to meet the requirements of the credit lifecycle.

Improve the speed and efficiency of your origination process through a mix of digitization and automation that offer a better lending experience for your borrowers. With built-in risk grading features, access to unparalleled financial statement and KYC data, and economic forecasts, our credit lifecycle solution helps you mitigate risk and boost profitability. Feed credit data directly into our award-winning impairment solution to effectively reserve for expected credit losses and capital planning.

Moody's Analytics can help your business transform the credit lifecycle at every stage—allowing you to make better, faster decisions.



In mid-June 2020, Alliant Credit Union announced the closing of its remaining two physical locations. Ten of the last 12 sites were closed back in 2018 and the decision to close the final two was made a little earlier than anticipated, given that the branches had already been shuttered for several months due to Covid-19. One of those locations was in the United Airlines headquarters in downtown Chicago and accessible only to United employees. The other was out at the Alliant Operations and Technology Center near O'Hare International Airport. So the firm is now officially branchless.

In all, the credit union employs about 650 people – a relatively small staff for their asset size. They operate a contact center for phone, email, secure digital and mail interactions, as well as market-leading online and mobile banking services. And secure chat is coming soon. Mooney acknowledges, "We've learned during Covid-19 that we can operate contact



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ALLIANT

center agents in a remote environment. We don't prefer to, so at the appropriate time we will get most of our contact center back in one location. but we'll probably continue to have some people working remotely from home, including filling part-time needs to better match staffing to call patterns."

Along with impressive business growth, Alliant does a fair amount of recruitment; acquiring talent over the past six or seven years to significantly expand IT functions, for example. Alliant Credit Union is consistently in the 85th percentile or better in Gallup's employee engagement rankings and recognized by Great Place to Work as a top medium-sized work place. Mooney notes, "We consider ourselves a performance-based organization, that's at the crux of our values. We reward for performance, we pay above the market median – we shoot to be in the top third of comparable employers. We can do that because we employ very few people for our size."

The organization's culture is member-driven; first and foremost built around mission, which is about delivering consistently superior financial value while simplifying and enabling how people save, borrow and pay. According to Mooney, "An integral part of that member experience revolves around our digital channel capabilities and our partnership with WillowTree. They have been helping us design, develop, and deliver a strong digital experience to our members on our online and mobile channels. Including a really strong user interface, which is where our members encounter us. Also, with subtle things that go on in the background around the functionality of the systems.

"And we have a partnership with a fintech company called Happy Money (dba Payoff) that provides access to credit card debt elimination loans to consumers. We originate loans in partnership with them, thereby helping people who want to manage their debt more responsibly and safely. Happy Money is a natural partner for Alliant. We're both committed to the consumer's welfare and share the view that we can do well by doing good. They bring advanced use of data science and other factors in their underwriting, and we bring a large, strong balance sheet and stable funding." Over three years of partnership, Alliant has originated over \$700 million in loans to over 40,000 new, high long-term value members brought to them by Happy Money. And because of the strategic nature of the partnership, Alliant and Happy Money have also been able to learn from each other and collaborate on new programs, features, and product development.

As far as community involvement, the



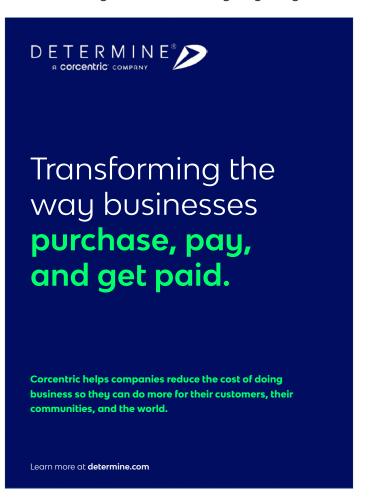




Alliant Credit Union Foundation was formed several years ago with a focus on economic empowerment and financial literacy. The Foundation provides grants to organizations throughout the country that provide programs and services which directly help people become self-sufficient from a financial standpoint. Alliant also has an active, long-standing partnership with a national non-profit called Operation HOPE, founded by financial literacy entrepreneur John Hope Bryant. As part of their support, Alliant employee volunteers deliver a personal financial management skills curriculum to every student in the Des Plaines, Illinois middle schools. Mooney shares, "Our employees are incredibly generous with their time, and talent, and treasure in terms of supporting various causes and charities." The National Credit Union Foundation and the Filene Research Institute think tank are other entities that Alliant is pleased to support.

Retail banking has been undergoing a significant

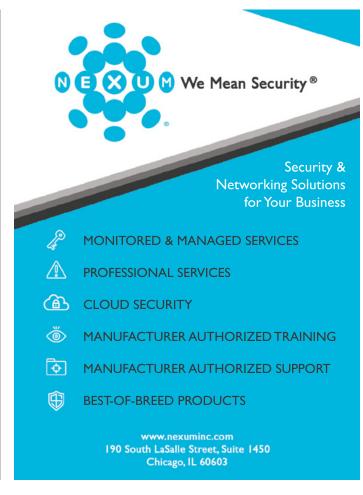






shift in market dynamics as a result of digital. Online and mobile banking provide tremendous convenience, but it goes well beyond that. Consumers now have access to abundant information, including price transparency, and a much larger set of providers. "You also see the emergence of new value players, like PayPal, who are building on the infrastructure we built," says Mooney. "We believe we're on the right side of the emerging differentiation in price, and experience, and brand. If your relevance to your customer is based on location, I believe you're in trouble because the importance of geographic boundaries is eroding.

"We're a financial cooperative, owned by our depositors, and therefore we have one reason to exist and that is to serve their interests. We're not conflicted between serving outside shareholder interests vs. our customers, since the owner and the consumer are one and the same. We're interdependent; organized functionally in a very collaborative environment. And we



have a culture of disciplined improvement and execution. Strategic focus and constancy is one of our hallmarks."

Alliant Credit Union has made great investments in technology and people and now they're poised to focus all their investment on digital, rather than branch locations. Looking forward, Mooney admits, "We think we are in an increasingly advantageous position. In terms of objectives, there are a few things we need to get really good at: data and analytics and applied business

intelligence. We need to become much more agile and adaptive in how we operate. We have to develop strong consumer-centered design competency deployed throughout our organization. We operate in a complex world of applications and data sources and we need to excel at integrating that ecosystem. And we need to get a lot better at digital brand management. We've identified these as key success factors – it's a long-term development effort that we're excited to be working on for the future."

PREFERRED VENDORS

WillowTree

www.willowtreeapps.com

Moody's Analytics Inc

www.moodysanalytics.com

Equifax

www.TheWorkNumber.com

The Work Number is a proprietary database owned by Equifax and it is the largest central source of commercial employment and income information. The database houses payroll information from hundreds of thousands of employers nationwide—from Fortune 500 companies to small regional and local employers—and fulfills millions of verifications each year for a variety of organizations.

Happy Money

www.happymonev.com/financial-partners

Happy Money® is a financial technology company delivering digitally-native financial tools and services for human happiness™ through its purpose-driven marketplace between mission-aligned capital and consumers. It partners with financial institutions to originate loans designed to help members say goodbye to credit card debt and save. Happy Money's behavioral science and machine learning-based scoring provides partners with next generation technology and superior loan performance.

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Abdo, Eick & Meyers LLP

People + Process: Going beyond the numbers

ny profitable business knows, there's more to your story than balance sheets and bank statements. As one of the fastest Agrowing Certified Public Accounting firms in Minnesota's Mankato and Minneapolis areas, Abdo, Eick & Meyers (AEM) is ready to deliver the solutions you need to empower the growth of your organization. Abdo, Eick and Meyers leverages its "People + Process" by partnering with businesses to increase value, helping government audit clients operate more efficiently, and providing the very best in tax planning and preparation services.

Since its earliest days, the Abdo, Eick & Meyers team of certified public accountants, auditors, and consultants has carefully listened to its clients and then developed new areas of expertise and service lines to meet their needs. Established in 1963 in Mankato, Minnesota, the firm has evolved into a mid-sized leader in the regional accounting industry through a combination of steady organic growth and key mergers and acquisitions. Company

AT A GLANCE

ABDO, EICK & MEYERS LLP

WHAT:

Progressive Certified Public Accountants and Consultants firm

WHERE:

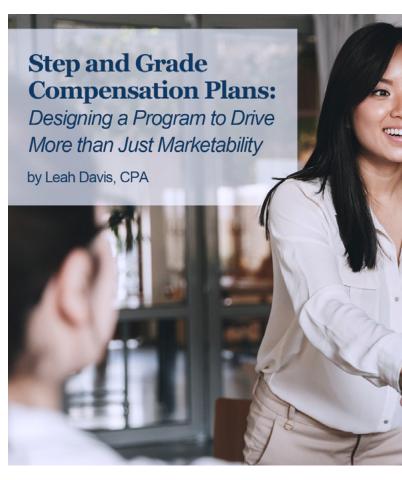
Edina, MN

WEBSITE:

www.aemcpas.com

founder Joe Abdo was able to establish the firm thanks to a \$15,000 loan from his hardworking, Lebanese-immigrant mother. Today, Abdo, Eick & Meyers is ranked as a "Top 25 Accounting Firm" by the Minneapolis/St. Paul Business Journal. Under Managing Partner Steve McDonald's leadership, the company delivers creative, one-of-a-kind business bookkeeping solutions to help individuals, businesses, and organizations solve their challenges.

According to McDonald, "Our founder, Joe Abdo, started the business in 1963 with just a single client and built the practice over the next several years, until his son, Jay, and Gerry Eick came into the firm. They grew the Mankato location and then Jay opened an office in Owatonna, Minnesota, just a small town of 25,000 in the early '80s. In the next major stage, Jay opened an office in Bloomington, Minnesota and that evolved into what we are today – a 100 person shop in Edina and a 70 person office in Mankato."

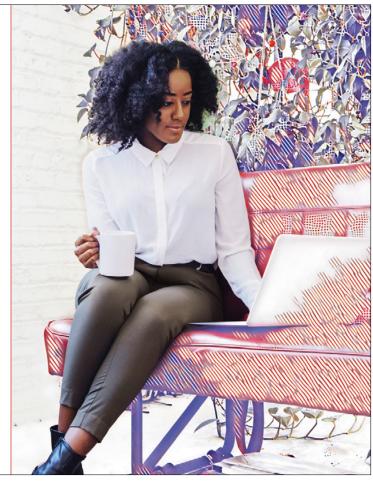


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McDonald was hired out of college and came into the firm in 1991, when Abdo, Eick & Meyers had less than \$2 million in revenue and fewer than 20 people. As the company grew, so did McDonald's career. When he became Managing Partner in 2004, the firm was still doing \$2 - 3 million in revenue. Currently, it's budgeted for about \$26 million for 2020. The head count of employees has grown tremendously over time, as have the types of clients. But the character of the company has remained the same. The firm currently has 170 employees with 20 partners and about 30 managers, 20 support, and the rest are accountant seniors. Thirty percent of business is serving local government, but the largest growth over the last five years has come from small to medium sized businesses that are mostly owner operated, or owner/board controlled.

Territory-wise, for both offices, a 50-mile radius would cover 90 percent of the firm's clients. McDonald reports, "We do have several individual clients around the country; quite a few in Florida and other areas where people retire to. As for primary revenue drivers, the core had always been compliance services – tax and audit. But that's changed a lot in the last three or four years. I feel that clients are looking for a business partner, so we've had the opportunity to develop a greater consultant mindset. We strive to help solve whatever challenges our business owners are facing beyond just tax or audit issues. Profitability concerns, growth in their client base, those are things we've been fortunate to weigh in on. Mergers and acquisitions - if they're looking to acquire a company, the work we can do on due diligence to help them through that process has been well received."

The company has done a lot of process evaluations, asking business people such questions as how they can improve through their technology and people processes. McDonald adds, "It's interesting that in government, what's really grown has been the advisory part of what

we do. Outsource CFO work; comptroller; some account work - that pretty much mirrors where some of the growth has come on the business side. Government just takes longer to make a decision."

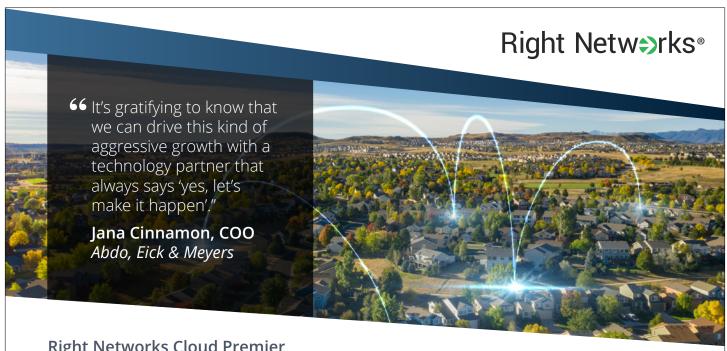
Specific to governments, McDonald notes, "When we go to a City Council and ask them what they're going to look like five years from now, they shrug their shoulders and say, "I have no idea." We help them see what that picture is. The thing I find most fun about our business right now is that we're not just historians; we're starting to help show what the future looks like. And that's where we engage really well with our business owners."

AEM believes that one of the growth drivers in the firm has been the use of technology. McDonald acknowledges, "We learned through the last few months of COVID that this commitment is very valuable and will always be a priority. Our technology foundation is built on

a hosted solution provided by Right Networks. They have been instrumental in creating and supporting a work anytime/anywhere environment and this gives us a strategic advantage over our competitors".

To keep up with the changing financial landscape, Abdo, Eick & Meyers is working on projects that revolve around data. They belong to a CPA association called DFK that has 30 firms across the U.S. as members and about 400 CPA firms, internationally. Members meet as a Managing Partner group twice a year to share information and resources. In May of 2019, they discussed how many firms were working on data analytics, Microsoft Power BI software, but they hadn't anything teed up to build a project around it. Then in October, when they met again, every firm was focused on it.

"That's one of the areas I'm most excited about," says McDonald, "building data skills in the firm. I think that's going to be a critical skillset for



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people coming out of school to have. Colleges are starting to build data programs in support of their accounting programs and that's an area, where if we understand data and what is clean data and what it all means, we can really help our business owners and our governments."

What McDonald finds intriguing is that CPA firms are having the opportunity to be advisors sitting at the table alongside clients' leadership when decisions are being made. He recounts, "A few years ago we bought an outsource HR firm with a component of payroll to it, along with HR consulting. It's been really interesting to watch that because all of our clients have some form of HR issue. It could be performance pay plans, or a compliance issue, people development, those kind of things. Those questions continue to come up and when we look at our top 10 clients, almost all of those clients now have some HR services in our delivery."

Overall process is another area where the

company gleans good insights on how things should work. When they're able to map out a process for their clients showing the current state, they can then describe what the future state may look like, and that may result in great efficiencies. It isn't about reducing head count; it's about getting people doing what they're best equipped to do. Abdo, Eick & Meyers has some great success stories helping clients reengineer their finance department or other processes.

When it comes to a competitive edge, McDonald says, "Relationships are the most important part of the equation. In the past, when we were so focused on the compliance work, we would only see our clients once or twice a year, and if we delivered the tax return or the audit on time, we thought we were delivering great client service. But we've come to the realization that that doesn't do anything to establish a deep relationship. It's about how much contact we have with that client throughout the year. So we started a 'listening call' process about five

years ago, where we targeted all of our A and B clients and scheduled a meeting with them, at a time when we weren't providing the compliance service. It was all about the clients – what were their pain points – and we started listening better. That got us off to a good start."

As a result, the company found the best relationships they have are ones where they see the client four to ten times a year to talk about their business. If they can meet quarterly, or even better monthly, and be part of their finance team, that's where a lot of the opportunities are identified that help solve problems and increase profitability for clients' businesses. And that's a big competitive differentiator for Abdo, Eick & Meyers. They listen to what the issues are and that seems to be their formula for success.

McDonald explains, "We went through this exercise last fall of identifying our top ten clients and they all had similar attributes. They all had multiple touches by multiple people

in our firm and we were providing multiple services. So, we came up with this concept of three by three by three: every client should have three people in our firm that know three people in that company and we're providing at least three services. If we do that, we have a good chance of a deep relationship. We've invested in a state-of-the-art, onsite training facility and a full-time learning coordinator to ensure our team is prepared to exceed client expectations. We work hard for those who matter most—clients, employees, family, and community—and celebrate their successes as our own."





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TIDE CLEANERS



THE FUTURE OF LAUNDRY CARE



Nationwide dry cleaning and laundry service franchises WHAT:

Home Office in Cincinnati, Ohio WHERE:

WEBSITE: www.tidecleaners.com

TIDE GLEANERS

The future of laundry care

irst opened in 2008, Tide Cleaners is a service that has grown into a personalized laundry service providing wash and fold laundry, dry cleaning and alterations. Agile Pursuits Franchising Inc., a wholly owned subsidiary of Procter & Gamble, first launched the brand and has grown the model to 180 stores across the U.S. The brightly-colored TIDE bullseye has been a familiar brand in homes everywhere for generations, synonymous with clean, fresh-smelling clothes and innovative, no-nonsense products for household use. Now Tide Cleaners is literally the 'go-to' solution, representing the future of laundry

care outside the home, brought to you by America's #1 trusted laundry brand.

Business View Magazine spoke with Andrew (Andy) Gibson, CEO of Tide Cleaners, and Director of Franchising, Clare Moore, for insights into the company's franchise model, exciting new programs, and what's on tap for the future. The following is an edited transcript of our conversation

BVM: How did Tide Cleaners come into being?

Gibson: "This all started in Kansas City in 2008, when Procter & Gamble began testing what was then called Tide Dry Cleaners within the services sector. The first three stores were in Leawood and Overland Park, Kansas. We had some good success with those initial stores, developed a corporate store here in Cincinnati and began franchising the concept in 2010. Since then, we've learned a lot from other great retail and franchise concepts and have expanded across the country – our franchise network began developing stores in Phoenix, Las Vegas, Atlanta, Chicago, Omaha, and South Florida and as those seeds began to grow, so did the external interest in the franchise concept.

"As we grew from 2010 to 2015, we were focusing on our understanding of the dry cleaning industry and how to deliver the Tide Promise to our guests, every time. Really polishing the investment model and the return on investment for our franchisees. By the beginning of 2016, we had about 40 stores. Since then we've experienced explosive growth. Currently, we have 180 stores and we're franchising in all major U.S. cities. We have a high focus on net promoter score (NPS).

Our overall, network-wide NPS over the past three years has been above 70 and at last tabulation it was close to 75. That's something you earn every day with every transaction with every guest, but it definitely upholds and builds the Tide brand."

BVM: What is different about the Tide Cleaners approach?

Gibson: "When P&G does anything there is extensive research involved. So, when we wanted to get into the dry cleaning space, we did a number of different consumer/guest understanding research programs. Consumers told us that they were completely dissatisfied with their dry cleaning experience; everyone had dry cleaning horror stories. They didn't have your shirt ready, they ripped your dress, they're open on their schedule, not yours. But what was really fascinating – at the time, this was a \$9 billion industry with no major player. So, when we saw guests that were dissatisfied in such a big, highly fragmented industry,



PROJECT HOPE







loads_{of}

Project Hope, known to consumers as "Tide Loads" of Hope," started in 2005 after Hurricane Katrina. As a physical presence, the project is made manifest in the form of a big, 16-wheeler truck with a giant assemblage of washers and dryers that goes to a hard hit community and offers what people need. When catastrophes or disasters hit, what's often overlooked is that people don't have clean clothes; so important for health and safety, and also from a dignity standpoint for people who are impacted. Over time, Tide Cleaners has become an extension of Tide Loads of Hope. And since the advent of Covid-19, franchisees across the country have realized there is an opportunity to help out and do more.

Tide Cleaners CEO, Andrew Gibson, explains, "The purpose of Project Hope is very simple – to help those who are helping us by providing clean laundry and dry cleaning free for frontline responders. It's a little thing but a difference maker for folks in these communities. It's been very rewarding to bring that and to help our franchisees do meaningful work for people in need."

Dry cleaners and laundromats were deemed by every state as an essential service, so all 163 Tide Cleaners stores have been operating throughout the pandemic. "Which is a big credit to our 29 franchise groups that actually own the businesses," says Gibson, "and what they're doing day in and day out with their teams to keep providing that essential service for front line responders and other quests who continue to need and want their garments cleaned. There have been a lot of adaptations and protocols put into place to make sure we're able to operate and keep people safe and healthy to the best of our ability.

"Our franchisees have the flexibility to serve quests in their cars as they're coming through the covered drive-thru. Or we also have a service where quests can come into a building lobby. where it's marked for six-feet apart physical distancing. And P&G continues to provide our franchisees with thousands of PPE materials masks, gloves, hand sanitizer, and other products to support the cause. We're very happy with the environment we've been able to create for our essential employees."

that's when we seized the opportunity.

"The offering we started with in 2010 was pretty innovative in the dry cleaning space. We started with core plants where clothes were dry cleaned or laundered onsite. Each of those core plants had three big points of differentiation. All had 24-hour access to pick up or drop off clothes. All had double-lane drive-thrus and innovative proprietary services provided only by Tide Cleaners. Our quests received top level service fostered by the best-in-class hospitality training we provided to our franchisees. From a quality standpoint, we had a really innovative approach to how we made sure every garment came back to Tide level of perfection; and we've continued to innovate. We added home delivery around 2012, and moved to other contactless features even before Covid-19. Each of our stores has a 24-hour Drop Box and either a locker system and or a 24-hour anytime kiosk, where you can pick up and drop off your clothes even if the store is not open. The kiosk is like an ATM for your clothes



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Signal Theory has over 25 years of franchise marketing experience for brands like Tide Cleaners, Pizza Hut, Captain D's, Culligan and SONIC solving business challenges with marketing campaigns that get results.

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that actually connects to the conveyor system."

BVM: What attributes make a good franchisee prospect?

Gibson: "We look for franchisees with a business background who are financially qualified for multiunit growth, that embody the owner operator mentality, and are brand ambassadors for Tide and Tide Cleaners. We've been very successful with people that have franchise experience with other concepts, but it's not a requirement. Real estate developers, Fortune 500 executives are part of our franchise network and people who bring experience from the dry cleaning industry itself. You don't need dry cleaning experience to be a franchisee with Tide Cleaners, in fact, about 90 percent of our franchisees have zero dry cleaning experience when they start. Our worldclass support model and training program sets our franchisees up for success, with or without dry cleaning background. For prospective franchisees, I'd say, the essential element of franchising is being in business for yourself, not by yourself."

Moore: "The last time we ran the numbers, 85 percent of our franchisees have some element of family involved in the business, brothers, sisters, husbands, wives. We find our most successful franchisees are truly invested, not just from a financial standpoint but from a personal perspective. They are creating a legacy and building wealth for their family, this is a long term investment. Quite a few of our franchisees are retired from previous jobs and are investing in developing Tide Cleaners to be able to leave the business in the hands of their children when they're ready to fully retire.

"There are a few franchisees in the network that are strictly financial investors, but they are always part of a larger group that also has someone invested from an owner operator standpoint. That is a requirement of ours. Our expectation is not that they're in the store seven days a week. Although, some do it initially because they want to know the business from top to bottom, which we love. But our goal is to pull them more out of the store, especially after they get that first one

up and running, so they can focus on growing the Tide Cleaners footprint in their market."

BVM: Where is the best location for a store?

Gibson: "We look for traditional A+ locations from a real estate standpoint. It is important in the dry cleaning industry because, traditionally speaking, dry cleaning is not a destination, it's a chore on a list of things to do. So, proximity to daily needs like a grocery story is critical for us. A number are freestanding and about half our stores are drop stores where there is no production done onsite; it's a smaller space, typically 1200 to 1500 square foot, that is primarily for pick up and drop off, and the plant store does the cleaning. In addition to the brick and mortar locations, we also have over 1,800 pick-up and drop-off locker locations across the U.S. These are primarily located in downtown areas, in multi-unit family buildings."







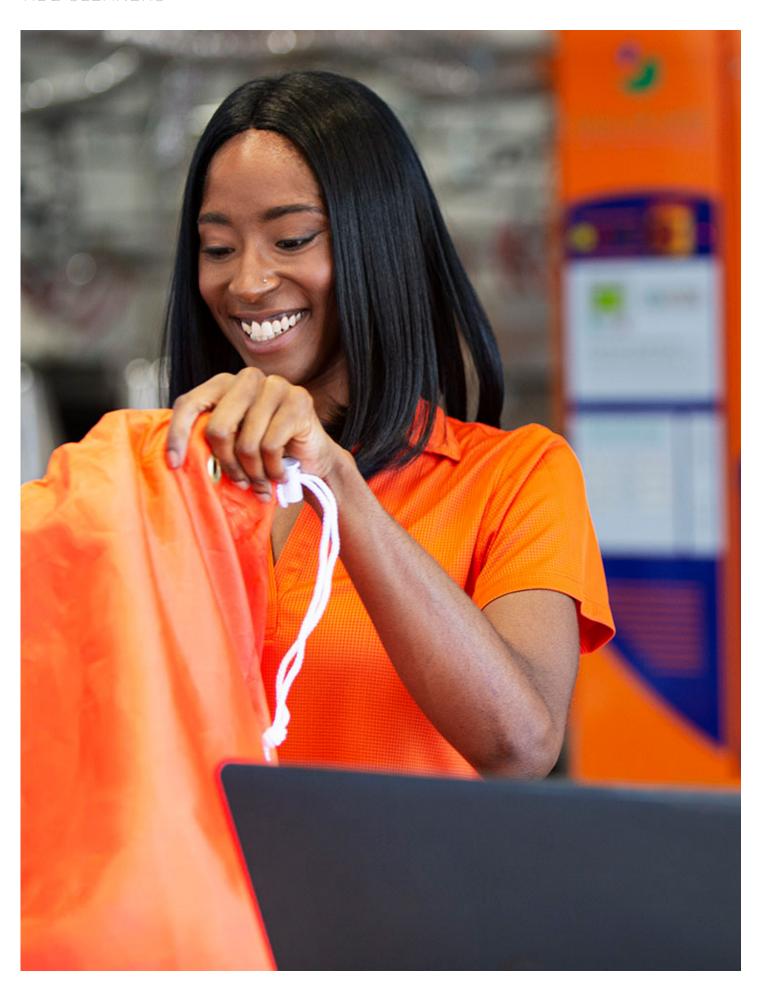


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BVM: What does the future look like for Tide Cleaners?

Gibson: "Right now, we're a U.S. based brand and we're located in about 30 of the top 50 markets across the country. We still see a lot of opportunity for growth in markets where Tide Cleaners already has a presence and are looking forward to working with franchisees to expand into new markets."



PREFERRED VENDORS

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GOODMAN NETWORKS



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New Lisbon TELEPHONE COMPANY

Anchored in the past. Focused on the future.

n these times of increased dependence on mobile and digital communication, the services from a New Lisbon, Indiana provider of high-speed internet, telephone, and digital television are in peak demand by more than a dozen Indiana communities. Founded in 1901, New Lisbon Telephone Company (NLTC) has a well-earned reputation for customer service that has never waned. To keep pace with ever-evolving technology, in 2015, NLTC formed New Lisbon Broadband & Communications LLC (NLBC), as a non-regulated, competitive subsidiary, wholly owned by New Lisbon Telephone Company. NLTC is a private, stock-held company with about 77 shareholders scattered across the country. Most of the stock derives from the original founders handed down over the years and there are no majority shareholders.

John Greene Jr., CEO of the New Lisbon Telephone Company, recounts, "When I started in 2014, the company had not made a lot of changes to keep abreast of the technology that was progressing in other parts of the country. They'd completed very little fiber

AT A GLANCE

NEW LISBON TELEPHONE COMPANY

WHAT: Provider of high-speed internet, telephone, and digital television

WHERE: New Lisbon, Indiana

WEBSITE: www.nlbc.com









to the home (FTTH); their DSL (a copper based Broadband product) vendor had discontinued manufacturing a number of years earlier and wasn't capable of ramping up speeds even to 25 Mbps. When you're in a high-tech environment, technology rolls over every three to five to seven years and if you don't stay up with it, you find yourself in a hole. That was the situation with New Lisbon Telephone Company – they had a long, solid history and had done a good job of providing telephone service, but they had not kept up with the internet age."

Greene was charged with turning the company around and making sure it was keeping up with the times, which he did. For the last six years, the company has gone through a tremendous period of growth – organic growth as well as a number of acquisitions. The company went from 600 customers in 2014 to over 3000 customers in Indiana, today. According to Greene, "All of the regulated customers are on copper or fiber – we don't use wireless in our regulated territory. We hope to be 100 percent fiber by next year to

replace all that old copper plant. But we have overbuilt quite a bit of surrounding territory with both fiber and wireless because customers couldn't get good service from the large incumbent provider."

Today, NLTC serves residential, commercial, and industrial customers in about half of Henry County, a large portion of Wayne County, almost all of Randolph County, and parts of Union, Fayette, and Delaware Counties. One of their goals is to increase the number of fiber-served areas in all those Indiana counties in the coming years, depending on how the new FCC and state Broadband programs work out. NLTC is also in the final stages of acquiring another telephone company in a different state that will add almost 1,000 customers, reaching the impressive 4000 mark. This will be the company's fourth acquisition in six years, some of which were multi-million dollar investments.

For its size, NLTC is a relatively large provider of backhaul services for cellular towers. They



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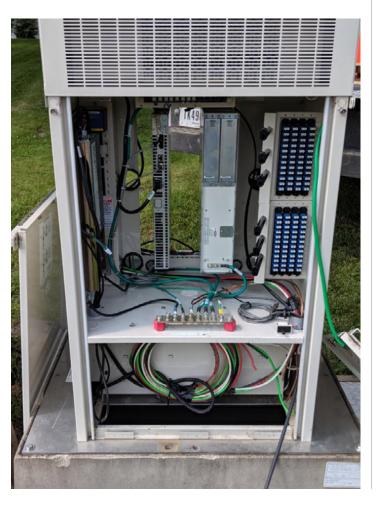


partner with the member-owned, state-wide network IFN to provide service to 15 cell towers, including a number of national cellular companies. They also do business with medical clinics, libraries, local governments, and some state government facilities, as well as a plethora of small businesses, banks, grocery stores, manufacturers, restaurants, and residential customers. Their biggest product is Broadband Internet. On the fiber side, the lowest bandwidth, they offer is a 25 meg symmetrical package, but that goes all the way to a gigabit for a number of residential and business customers.

"We also offer telephone service throughout that five-county area," says Greene. "And we do a digital video product – set-top boxes (STBs), DVRs, the whole nine yards. And at the end of June, we launched our streaming digital video service. It's limited initially to wireless customers but if a customer uses our wireless internet they will be able to get that full video package over

their internet connection rather than requiring a fiber connection like in the past. That will be very popular. The problem in the rural areas is customers take our wireless service because they don't have fiber or a really good Broadband provider. But for TV, if you want anything besides the regular off air channels you have to go to DISH or DIRECT, which gets extremely expensive. So we're going to offer a better product for less cost through our company. No worries about who to call for repairs, and the streaming service will work on Smart TVs, Amazon Firestick, or other devices, just like Netflix."

Telecommunications is now considered an essential service like water, sewer, gas, and electric. During the Covid-19 pandemic, the company has seen an increase in customers. In fact, they hooked up more customers in April than in any previous month. Existing customers want to upgrade their packages from 25 Mbps,







New Lisbon Broadband and Communications

to 50 or 100 or 500. People who are locked down are either working from home, or doing education from home, or watching movies and gaming – all of which take a robust internet connection.

But there are challenges. As Greene reports, "Depending on what type of equipment we're using and who the manufacturer is, we have seen a shortage of some items. This was happening even before Covid-19 because a lot of the equipment manufacturers had shifted their operations to China. And with the Chinese embargo that was put in place, we were already starting to see a slowdown in receiving equipment because a key component was manufactured in China. The coronavirus made things even worse. However, fiber cable hasn't been a problem and neither has any of our infrastructure from that standpoint. We've not missed a beat when it comes to fiber buildouts. and we'll probably have a record year in 2020 as far as our construction spend."

When Greene issues his quarterly report, he highlights the new customers that have signed up and gives them a warm welcome. As well as giving a shout out to valuable partners such as town and county governments. In several cases, the company provides Broadband services for a town, in exchange for being allowed to use their water tower or other town-owned towers to provide wireless internet service to rural parts of that county.

A key vendor since 2015, ElectriCom out of Paoli, Indiana is a major player in the Broadband infrastructure construction business in several states and has enabled NLBC to stay ahead of the curve on all its construction projects. Greene





adds, "From a technology standpoint, I can't say enough about AdTran and the excellent tech support we get from them. I've been using their equipment for over 20 years of my career – they have rock solid equipment and that relationship continues today. And we have really good partners in our supply chain with KGPCo and Power and Tel. Both have been instrumental in helping us grow. My philosophy is if we find a good quality product at a fair price, I tend to stick with that provider, and in my 40 plus years in the industry that's been successful.

I also have to give a huge thank you to our employees. We've got a dynamite group of people that all row in the same direction. That's important for a small business. And my Board of Directors have been amazingly supportive of my vision for the company's future which is now a shared vision. As a CEO, if you're at opposition with your board all the time, you're not going to get much done. In our case, we share a common goal – to make NLTC more successful. We look

Ons Parallel Value to the Control of the Control of

at the strategic vision for the company and then they let me loose and I go out and carry forward with the employees to build toward that vision."

Just because a company is old and storied, doesn't mean it can't reinvent itself. NLTC is a prime example. When Greene came on board six years ago, he told the employees, "This is going to be akin to a start-up company because we're going to go back to ground zero and we're going to start from scratch and rebuild." He echoes that sentiment today, saying, "In essence that is what we are; a 119-year-old start-up company. We are passionate about rural America. We shop here, we work here, we live here and we believe everybody should have good Broadband. That's what we're all about. We're truly connected with our customers. If their internet goes out, they don't call a customer help line, they call me. We've built a good, strong reputation and we're definitely recognizable in the community."

PREFERRED VENDORS

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Goodman Networks

A made in America success story

Networks is the go-to service provider when it comes to managing regional and national installation and maintenance programs for network operators, e-retailers and electronics manufacturers. Since its inception in the year 2000, Goodman Networks has continued working diligently to fulfill it's vision – to be the premier Field Services company in North America providing technology-enabled, unified delivery and service solutions for consumer and commercial customers.

Scott Pickett, Executive Vice President of Business Development for Goodman Networks shares the company's fascinating history: "It's a really cool, 'made in America' story. There were five brothers in the Goodman family who finished college and started working in telecommunications as technicians at some of the major providers. They came from humble beginnings in the very small town of Frisco, Texas and decided to start their own business. Among the five of them, they managed to put together \$20,000 and some credit cards for working capital. John

AT A GLANCE

GOODMAN NETWORKS

WHAT: Field Services, Engineering, and Logistics company serving Network

Operators, OEMs, and Electronic Retailers

WHERE: Headquartered in Frisco, Texas

WEBSITE: www.goodmannetworks.com

A HISTORY OF SUCCESS

Goodman Networks was founded in 2000 by five Goodman brothers. Each brother was an experienced telecommunications professional with a passion for delivering a white glove experience with every job completed. From our inception to 2006, we focused on technician-based solutions serving both wireline and wireless carriers.

2006

Our team's commitment to quality and customer service helped propel Goodman Networks to over \$100M in revenue.

2007

We expanded our offerings to include wireless cell site construction services.

2011

Our quality, customer service and on-time performance helped Goodman Networks build revenue to over \$700M.

2012

Our passion for innovation led Goodman Networks to expand services in anticipation of emerging small cell and IoT technologies through M&A activity.

2014

Goodman Networks' revenue growth continued to expand, reaching \$1.2B.

2016

Goodman Networks strategically decided to focus on our core field services (technician-based) capabilities to prepare the company for its next phase of growth in the support of last-mile, white-glove, technician based services for wireless and IoT technologies.

2017 - 2020

Today, Goodman Networks is organized around last-mile field services and Closed-Loop Logistics capabilities. Our services are delivered by more than 2000 technicians and an impressive electronics forward and reverse logistics operation. We serve three key industry segments: network operators, electronics retailers and electronics manufacturers.





Goodman, our Chairman and CEO, started it in the second bedroom of his apartment. Of course, their wives all thought they were crazy at the time for leaving completely good jobs."

The company centered around serving a niche market, as DSL was really rolling out in the U.S. They believed that with technology changes, they could bring on a lot of tech graduate students and create a low cost model and a really good work force. The firm was successful at that, and has been serving telecommunication carriers, including AT&T, T-Mobile, and Verizon, ever since. By 2012, Goodman Networks was at \$1.2 billion in revenue and 5,000 employees. According to Pickett, "We had a bump in 2016/17 and then we worked on reinventing the company. We've become very good at recruiting and training and developing technicians, so today we provide field services and technicians to the consumer electronics industry, as well. We work with guite a few appliance manufacturers, such as LG, where our technicians go into the



home and actually repair those appliances. We're really pleased with the diversification we've achieved and the amazing partnerships we've developed."

Goodman Networks has about 2000 employees in total. Being a field services company, some of their technicians are trained and recruited and equipped with tools and equipment to do telecommunications – wireless networks, such as 5G. Another group has been trained on appliance repair. The service area covers about 82 percent of the U.S. population with Goodman Networks W2 technicians in satellite offices across the nation. In many instances, technicians start their day picking up the equipment from customers, and sometimes they work from the customers' own facilities.

The firm's revenue generation is focused on diverse service sectors. The oldest is 5G wireless because the company started in telecommunications. The newer sectors are IoT



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and home electronics installation and appliance repair. An important value proposition that sets Goodman Networks apart is the company's great consistent outcomes, for example, its start ratings on Amazon average 4.93 for the value of customer experience. Also, the training they do with technicians and their mature processing systems around logistics and technician development - often achieving resolution in one trip. Equally important is scale. For major client companies, it's expensive and very manual working with a fragmented marketplace of individuals or small companies who do the work. But when you can hire one company that covers a huge percentage of your needs, geographically, it is much more cost effective, there is a much more consistent outcome, and you're more programmatic in the approach, rather than manually on a transaction by transaction basis.

In the telecommunication industry, business is predominantly relationship-based. Goodman Networks has worked with a lot of companies









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long-term and their brand is well known. In newer industries, like consumer electronics, Pickett notes, "It's more about getting your toe in the door. And then proving yourself and working those outcomes you get for their customers into more senior relationships, in order to get a larger percentage of the work."

James Wise, Executive Vice President of Infrastructure Services, adds, "We like to have a small stable of really good Fortune 500 type customers, where we perform at a high level for a competitive price and build customer relationships. And that begets more work. We also have an excellent sales and marketing team that goes out and mines for additional opportunities. For recruitment of skilled workers, we source from three avenues. One, we have a mature and well developed recruiting team with NHR; a small army of people that scours all the usual places to find qualified employees. With some job scopes, we engage outside recruiting firms to help us. A big part of our business I call 'build instead of buy.' We bring in green, inexperienced people and run them through our fantastic training program and develop them to the point where they can get out in the field. Next, we partner them with very experienced technicians for anywhere from one to three months for on the job training. And then they're out in the field producing revenue in a safe way."

Because the wireless telecommunications technicians are higher paid jobs, the company can afford to start their lower paid technicians on a promising career path. That adds a lot of value for workers – they can come into a company that will invest in them at an entry level position, and give them the opportunity to move up to the next skill level. Thus being more

valuable and marketable to the business, its customers, and themselves. Goodman Networks is continuing to grow its logistic capability because the companies they deal with want to ensure that the technician providing the service is outfitted with everything they need to get first-time completion of the job. It creates a better customer experience and is less expensive. The goal as they expand and add more cities to their footprint is to beef up that logistics piece.

Looking to the future, Wise acknowledges, "I've been in the wireless industry for 25 years and it has changed dramatically since I started. My view is that we're on the leading edge of the next industrial revolution. I believe that 5G is going to change the world the way locomotives and electricity did. With electric vehicles, in the medical arena – there are endless ways that 5G data with low latency is going to be used. So, we are aggressively moving into 5G small cell deployment because we see that as the future. I've seen estimates in the tens of millions of small cells that will be deployed over the next five to ten years. It's going to take a lot of densification work to be able to serve the customers and there's a huge opportunity in this, for us, as we go into the future."

The Goodman Networks team has been trusted by the largest communication companies in the U.S. to provide project management, site searches, engineering, construction, integration and logistics in support of networks nationwide. Their dedicated tower crews and cell site technicians support a range of wireless infrastructure programs, self-performing in 25 states across the eastern half of the country. Supported by mature and highly effective support operation groups, Goodman Networks employees deliver some of the best safety, quality and on-time performance metrics in the industry. As a result, they have become highly proficient at exceeding customer expectations in complex, multi-technology and multi-vendor environments across large geographies.







Summing it up well, Wise remarks, "The highlight here is a business founded in an apartment that has evolved into a conglomerate servicing multiple industries with huge growth potential across a wide portfolio of business lines. A company that is well capitalized and well run with a great deal of scale and experience in providing local technician services to a wide range of industry. They pride themselves on developing the skills, confidence, and customer service that companies are looking for and that will continue well into the future."

PREFERRED VENDORS

- **ProSys Complī** www.abiscompli.com
- **PerfectVision** www.perfect-vision.com









Focused on quality, innovation, and the shopper

ounded in 1978 as a Native Indian jewelry enterprise, the Navajo name in business is synonymous, America-wide, with quality products and programs, competitive prices, and customer satisfaction. With its headquarters in the North Washington neighborhood of Denver, CO, and two additional distribution centers in Portland, OR and Morristown, TN, the company maintains its status as a privatelyowned manufacturer whose standards of service, merchandising programs, and sales expertise are unsurpassed in the retail marketplace. The company employs over 400 dedicated people who work as a team, committed to realizing its vision of perfecting the creation, development,

AT A GLANCE

NAVAJO INC.

WHAT:

A merchandising company

WHERE:

Denver, Colorado

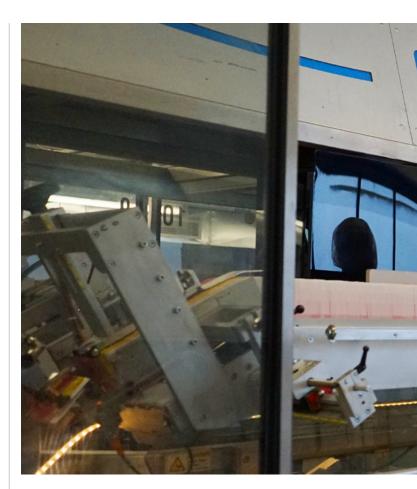
WEBSITE:

www.navajoinc.com

and delivery of consumer goods. From health, beauty and wellness, to consumer electronics, and almost everything in between, Navajo presents full-line offerings uniquely customized for each retail strategy, using a broad range of methods (Programs, Plan-o-grams) to ensure top-selling items are well-stocked and replenished as necessary.

The marketing power of the product catalog is as important to Navajo today as it has ever been. "Our founder, Gordon Levy, was really one of the first to work with the Native groups, to have them design hand-made jewelry against a specific style so that he could catalog it; effectively, sell it out of a catalog," says Mark Deuschle, President of Navajo Inc. "That concept evolved into offerings inside the convenience channel with lighters and lighter covers, and that grew into a relationship with 7-Eleven, McLane Co., and some of the other convenience players. We quickly became a source for all the general merchandise products - everything from office supplies to padlocks. We were known for that, and nimble. Gordon began traveling into China way early in the process in the '70s. He became proficient at sourcing, and that obviously provided more access to items. We became a broad base of business. I say we were a milewide and an inch-deep; a lot of items, not all with the same velocity."

Along the way, Navajo Inc. became a sun- and reading-glass manufacturer; today, they're one of Wal-Mart's largest suppliers of quality eyewear in trend-forward styles, in the under-30\$ category. The essential consumer packaged goods company also assumed a power-position relative to health and beauty when it began working with retailers to manage the life cycles of their products in the trial and travel category. "About six years ago, I had the good fortune of joining the company, and at that point made some decisions about narrowing our focus and getting deeper," Deuschle recalls. "We focused our energy on three core areas: trial and travel, under the Handy Solutions and Good To-Go brands;









sunglasses and readers, under the Piranha Eyewear brand; and our cell phone and mobile accessory line, under the Hottips brand."

The demand for travel and trial-size personal care, household, and over-the-counter products has reached an all-time high. From the rise in requests for sampling sections at retail stores to stricter airplane regulations, consumers are begging for more totable products that they can bring with them on-the-go. "Good To-Go encompasses all of those plastic bottles that you associate with that department: more miniature sizes, decanted from larger containers," Deuschle explains. "That's a significant part of our business, about 40 percent of our volume. We repack, for the most part, national brands—Unilever, Procter & Gamble, Johnson & Johnson. We buy their product in bulk and we do something to it in order to make the entire program more efficient for the retailer. We'll blister card it, or we'll make travel kits."

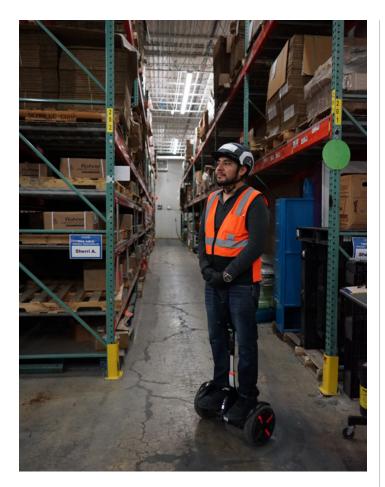
In order to build to this scale of business, Navajo



Inc. has relied on its multipurpose facilities to supply a large portfolio of fast-moving consumer products to a wide array of retailers across the U.S. "We're almost the exclusive supplier of health and beauty/trial and travel to the food channel. We have everyone—Kroger, Safeway, Wegmans. Eyewear often penetrates the food channel as well, so we've got Southeastern Grocers, Winn-Dixie, Wal-Mart, Bashas'. In the cell phone accessory, it just follows where our customers currently are. One of the things we've been doing effectively in the last couple of years has been selling our complete portfolio to the retailers we already do business with. It's a huge customer base, including convenience and the hospitality channel—cruise ships, airports, resorts. We're in those locations as well."

One of the great leadership moments in business is making the unpopular decision that's right for the company. As far as Deuschle and Navajo Inc. are concerned, this has meant cultivating an environment of innovation where the







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flow of people, ideas, applications, saleability, and reinvestment aligns into a sustainable, profitable cycle, irrespective of the pushback. "That speaks to part of what makes our company attractive as an employer," says Deuschle. "Being privately-held and privately-financed, we have the freedom to invest a little bit differently than if we were private-equity backed or public. We've been able to make our own way. When someone tells us 'no,' we listen—I think we're great listeners—but we're also confident about what we think is going to work. It hasn't all been successes, but we're very agile. We're able to move quickly; make a new decision and admit we made a mistake. Fail fast, and then execute against that. That's what makes an environment that attracts and retains good talent."

"As part of our mission to simplify everything that we can, we knew we needed to rethink our flow racking system," offers Antonio Soto, Vice President of Operations. "But when we talked to the engineers and vendors, they insisted our concept wouldn't work. 'No one does this,' they said. Well, we knew that that wouldn't work for us, so we still went through with it. We invested the money, and it ended up working perfectly."

Technology has been a big driver of the changes that have propelled Navajo forward. "We like to apply as much technology as we can," Soto admits. "For example, we have learning pods in front of every machine. That comes from learning how our workers behave. We develop our own how-to videos on how to run and troubleshoot the equipment. Anyone can watch the video and, in under two minutes, become an expert on how to run the machine. Our old system had a learning curve of two days. With the new system we've just implemented, we've shrunk that down to 10 minutes. That gives us a very competitive advantage."

Many of Navajo's warehouse workers are outfitted with Google Glass, an optical headmounted display shaped like a pair of eyeglasses. "Smart glasses are incredibly useful when you



have so much machinery," insists Soto. "Instead of having to bring engineers in, we can have them record step-by-step how to do the maintenance. We can even send mechanics a link to watch us, what we're doing, and they can guide us from where they are. We also use the glasses to pick orders. Instead of having an order puller going and using an old-type scanner, picking a ticket, scanning from screen to screen and then reading it back, the smart glasses communicate by voice to them, telling the worker what item to pick, how many to pick, and so on. We've gone from picking 34 cases per hour to 260, per picker."

"We also play around with drones," Soto continues. "We can now do cycle counts through the warehouse with the drone reading the tags. That's proprietary for us. We designed it. We fly the drone down the aisle, up and down. In 25 minutes, we can scan half the warehouse, which has 15 aisles. It used to take us one day to do two aisles with one person doing the tagging."

With flexibility being the key to a business' survival in the 21st century, it has served Navajo well to shun the traditional pyramid management structure and transfer a substantial part of its organizational control to the frontline. "That's how we do business—we really do live off that concept of the inverted pyramid," Deuschle says. "The shopper matters the most. What do they want and need? We must pay attention to that person first. And then who backs the shopper? It's always the retailer. So, we've got to make sure that we're satisfying the retailer's requirements. We can win the minds and hearts of the shopper, but if we don't get on the shelf, we don't make a profit. Our customers, our service staff, all the individuals supporting that route, all the people that pick our orders and get them out the door, our suppliers, our purchasing team; they're our most valuable resources. The executive management—Antonio, myself and Gordon—we're the very inverted part of that pyramid. We work in support of that

whole ecosystem."

"Ultimately, we're passionate about making sure we're developing products that delight and surprise our customers," Deuschle concludes. "We don't care where they shop. If they shop brick and mortar, and that's our retailer, we can support them. If they shop online, we can support that, too. When we stay focused on the shopper and what they want, that gives us the best chance to survive and thrive as the world changes. If that means we do piece-picking when we used to only do case-picking, or support a third-party seller, or support Wal-Mart and Target online, we've got to be ready to do that. Operations feeds the shopper, not the other way around."

PREFERRED VENDORS

- **DeLine Box & Display** www.delinebox.com
- **Lenertz Industrial Supply Co.** www.LenertzIndustrial.com





JZE BUILDING & RESTORATION



BUILDER OF HOPES, HOMES, AND DREAMS

PROGRESSIVE PIPELINE MANAGEMENT



THE INFRASTRUCTURE RENEWAL SPECIALISTS

CLEMSON UNIVERSITY'S WOOD UTILIZATION + DESIGN INSTITUTE



ENGINEERING A WOOD REVOLUTION







ILDING & Restoration



Builder of hopes, homes, and dreams

Accordance to the case a good woman down." That adage is certainly apropos in the case of Patricia (Patty) Bear. Minority woman, Native American, and owner of a thriving home construction company, Patty Bear once lost everything in a divorce and now she's a preferred contractor for Billy Graham's National Relief for Disasters organization. A dynamic powerhouse of energy and ambition, Bear's strong Christian values and 'never give up' attitude have helped her not only survive but excel. That, along with Bear's belief that crisis always brings new opportunities, has fueled impressive growth of her Cypress, Texas company, JZE Building & Restoration, since its beginnings in 2015.

It's a tale of success best told in this inspiring woman's own words. With that in mind, Business View asked Patty Bear to share the story of JZE Building & Restoration, from her perspective as a self-described "builder of hopes, homes, and dreams." The following is an edited transcript of our conversation.

AT A GLANCE

JZE BUILDING & RESTORATION

WHAT: Woman-owned home construction company

WHERE: Cypress, Texas

WEBSITE: www.facebook.com/patricia.bear.1



BVM: Can you tell us how the business came into being?

Bear: "Back in 2013, I was going through a terrible divorce, lost everything including my three boys to my husband of 30 years, and I was literally sleeping in my van. I'd never worked outside the home but I was always working on my homes... fixing them, hiring contractors. I've always been a go-getter and helped my husband with the different businesses we had while we were married. We had a manufacturing company, a retail stereo store, sold cars – I believe, now, that all that time I was a stay-at-home mom running businesses for him, God was preparing me for something bigger.

"So after having everything stripped away and missing my boys so much, I had to figure out what to do next. I got jobs massaging feet, valet parking, anything I could do because the court said I had to have proof of sufficient income to get my children back. That's all I wanted. It was very humbling. I knew I could sell anything

and lo and behold I ran across a guy who was looking for sales people for a roofing company. He wasn't keen on hiring a woman, but I said, "Look, you have nothing to lose. You only have to pay me if I sell something." So, I worked for him in 2015 and the deal was "If you sell four roofs a month, you'll make \$10,000." At that point, I'd have been happy with a thousand, just for a chance to make some extra money besides valet parking and massaging people's feet.

"As it turns out, during that season I sold 16 roofs in one week. Mind you, I saw no money for two months and I was working late nights, knocking on doors, getting clients, and turning in contracts, but didn't get paid right away because they were insurance jobs. But my boss started giving me a draw of \$2000, \$2000, \$2000 for a total of \$17,000 in a month. Two months later, I realized I could do this on my own instead of putting money in someone else's pocket, so I started my own business, working with clients for myself."





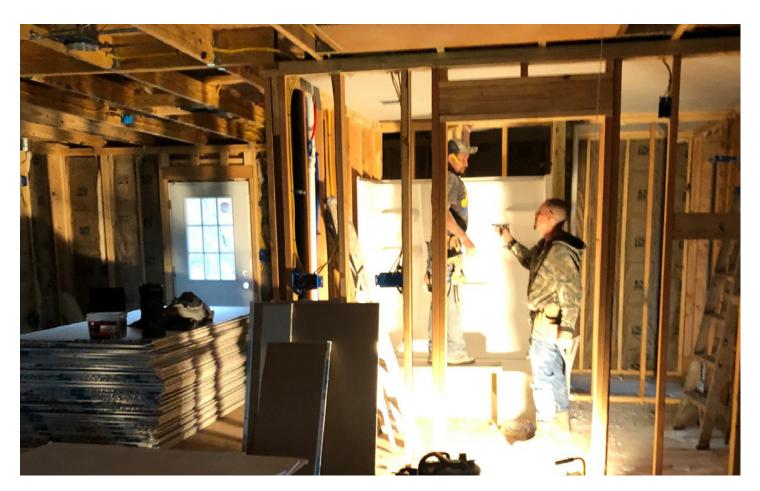
BVM: What was the evolution of JZE after that?

Bear: "Next, I became a home builder with a group of developers (AC Homes). They hired me to do their roofs but then I became the builder for 43 homes in 12 months. I was a contractor and a superintendent. Then I started getting big contracts and I called my lawyer and said, "My last name is Bear and I'm no longer in hibernation, I can't let my children think I gave up. Do whatever it takes." He did – it was a fight but, thankfully, I got my kids back. Best thing ever.

"Then someone from Samaritan's Purse, Billy Graham's National Relief for Disasters, came to me and hired me as a woman contractor. I was with them for two years. And now I'm sharing my story because you can't tell me it doesn't matter what you've been through – what color, what race, what gender, I'm a Native American Indian woman and I was scared that no one would give me an opportunity. But it all worked out. Now, four years later, my oldest son is going to be a dentist, my middle one is in construction, and my youngest just got a scholarship to play baseball. And here I am running my own construction company. The name JZE Building & Restoration represents my three boys, Joshua, Zeke, and Elijah... I had to build and restore my life for them."

BVM: What are some of your current projects?

Bear: "The business is based in Cypress, Texas and I build up to four hours away. Most recently, in Beaumont and Port Arthur, where I was the contractor for Samaritan's Purse. I was always building for someone else but I just built a home myself for the first time, where they said, "Here are the plans, you're on your own." From that, a developer just came to me with 100 acres in Bridge City, Texas and we're ready to start this summer – I'll be their major homebuilder. I'm building a beach house and there are other plans for the rest of the acreage. Many of the 20 or so contractors on my jobs work for me,



but I have a lot of sub-contractors, as well. It all depends if I have to send them to different cities – Orange, Beaumont, Port Arthur, Dallas, Austin, you name it.

"There are also other companies who hire me to sell for them. And I do the actual teardown and rebuilds for new construction and restoration. Everything from underground foundations to roofing – a complete home from the bottom up. Business in the area is booming. A lot of people are coming to me because they aren't working during the pandemic, but by the grace of God I haven't stopped working. I don't even advertise, I've basically just built a name for myself because people have seen my work through Billy Graham's program. First of all, it's an honesty thing. Especially in construction. There are a lot of thieves out there, taking money and not finishing the job, especially during the storm season. I wanted to be that safe haven for people to know there is someone who will be honest and lead you through the process and

make sure you're getting what you're supposed to. I do what I say.

"Right now, I'm restoring a 1942 home around the corner from Texas Southern University. We started two months ago and we're almost done. I didn't know that this was my passion. I had no idea, but God uses the broken, and crisis brings new visions, new dreams, new opportunities and you have to take advantage of them. I knew there was something better for me and now I have everything I could want. Especially my self-confidence. That was the hardest part."

BVM: What does the future hold for Patty Bear and JZE?

Bear: "Looking ahead, I'll continue to keep the company going and growing. My dream was to be a homebuilder and now I am, but for private people. I've already turned in six plans to the developer and we'll start building soon in that community in Bridge City. When I sit with a client, I like to give them as much visual



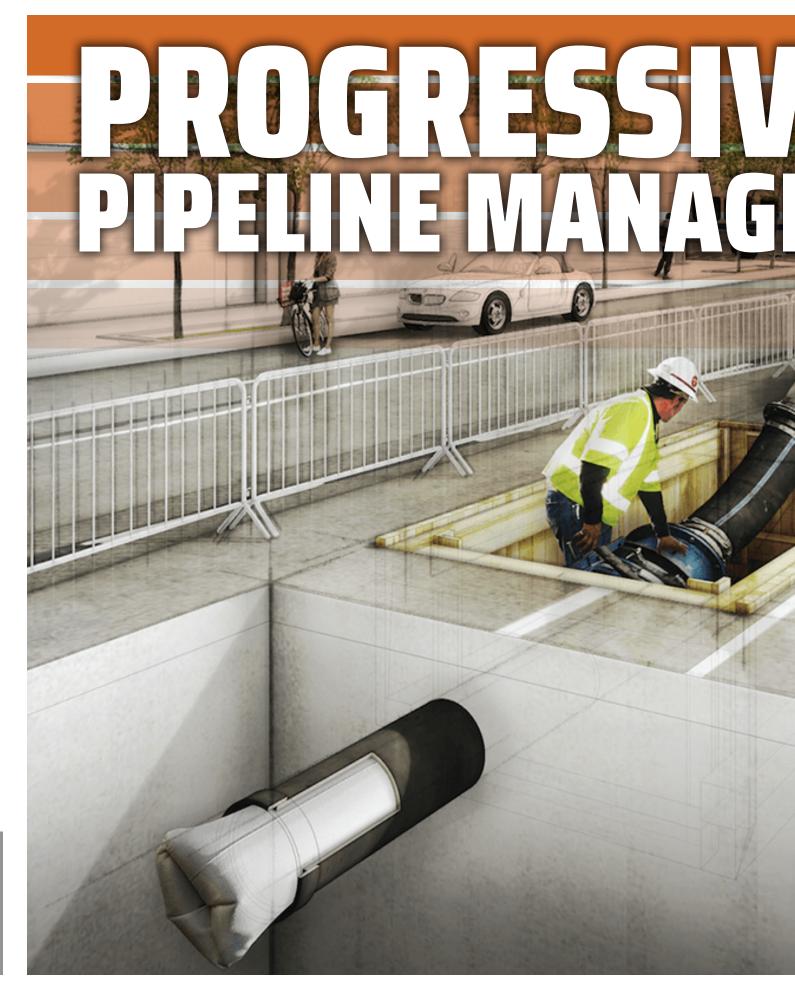


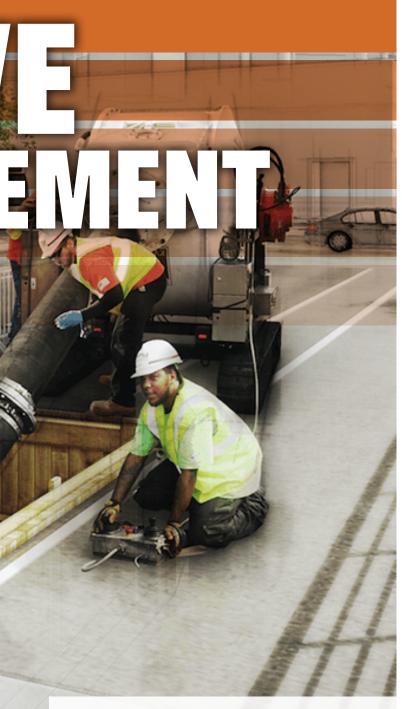
as I can. I have my guy there in the meeting sketching out everything with a pencil – that to me is old school and they can see it right there and then. Or I'll send them a sketch of the changes we're going to make, but I like to give them my opinion and get their opinion and then we incorporate them together. I also do a lot of before and after videos and post them on the company Facebook page. Especially the restorations."

"My personal life and the business are intertwined. It's like in our own lives, you have to build and restore yourself. That's why I love the restoration business. Using the old and turning it into new. I gave up time from working with builders of million dollar homes to work for Billy Graham's ministry. These were very poor people. But during those builds I got to minister to people, especially single moms, and share my story. You get rewarded so much more when you're not looking at the money you're making, you're looking at restoring people's lives one day at a time. Anything is possible.

"I'm a one-stop shop. Clients don't have to go through several different people. I can handle everything, give them peace of mind. I also offer financing. JZE is a minority/woman owned business, I'm bilingual (Spanish) and I'm here to help people, no matter what. And I'm willing to give people advice, even if they don't go with me because you're not for everybody. When you're looking for a contractor it has to be a good fit. The business is growing well now, but when it grows too fast it can get out of control. And then you can't focus on customer service and relationships, which are key for me. So, I'm going to take it slow and enjoy every day."

Amen to that, Patty!





The infrastructure renewal specialists

rogressive Pipeline Management (PPM) is a full service contractor and a highly skilled team of infrastructure renewal specialists. Since its inception in 2002, the company has been committed to improving the safety and longevity of pipeline infrastructure. PPM's primary expertise is trenchless technologies to restore aging, damaged or leaking underground infrastructure, including pipelines of all types and sizes. PPM is the North American licensee in the U.S. for the Starline Cured-in-Place-Lining (CIPL) – a system for rehabilitating pressure pipelines of all types. The cutting-edge technology is backed by years of research and testing data, and proven to extend the life of a pipeline by more than 100 years.

Business View Magazine spoke with Progressive Pipeline Management CEO, David Wickersham, and Distribution Technology Manager for PSE&G (Public Service Electric & Gas Co.), George Ragula, about the fascinating and innovative technology that PPM is incorporating, and critical infrastructure repair projects they've undertaken. The following is an edited transcript

AT A GLANCE

PROGRESSIVE PIPELINE MANAGEMENT

WHAT: Pipeline infrastructure renewal company

WHERE: Headquartered in Winona, New Jersey

WEBSITE: www.progressivepipe.com



of our conversation.

BVM: Can you give us the background history on Progressive Pipeline Management?

Wickersham: "There was an existing technology for lining or rehabilitating natural gas mains and a company out of Germany called Excelon had the technology license. I first saw it in 2001 in Philadelphia. A year later, Excelon decided to give up the license and called me to see if I was interested. I in turn had talked to George and other gas utility pipeline operators to ask if there was a future in the lining technology and they emphatically said "yes".

"So we negotiated a new license with the German manufacturer and patent holder, Karl Weiss, which is a 120-year-old subsurface engineering company out of Berlin. I was a contractor working for gas utilities for 10 years previously, focusing on PCB contamination, robotics, and pipeline cleaning. So it was a natural extension for me to look at this

technology as something we wanted to continue to grow in the U.S. market. We formed PPM in August 2002 and in September we started working on our first project. Fast forward 18 years, we have a million feet of line in the ground in 18 states and it continues to evolve day by day."

BVM: What areas do you service and are your employees trained inhouse?

Wickersham: "Our main facility is in Winona, New Jersey. Our newest facility is on Long Island in Deer Park, New York to service our clients in NY city and a stepping point up to New England. Our big footprint for projects is from Washington, D.C. to Baltimore, Philadelphia and out to Chicago with a high concentration in northern New Jersey, Brooklyn, Queens, and Boston. We also provide UV cured fiberglass liners for sanitary sewer and storm sewer, and some process water lines. With the Starline technology it's almost exclusively natural gas distribution pipeline. Over the last decade, the







need is really large diameter cast iron, 16 to 42 inch. That's typically our bread and butter and most of our work.

"We started with the three main gas utilities in the NY City area and now we have 25 to 30 different gas companies in 18 states where we're using the technology. And we're currently around 150 employees. The training process is very technical. We have annual training for all employees on the entire process, and our partners in Berlin at Karl Weiss are actively involved in the training. We also have inhouse training on the process itself, and OSHA and hazmat training for all our people. We also comply with operator qualification training – anyone who works around natural gas pipelines needs a certain level of training there."

BVM: What makes this pipe lining technology unique?

Wickersham: "This particular liner goes under the brand name Starline. Karl Weiss developed the technology and we have the exclusive North American rights to it. We are the actual contractor that installs the liner. They built and created the system, which we've worked on with them hand in hand since its inception. From a direct lining capability, this is the only game in town for natural gas pressure pipelines.

"Starline is a cured-in-place-liner (CIPL) in comparison to a cured-in-place-pipe (CIPP). Our liner is semi-structural, so we rely on the host pipe for structure, where a CIPP is a structural repair or rehabilitation. Starline is chemically and mechanically bonded to the host pipe, whereas CIPP just fits extremely tight, there is no bond. In a natural gas pipeline, we don't want any gas to migrate between the liner and the host pipe because you'd still have a potential gas leak. The CIPP is permeable to gas because the liner has a seam, whereas the CIPL is impermeable and contains the gas because it is a seamless woven polyester hose with a gastight layer."

Ragula: "I've been in the lining aspect of the industry for 30 plus years. The original CIPL technology came out of Japan and licensed to some contractors in the U.S. That went by the wayside in the mid-'90s. I was involved with the European technology transfer effort that came across this particular liner at the Copenhagen World Gas Conference in 1997. I was one of the key people instrumental in Americanizing the technology and bringing it to the U.S. It has a very large testing pedigree for gas applications, which no other liner has. I was involved with it when Excelon first picked up the license and then Dave came on board and picked up the license for PPM. So I've been with it all along, in



PPM & BANCKER CONSTRUCTION

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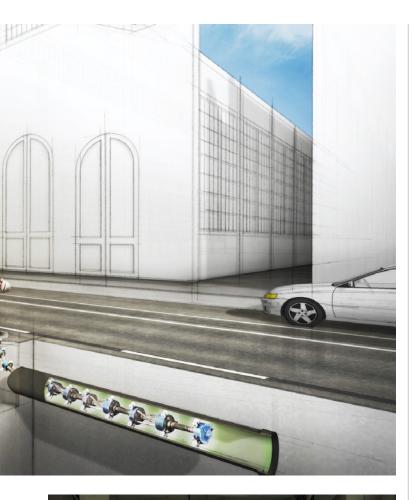
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- Gas Main Construction
- Sewer Construction
- · Site Utilities
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- · Directional Drilling
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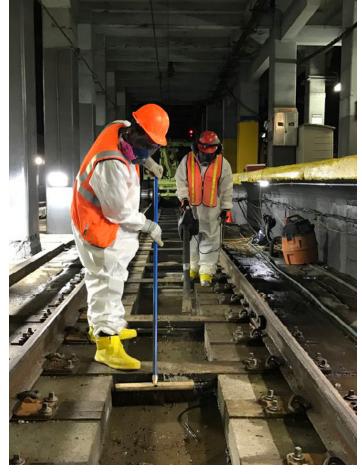


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a sense."

BVM: What is the process for installing the Starline product?

Wickersham: "The company that owns the pipe (PSE&G for example) prepares it for us; they excavate, make access, and shut down the gas. Then PPM comes to the job site. The pipe repair could be 500 feet or 1000 feet. We just completed another world record in March, doing the longest single inversion of 36 inch gas mains at 890 feet. When we show up to the pipe, we put a camera in and do a pre-inspection, then use an abrasive cleaning system and blast that pipe down to near-white metal, following a NACE 2 standard. Next, we prepare for the lining. using a two-component epoxy mixed onsite and applied inside the liner. The liner has two parts a fused-on polyurethane/polyethylene blended seamless coating on the outside of the liner when we start, and inside the liner is a polyester sock. The epoxy is then put inside the sock, saturating the polyester completely. That's called our wet-out process.

"The liner is then wound onto a large pressure vessel or drum that is rolled over or driven to the excavation. It's hooked up through hose units from the drum to the pipe; we then pressurize the drum. Air goes through the pipe and the liner is pushed inside out on itself, which is called an inversion. Now the wet polyester side of the liner is turned inside out, coming in contact with the clean pipe, and we're pushing that liner through the stretch of pipe that needs to be lined. It's done under pressure and when it hits our desired end of the pipe, the liner comes out and is caught in a braced-off catch fitting. We let the liner cure, ambiently, and when it's ready we cut it flush to the pipe end and give it back to the utility to pressure test and tie in."

BVM: Why is cast iron pipe so prone to remediation work?

Ragula: "Large diameter cast iron is very thick,

strong, hard, and brittle. So, the weak link is the joints. Over time they leak and because the large diameter cast iron is very expensive to replace, we like to renew it using liners. We're able to maintain and actually increase the capacity of the pipe because by making the pipe smoother on the inside, we get better flow. Many times we'll line pipes where access is very difficult; you can't be poking around digging trenches at the base of the Brooklyn Bridge. Most lining work also involves mains that are difficult to access and/or where capacity is an issue."

Wickersham: "The oldest cast iron project that PPM has done was an 1890's vintage cast iron pipe at the base of the Brooklyn Bridge on the NY City side. The pipe still looked great but the joints were leaking. The gas industry has spent over \$15 million testing the Starline liner, culminating three years ago in a test with Cornell University and the pipeline hazardous materials group of the U.S. DOT, where we took previously lined gas pipe out of the ground that

had been operating a minimum of ten years and put it through a barrage of tests. We've always said it had test life of 50 years and we exceeded over 100 years and the liner still did not fail. The regulators like the testing, the bang for the buck, and that's what's driving our growth pattern."

BVM: What is ahead for the future of the industry and PPM?

Ragula: "From the gas industry perspective, by virtue of the nature of the product we carry, we're a very conservative industry. That explains the extensive independent third-party testing we've done on liners. Our focus from a utility world, continues to be safety and reliability and performing activities that support those pillars in a cost-effective manner. Lining gives us an opportunity to do that in the right applications on a project specific basis.

Wickersham: "As far as expansion for PPM, I predict we'll have a facility in Boston in the





next 12 to 14 months and following that we'd be looking into Chicago. We're just starting to hit our stride. The first decade of inception was proving the technology. Now, as we've gone through the proof of concept phase, we see our growth in the larger diameter cast iron space in older cities, and then looking ahead with our new structural liner, we anticipate the steel and process water market opening up for us in the next five years. Right now, we're looking to grow the technology, we have the rights to it throughout the country and we're looking for the best ways to expand and grow our business."

PREFERRED VENDOR

Bancker Construction Corp.

www.bancker.com

Established more than 100 years ago and operating under its current family ownership for over 61 years, Bancker is a full-service utility construction firm. We provide our customers with cost-effective, quality construction services, with customer service and safety serving as the pillars of our operational focus and reputation. We are on call 24/7 and can be on site anywhere in NYC or Long Island within 90 minutes of your call.



AT A GLANCE

CLEMSON UNIVERSITY'S WOOD UTILIZATION + DESIGN INSTITUTE

WHAT: Multidisciplinary organization advancing wood-based construction materials and designs

WHERE: Clemson, South Carolina

WEBSITE: www.clemson.edu/centers-institutes/wud



Engineering a wood revolution

lemson University's Wood Utilization + Design Institute (WU+D) is both a multidisciplinary engine of innovation and a creative site, uniting architects, constructors, engineers, and foresters involved in advancing wood-based construction materials and designs to compete with concrete, steel, and other materials currently dominating the non-residential construction market.

"The Institute was formally approved in 2013, but it really existed prior to that with trying

to understand what Clemson could be doing to help forest landowners in South Carolina," explains Director, Patricia Layton. "We had an overabundance of timber but lacked adequate markets for all of the private landowners in our state. Sawmills were going out of business and there was no place to sell timber, which is a big economic engine for South Carolina—it accounts for more than \$21 billion in the economy. In 2010, timber had dropped dramatically, so we worked to identify a market share for wood products."

Wood was already a big player in the construction of residential buildings, but that

wasn't the case in non-residential buildings. Layton acknowledges, "We knew there was an opportunity for growth there. Some new wood products were being developed in Europe and shipped to America. For us, it all started in 2010 with a home that we knew of in South Carolina which had been built using what we call mass timber. We gathered grants from the United States Department of Agriculture to test if this could be used to make cross-laminated timber (CLT). Then, we collaborated with both North Carolina State and United Forest Service to test the product.

"After receiving positive test results, we promoted the idea at the first International Mass Timber Conference in Portland, OR. We met some people at the conference that thought it was a good idea—in fact, they had established the first mass timber plant in Dothan, AL. We talked about what was available and they went back and put it to work. Wood from their plant ended up coming to Clemson in 2019, and we built our

first mass timber building on the campus. We did a lot of different things with that building to help the state understand that wood is safe to use in government-owned buildings. And with the help of some partners, we were able to effect a policy change to get a ban on fire-retardant-treated wood removed. We've seen national building codes enacted to take on and allow for mass-timber buildings."

WU+D has held educational events for architects, building owners, code officials, developers, and engineers, and hosted workshops around the state to help educate people on what can be accomplished with wood. The Institute Fellows at Clemson began more than six years ago, training students in Architecture and Engineering, and even helped facilitate the growth of their Wood Engineering class on an annual basis. Today, the Institute represents a collaborative effort between Layton herself and other faculty members at the university, specifically those teaching in the









Integrated Sheathing – More Than A Passing Trend

Deeper building science-driven practices and innovative products have made today's homebuilding practices far different than those of the 18th century – and that's a good thing.

Builders used to rely on millennium-old trees that allowed a large amount of energy to flow in and out of building structures. The material was a necessity rather than a choice. Without insulation, these buildings dried out in the summer and inward in the winter.

Filling wall cavities for warmth led to examining exteriors for water, air vapor and thermal management. The importance of exterior control layers marked a major shift in the building industry.

Meeting Today's Priorities

Introduced in 2006 as an alternative to traditional sheathing and housewrap, ZIP System® building enclosures offers air- and water-barrier integrated sheathing in a variety of thicknesses, lengths and R-values, alongside 13 seam-sealing solutions.

ZIP System sheathing and tape convert, Will King, owner of Alabama-based High Cotton Homes, said switching products improved his builds and his business.

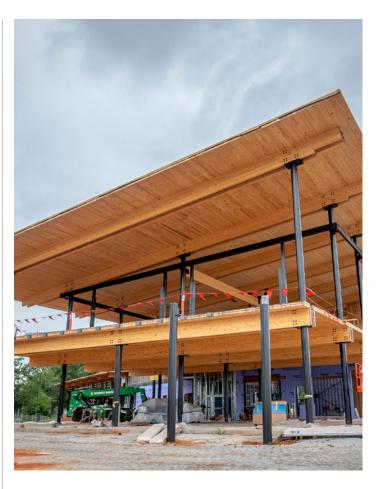
"All other variables the same, our blower door tests got much better using ZIP System sheathing and tape as our air and water barrier," Will said. "The ease of installation has made it a hit with my subs, too."

Will said he uses ZIP System sheathing, tape and liquid flash products for an integrated approach for roof and wall assemblies.

"Evolving our building practices helped us gain the momentum we have now."

To learn more about how ZIP System sheathing and tape is revolutionizing the building industry, visit

ZIPRevolution.com





Architecture, Civil Engineering, and Forestry and Environmental Conservation departments.

The Institute was developed with the idea that forest landowners and industry members from sawmills, as well as architects and engineers, could come and work with the team at WU+D. The organization has an advisory board and members can participate and support our projects with funding. There are membership fees – partners contribute a larger fee, but they become a partner for the lifespan of the Institute, and receive many opportunities to work on research.

Layton recalls that Huber Engineered Woods was one of the Institute's earliest members. "We had a graduate student and a faculty member collaborate with them on the new ZIP System product that has an integrated insulated panel in it," she says. "It's a revolutionary roof and wall system that streamlines weatherization with an integrated air and water-resistive barrier.

They worked hard on bringing that product to the marketplace, and we were delighted by both the process and the product. They've also been extremely supportive as we develop our Sim[PLY] wood system, which is a light frame constructed of plywood cut on a CNC machine. This was our entry into the U.S. Department of Energy Solar Decathlon in 2015. Huber Engineered Woods was generous enough to donate all the materials, and to help our students understand the advantages of the ZIP System in terms of how moisture resistant and airtight a building could be. It really helps with energy efficiency. We really enjoy working with Huber Engineer Woods."

The Wood Utilization + Design Institute hosted its annual building industry stakeholders' event at the new Andy Quattlebaum Outdoor Education Center in December. This involved showcasing the Center's exposed mass timber components, including an elevator shaft made of Southern yellow pine CLT. "The elevator shaft





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was designed by Cooper Carry Architects out of Atlanta," says Layton. "The CLT is a great product. The elevator shaft went up in a day, whereas other buildings that use pre-cast concrete take longer and require more labor. As a result, ours is more cost-effective."

The biggest challenges that the Institute faces relate to the supply chain. "We have lots of wood, but we don't have lots of manufacturing," Layton admits. "We're in the early days of an industrial wood building revolution. A lot of structural components are manufactured offsite, shipped in, and put into place directly. It speeds up the construction of a building, allows us to reduce waste, and even to deal with labor shortages in some cases. Getting architects and developers to understand that wood is an acceptable building material for buildings is critical. Building codes are changing. Starting in 2021, we'll be able to build up to 18 stories. South Carolina was really the beginning of it in the United States. We're getting our university to build like this, although it took some effort to educate our building inspectors and fire marshals for them to approve."

"Our Sim[PLY] light-frame building system is new and it's different," expands Layton. "People have to see it to understand it. I think we're getting there. Everyone that walks away having seen our building is blown away by what it looks like and how it feels—it's a very impressive facility. We wanted an open building, so we included columns to optimize the materials used and maximize the building's overall resiliency. Wood is an important component, but so is sustainability. We're forest landowners—we own 30,000 acres of forest around the state, and 17,000 acres of forest on the campus. We teach these subjects. Sustainability is a critical facet of our education."

The Wood Utilization + Design Institute is extremely collaborative, always integrating different approaches. Layton emphasizes, "We want our Architecture students to understand









the sawmill. We want them to go to the forest and learn about how the trees are grown. When we encounter problems, we approach it from the totality of the supply chain of both the product and the industry." Prior to founding the Institute, Layton served 14 years as a Department Chair and Director at Clemson. Her new role is something she cherishes. "I have a lot of fun doing what I'm doing," she says. "I've done many things in my life, but this has been much more fun. I'm having a great time."

PREFERRED VENDORS

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Integrated Sheathing—More Than A Passing Trend

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Simpson Strong-Tie

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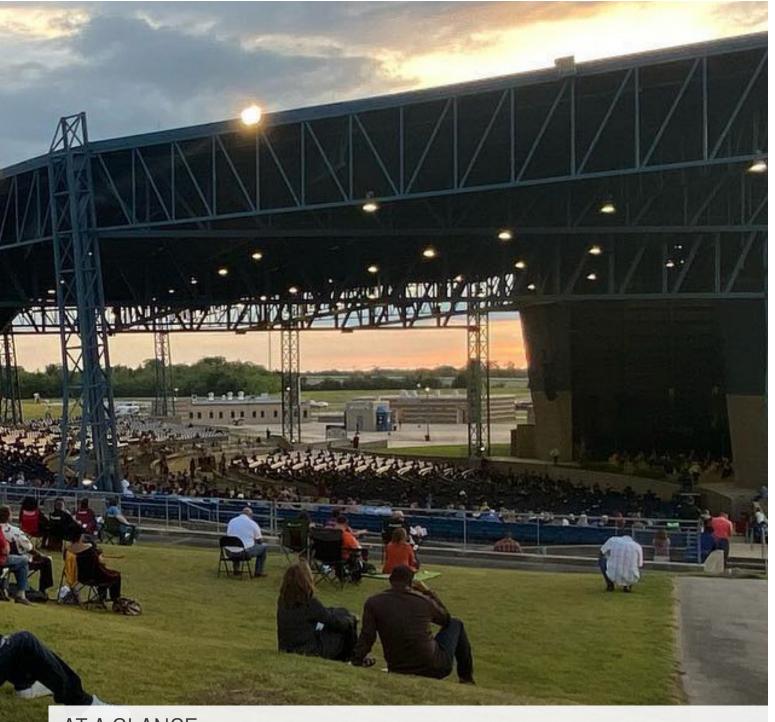
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ACRES OF FUN!





AT A GLANCE

FORD PARK

WHAT: Premier sports, entertainment, and convention event center

WHERE: Beaumont, Texas

WEBSITE: www.fordpark.com









Spectra Venue Management

is a world leader in the industry, consistently redefining the customer experience as one of the world's largest and most respected private venue management companies. Providing comprehensive management, marketing, operations, and event booking services for more than 130 venues throughout the world, Spectra Venue Management delivers top-notch results for its clients through innovative solutions.

Spectra Venue Management now manages over 130 venues, primarily in North America, but also in South Asia and the Middle East, including:

- 52 arenas
- 34 convention and exhibition centers
- 8 stadiums
- 13 performing arts centers/theaters
- 31 specialized venues (ice venues, fairground/equestrian centers, amphitheater, retail and entertainment districts)



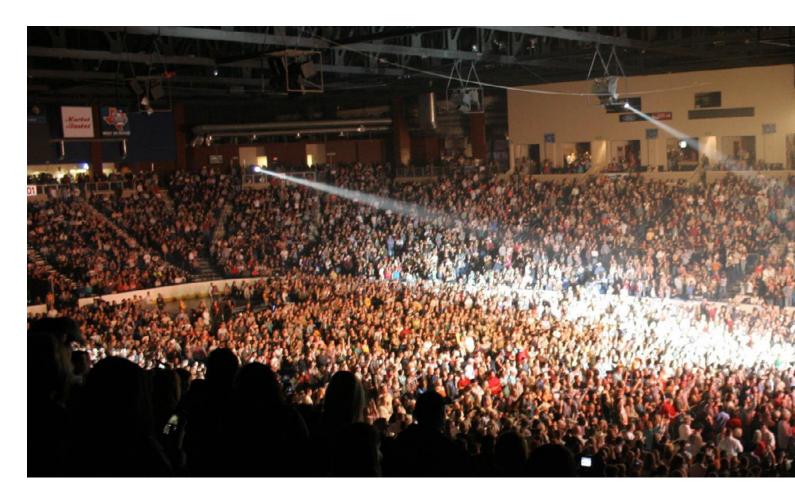


Ford Arena, Ford Exhibit Hall and Ford Midway opened in the Fall of 2003, with Ford Arena selling out its inaugural event. The 9,737-seat multi-purpose Ford Arena hosts concerts, rodeos, circuses, motor sports, ice shows and many other special events. Ford Exhibit Hall has 48,000 square feet of exhibit space and is attached to the Arena, offering a combined 83,000 square feet of space. The Exhibit Hall includes 8 individual meeting rooms, an 11,000 square foot lobby or pre-function space, concession stands and restrooms.

Ford Midway is home to the YMBL-sponsored South Texas State Fair, which draws an attendance of over 400,000 each year. With 9 acres of paved midway, there is plenty of room for festivals, fairs, carnivals, and rodeos. Structures in Ford Midway include a 45,000 square foot practice arena, over 25,000 square feet of covered barn space and a dedicated parking area. There is also an RV park on the site, the Gulf Coast RV Resort, as well as eight meeting rooms and a regional visitors center. There are also 3,700 local hotel rooms in close proximity to accommodate event goers.

Claudio Oliveira, Ford Park General Manager admits, "It's a crowded field for us, in terms of the convention business. Obviously, we compete with multiple larger markets within the state of Texas, so we do try to find niche events. We've seen some success over the past three years on the trade show front, with everything from Home & Garden shows, to Boat/RV shows, to a Homeschool Expo, and Nutcracker Holiday Market. We try to find events for every genre in the complex. We host around 130 events annually across the five venues, collectively, here on site. That's a mixture of concerts and family shows and all of the above."

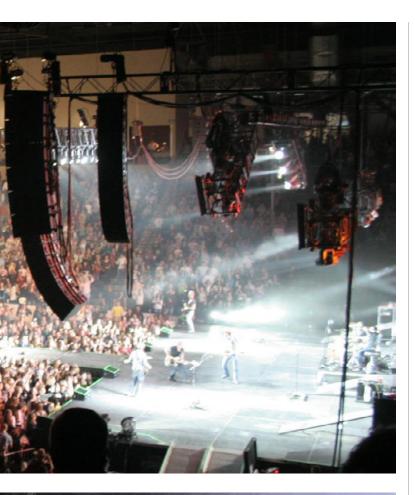
Ford Park competes with Houston – a top five market in the country and slightly over an hour to the west of Beaumont. And Lake Charles, specifically with the casino model, is about 45 minutes to the east. Competition-wise, it's the



leveraging of relationships with promoters, and event planners, and organizers that gives Ford Park a distinct advantage over other venues. "Not only through my years of industry experience," says Oliveira, "but also Spectra's network of contacts. And finding niche events that work in this market and are drawn to the complex, based on how easy we are to get in and out of right off of Hwy 10 and Interstate 10. Also, from the concert piece and the family show piece, there are multiple events that can support both markets if the play dates are spaced out enough. So, we've seen some success with events that have played Houston, and have come back and played Beaumont, as well."

In 2018, Ford Park had a new, state-of-theart, LED outdoor marquee installed at the main entrance, along with a new LED arena video board and scoreboard. Jefferson County also did a large scale transformation to LED lighting, which included the Ford complex. Other improvements include freezer and cooler







upgrades, as well as a new chiller that's tied to the HVAC system.

The Ford Park complex is owned by Jefferson County, Texas and was built at a cost of approximately \$75 million. The facility operates with a staff of 22 full-time Spectra employees, and on event days (based on unique requirements for each) that may be supplemented with up to 100 part-time staff. Spectra is the private management company for Ford Park, acting as an agent for Jefferson County. According to Oliveira, "The County funds the operation; we're in charge of presenting an operating budget for every fiscal year that is mutually agreed upon. Our job is to make that an aggressive budget, and not only reach it but exceed our mark year over year. From when we started in 2017, it's been consistently \$1.9 – 2 million per year. 2019 was \$1.5 million, so we're improving that number. We've done a good job, considering we hold 130 events. Events and revenues have gone up, while expenses have gone down, so we're proud of what we've done in the first three years of operation."

In the area of technology enhancements, Spectra came on board at the facility in April 2017, and since then have installed a new point-of-sale system (Bypass Mobile, based in Austin, Texas) with user-friendly tablets to operate all other food and beverage transactions, as well as parking and other transactions. They are easily portable throughout the different venues. Ford Park has also made a shift through its ticketing provider, Ticketmaster, to now have the ability to accept mobile tickets. Attendees can present a ticket for entry on their mobile phone, have it scanned right at the door, and not require a printed ticket to enter the premises. Moving forward, the complex is now investigating areas to increase Wi-fi capabilities.

Spectra has over 400 management accounts across the country, which results in buying power for booking acts and bulk purchasing. Oliveira explains, "We have regularly scheduled

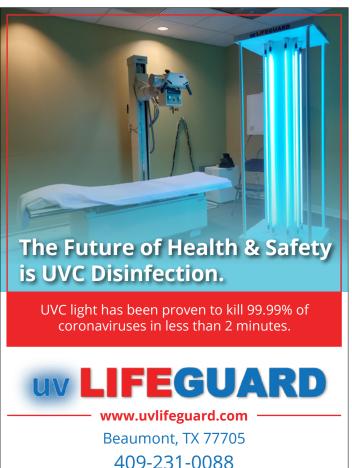
booking calls and relationships with all our sister buildings and we do route shows together, based on regions of the country. We're also able to pull multiple venues together and submit multiple offers on the same artist – making that more appealing to secure three or four dates, rather than one isolated date in a smaller market. Also, from a vendor perspective, there are preferred partners, leveraged pricing, discounted corporate rates that we're able to secure for a multitude of products we use to operate day to day."

Long-term plans for Ford Park focus on continuing to build upon achievements of the first three years under Spectra management. Constantly being innovative and seeking out new niche events and first-time events to the market, such as the first time ever Comicon event, held at the exhibit hall in 2019. The other side of it is continuing to be a community champion. The venue team is active with the local CVB and Chamber of Commerce and also non-profits; volunteering time at community outreach programs and distributing tickets for events at Ford Park to various charitable organizations in the area.

"That's highlighted by our response to Hurricane Harvey," says Oliveira, "which unfortunately battered the region three years ago. We did some key things there, most notably working with Country artist Cody Johnson on a benefit show – Concerts for the Coast – where we raised upwards of \$150,000 that went directly to local families that were impacted by the storm. We also have our Arena Cares Committee, where we target at least one large charitable initiative every quarter to keep ourselves involved in the footprint of the community and giving back."

One of the most important aspects of Ford Park is the sheer versatility of the complex. Hosting events as small as 25 people in a meeting room, up to 14,000 at the outdoor amphitheater, and everything in between. Indoor and outdoor events – there are two agricultural barns out in







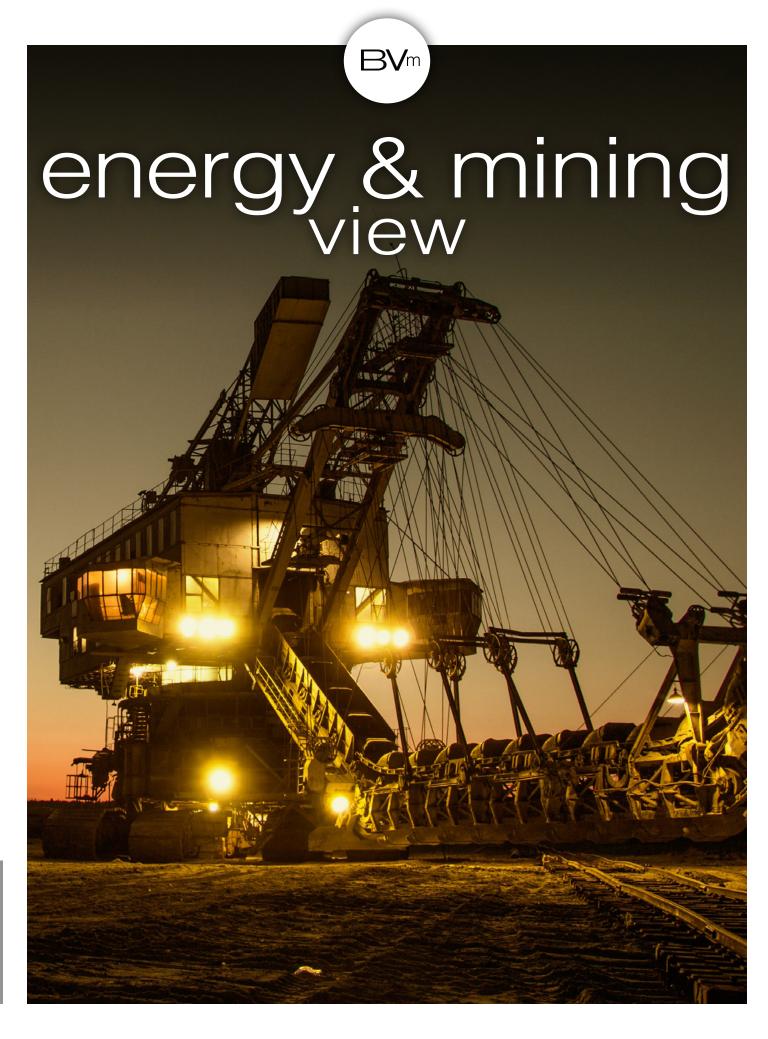
the midway area, as well. Ford Park is home to the South Texas State Fair – the second largest in the state, which attracts over 200,000 people annually and the ease to get to the complex right off the highway. Over 2700 parking spots, over 3500 hotel rooms in the market. Those are the key points.

A big shout-out goes to the venue's naming rights partner – the South Texas Ford Dealers – they are the premier partners for Ford Park and great supporters. And the Beaumont Emergency Center is a sub-naming rights partner; they have a private luxury suite in the building and a branded community room used for special events onsite – press conferences, tailgate parties, etc. Oliveira also gives special credit to Spectra for implementing creative marketing and public relations initiatives to help drive awareness and ultimately ticket sales for Ford Park events. He recalls, "One of those was when we had the family show PJ Masks Live in March 2019. We worked with Jefferson County to

designate the date as PJ Day in the community – it was an official designation where we asked local businesses, daycares, basically anyone to dress in their pjs to support the show coming to our facility. There is a lot of that type of fun PR that we do to set ourselves apart from other options. And people love it."

PREFERRED VENDOR

■ UV LifeGuard www.uvlifeguard.com

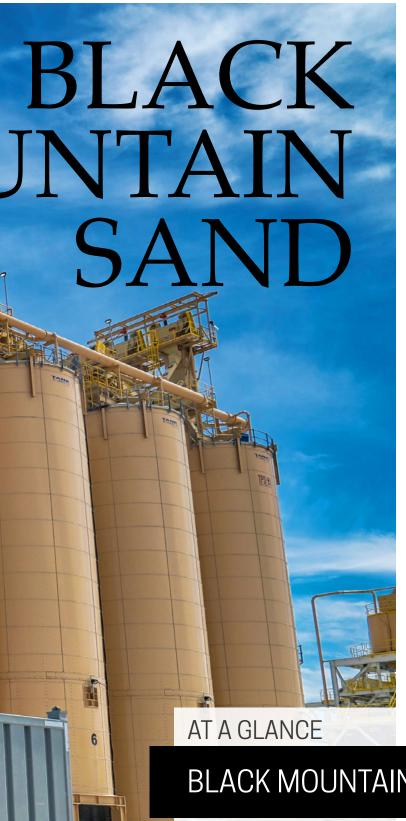


BLACK MOUNTAIN SAND



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In basin. In spec. In demand.

eadquartered in Fort Worth, Texas, Black Mountain Sand is an in-basin frac sand provider delivering superior products and solutions to the E&P (exploration and production) industry. This fast-tracking growth company that began as a start-up in 2017, currently produces 17 million annual tons of mine capacity of 40/70 & 100 mesh and is the premier in-basin frac sand provider in the Permian Basin, Eagle Ford Shale, and Mid-Continent regions. E&P is known as the upstream segment of the oil and gas industry, which includes the search, exploration, drilling, and extraction phases.

Black Mountain Sand's team of experts have a mission to deliver the best product possible for the job; helping customers improve the underlying economics of their wells through the use of high quality, cost-effective in-basin frac sand solutions to maximize production, while controlling costs. Opened in 2018, Black Mountain's two flagship facilities, Vest and El Dorado in Winkler County, Texas, boast a combined 10 million annual tons of nameplate capacity in the Permian Basin alone. And the company has expanded operations with three

BLACK MOUNTAIN SAND

WHAT: An in-basin frac sand provider to the E&P industry

WHERE: Headquartered in Fort Worth, Texas

WEBSITE: www.blackmountainsand.com



state-of-the-art facilities in the Eagle Ford Shale and Oklahoma's Mid-Continent region. Today, about 550 employees work at the combined facilities.

In total, the company's facilities boast the largest in-basin mining capacity at 17MM annual tons. Its custom-designed throughput route averages just 2.5 minutes truck fill time with total time gate-to-gate averaging under 10 minutes. With significant overhead storage and a tried-and-true throughput system, Black Mountain is equipped to mine and maintain inventory, thereby quickly and efficiently handling high-volume orders to support clients' tight completion targets.

By definition, frac sand is a naturally occurring crystalline silica (quartz) sand that is processed from high-purity sandstone. In its make-up, frac sand differs only slightly from other types of sand, as grains of quartz silica are a major constituent of most inter-coastal sands. The

difference is that other sand is a mixture of several minerals and rocks types, which are less durable than quartz. Frac sand grains are unique in their resistance to being crushed, as well as their very round granule shape. This makes them ideal for use in the process of fracking.

In-basin sand had just started making waves in the industry in the 2015/16 downturn. Historically, the alternatives were to procure sand from northern light sand, which originated in the hot spots of Illinois, Minnesota, and Wisconsin. That required a logistical cost burden of rail to bring sand from the origins in those Midwest states down to the ultimate basin where it would be used. So 2015/16 got its first foothold of using in-basin sand, particularly in the Haynes field. At that time, Black Mountain Sand's focus was on upstream. It had an oil and gas operating company, a mineral company, a saltwater disposal company, and a saltwater midstream company, and started to see this trend towards in-basin sand.



Hayden Gillespie, Chief Commercial Officer of Black Mountain Sand, reports, "I was working for another local service company that was also noticing the trend and we ultimately ended up joining forces. I came over in late 2016 and we began in earnest in 2017, launching a really strong ground game looking at different sites within different basins – South Texas, West Texas, Oklahoma. The first site we identified was the dune complexes in Winkler County, Texas on the Permian Basin, centrally located to the Midland and Delaware Basins. Being an upstream company with a lot of land experience, we felt that was an area where we could capture a lot of value to be first movers; securing land from landowners and very quickly transitioning to the construction and commercialization phase."

In 2017, the Black Mountain team was small and lean, only a handful working on the project, including the CEOs and CFOs of both companies, and Gillespie was the first Sandspecific employee. They were a motivated crew

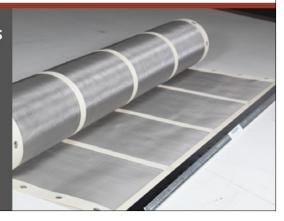


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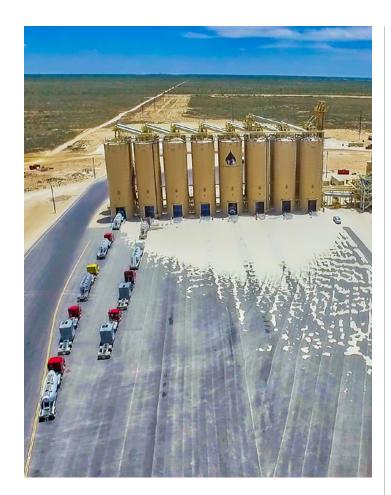


and immediately started working with EPC contractors to design and facilitate the build; meeting with clients to promote the product; figuring out what kind of contracts to pursue. That was the origin phase. Gillespie admits, "We've moved so quickly in the last three years that the early days feel like a lifetime ago. We went from start-up phase into full-scale mode pretty fast. And since then we've built three facilities in the Permian Basin – two are large flagship facilities; one of them is a smaller satellite facility. Our next step after that was building two facilities in South Texas and a third in Oklahoma. Six facilities in three years, totaling about 17 million tons of annual capacity at those mines. The next phase is about execution. We've done all the building we're going to do for the near-term and so it's incumbent upon us to take the facilities we have and figure how to maximize production and lower costs to deliver consistently for our customers."

Oilfield services is a highly competitive market,

especially in the Permian Basin. As a private equity backed firm, Black Mountain Sand started out being the small fish in a big pond, up against many publicly traded companies that had been around over 100 years in the industrial mining industry. So the company had to work hard to gain an edge and make a name for itself. The team focused on being diligent and aggressive in the pursuit process, spending a lot of time in front of every potential customer defining their value proposition to illustrate how they could be good partners. How Black Mountain Sand could make them money. How they were building facilities that would be sustainable. And that they would ultimately deliver on and exceed the service quality that even the "big guys" were offering at the time.

"We've really made good on our promises and our customers have appreciated that," says Gillespie. "We do what we say we're going to do. When we advertise start-up dates, we hit those dates. And we make every effort to be



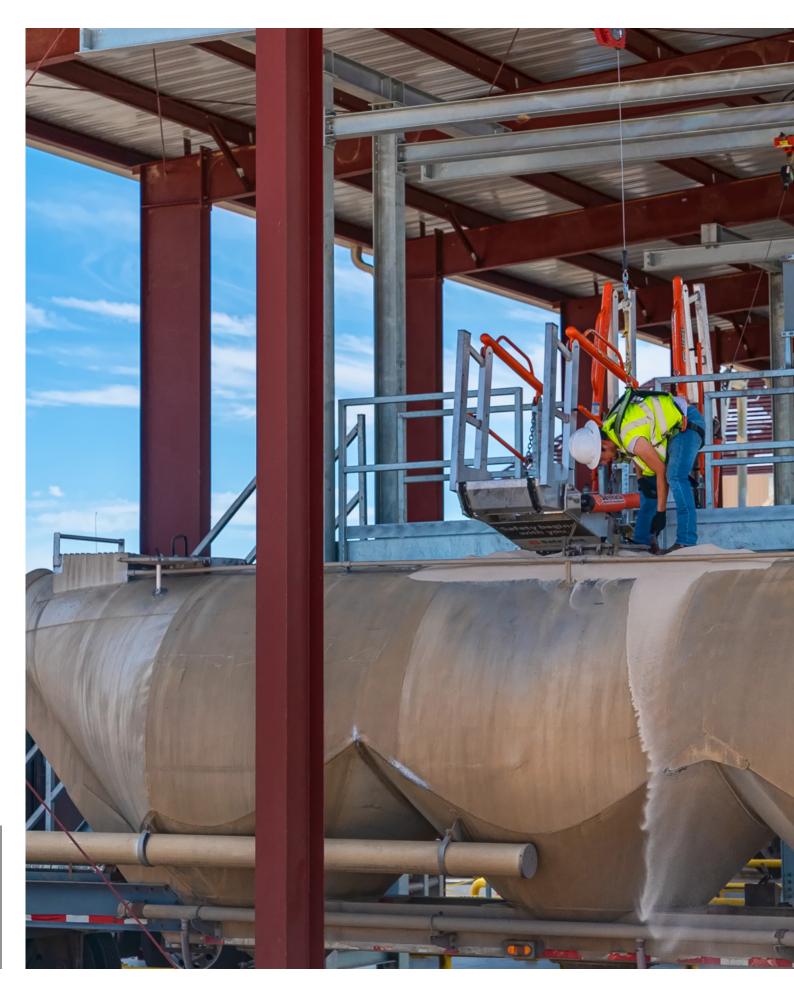


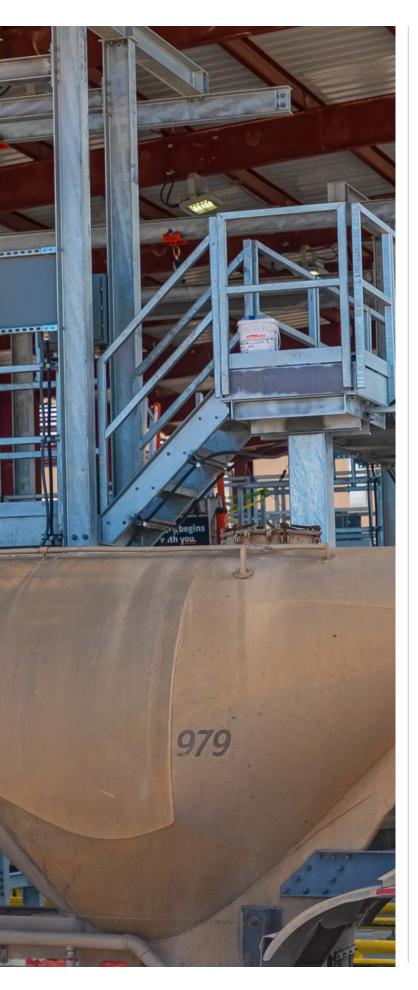
there for our customers. We've been credible, forward thinkers in the space. In front of every environmental issue, every transportation issue. We've built high tech facilities that can manage the throughput and reliability and consistency that our customers demand. Much of the credit for that goes to our team. They feel they have ownership in the business and nobody draws hard lines on what is and isn't their job. Instead, they focus on getting the job done and delivering for our customers. Everyone's willing to go the extra mile and when you have that buy-in from the people inside the company, I think we can do a lot."

Another plus for Black Mountain Sand – the benefit of good partners throughout the growth of the company. In that vein, Gillespie gives a shout-out to Illinois-based Turnkey Processing Solutions (TPS); Mill Creek Engineering; Louisville Dryer Company; Carrier; Rotex – "It's been a busy few years for all of them and we certainly felt we got the service quality from them that we needed to deliver on our value proposition."

The oil and gas industry is under a lot of pressure these days in every sector – from E&Ps to the service companies – to generate increased cash flow for shareholders, execute on the business, pay down debt... and Black Mountain Sand wants to be aligned with its customers in that respect. Looking at better ways of billing, transparency, upgrading technology for efficiency on mining sites. "When you're growing fast, you have an iterative process where you try to get better and better at things," Gillespie explains. "We got our first mover advantage and we delivered on time for our customers but how can we take it to the next level? And that's what ultimately will make us a sustainable company in the long run."

Achieving healthy growth in such a hypercompetitive market is not without challenges. But that is exactly what separates the strong companies from the latecomers to the trends.





Black Mountain Sand has invested in its facilities and partnerships with customers and the company believes that will be the differentiator in difficult times. Building a sustainable business model with the right customers and executing it successfully is key. According to Gillespie, "I anticipate Black Mountain Sand being able to do that. And while we're currently focused on the facilities we have right now, we certainly appreciate that the thesis that drove the business up to this point will persist going forward. Whether that's moving to new basins or innovating to get closer to the wellhead to deliver at a lower cost to our customers, we will continue to be thought leaders in the space.

"What is novel about Black Mountain Sand is we have taken a contrarian approach to our builds and our customers. We come up with creative and dynamic solutions for everybody we target – no matter the size of their business. Smaller companies sometimes have difficulty finding counterparts in their supply chain, so we always pride ourselves on filling that gap, and no customer is too small. No challenge is too big. Customers really do come first – that's what motivates us."

PREFERRED VENDOR

■ Gerard Daniel Worldwide

www.separatorscreen.com
Gerard Daniel Worldwide has locations in the US,
Canada, and Ireland. As one of the largest
manufacturers of wire cloth-based products we offer
custom fabrication and stock items for same day
shipment. Our offerings include replacement
screens for a wide variety of machines, rubber goods,
and round vibratory separator machines.



NANTUCKET REGIONAL TRANSIT AUTHORITY (NRTA)



WELCOME ON BOARD THE WAVE!



AT A GLANCE

NANTUCKET REGIONAL TRANSIT AUTHORITY

Rural Transit Authority WHAT:

Island of Nantucket, Massachusetts WHERE:

WEBSITE: www.nrtawave.com



dyllic Nantucket, Massachusetts – a favorite coastal destination for thousands of visitors every year to relax, to shop, to dine, and head to the beach. But with droves of people migrating to the island, traffic congestion was a nightmare. And, seriously, where to park? Back in the late1990s, people were asked to leave their cars at home and ride the bus as an alternative to driving, to reduce traffic backups and create parking opportunities. After 16 years of being known as The Shuttle, the Nantucket Regional Transit Authority (NRTA) rebranded its traditional fleet to create a new excitement around taking

the bus, and now getting around the island is not only easy but fun! Welcome On Board THE WAVE!

According to Paula Leary, NRTA Administrator, "The Transit Authority started operating service in 1995 with three buses and two routes, and there were a lot of people on the island that didn't think this would work. But it did, and very well, and they wanted more and more. The big purpose of the NRTA was to reduce the amount of traffic and help increase downtown parking opportunities in the summertime. Up



until recently, we were a summer seasonal service. Now, we're up to nine routes and 13 buses in the heart of the summer and we're servicing "coast to coast" – Surfside to Jetties and Madaket to Sconset. We cater to a lot of different demographics and provide service to meet the needs of the diverse community we serve. In the late '90s, there was a big push to not bring your car on the island. But up until then there were few alternatives So that was the start of the Transit Authority in Nantucket."

The Nantucket Regional Transit Authority (NRTA) was created by Massachusetts General Laws Chapter 161B in 1993, although operations did not begin until 1995. Officially, the NRTA is a body politic and corporate and a political subdivision of the Commonwealth of Massachusetts. The affairs of the Authority are handled by the Administrator appointed by the Advisory Board. The NRTA began providing seasonal fixed route service in 1995 and year-round demand response service in 2001. Year-

round service began in the spring of 2018. Currently, the NRTA owns 19 fixed route and four demand response vehicles.

Funding sources for the NRTA include local assessment, state contract assistance, and federal operating assistance. Capital funding is provided through the Commonwealth of Massachusetts Department of Transportation RTACap Program, with an occasion input of capital funds from Federal Programs. Additional sources of funding include, transportation revenues (fares, pass sales and brokerage services), and advertising.

According to Leary, "During the summer season, we carry almost 300,000 riders. With people not bringing their cars, we need to provide beach service and we need to service outlying areas of the island and get people to where they want to go. Our passengers are day-trippers, year-round residents, seasonal employees, elderly, disabled, people staying in guest houses, people with summer homes here, people renting homes



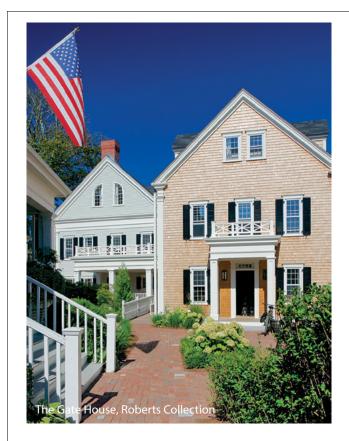


- we have a large demographic we're trying to serve and I think we do that very, very well." The Nantucket island community has grown tremendously over the years, and NRTA has evolved with it, to now providing year-round bus service on three main routes. It began as an extension of the summer shoulder season in 2018 and continued running after Columbus Day that fall. People are very grateful for the service, especially the increasing number of transitdependent fulltime residents.

As a quasi-public body politic of the Commonwealth of Massachusetts, the NRTA is its own entity, servicing the community of Nantucket. The administration is one arm of the Authority, and operations and management of the fixed route and demand response public transit services are contracted out to a private contractor, VTS of MA, Inc. They are in charge of hiring drivers, driver training requirements, drug and alcohol testing, day-to-day operations, and vehicle maintenance.

Both the operating company and the NRTA administration do a tremendous job with small staffs. Leary recalls, "The owner of VTS started out as a driver in 1996, so we've been together a long time. We would not be where we are without the dedication and commitment of the VTS team. We typically see a big turnover in drivers and we used to rely a lot on visa workers. But that became more complicated and costly every year, so they now do a lot of in-country recruiting – people from ski resorts that do the opposite of what we are in the summer. That's worked out well, although we do always struggle with driver shortages and end up constantly training and licensing new recruits. But a few of my managers have been with me 10 to 20 years. Some started as bus drivers and worked their way up. And we're very close, we have the same goals and objectives. They are very committed to the community and we all help each other."

The administration staff consists solely of Leary, and one other employee whose main







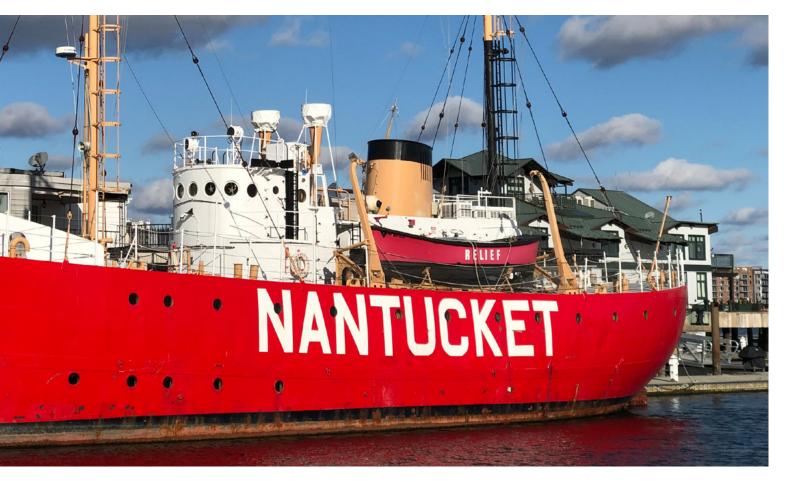
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Photo: Tom Olcott



responsibility is the day-to-day operations of the elderly and disabled van service. Leary admits, "With the operating company, we all do what it takes behind the scenes so the public doesn't notice they were up until two in the morning fixing buses. I'm very proud of that commitment. Certainly during Covid-19, the drivers were very dedicated to doing their job and serving the community – staying out there when everyone else was told to stay home, so we could transport the people who work in essential services. The community support in return was great to see, as well. It's going to be a very different summer for us, for the island, and everywhere else, too."

Nantucket is an enchanting, historic island with very narrow streets – an issue that dictates the bus size, particularly in the width and wheelbase. The NRTA runs 25 and 29 foot buses, along with nine-passenger vans for the elderly and disabled, and there are some roads that they will never be able to navigate. The vehicles are housed in the Authority's facility at the "Nantucket-style"





airport industrial park. It is a relatively new fleet, no more dirty diesel, and with the particulate filters and traps and modifications to engines to meet the EPA standards, THE WAVE vehicles are very clean burning.

Competition isn't an issue for the NRTA. In a normal summer season – even with public transit, Uber, Lyft and taxis – there aren't enough transportation options to serve the community, when the island sees up to 70,000 people on any given day. As for future innovation, Leary explains, "We've had mobile apps for close to 10 years, but we carry up to 3500 people a day, so certainly with fare collection we'll have new technology coming around with phone apps for different types of payment methods. Rather than just cash on the bus. We listen to passenger feedback. People come here and ride our buses who would probably never take public transit at home. They tell friends, "There's a cute little WAVE bus that drives us around the island, it's always on time." We like that they feel that way."

ReMain Nantucket is a philanthropic group that works tirelessly at keeping the island's downtown vibrant. They have done wonderful things for the community, and Leary sings their praises, "I've had over a decade long relationship with ReMain Nantucket and they viewed the bus service as a way to promote the downtown. They've been instrumental in that time – helping us fund the mobile app for the first year. They bought a piece of property downtown that they lease to us to run the buses out of and to have an Information Center there that we never had before. Plus, they cover all the associated costs for the Center."

ReMain Nantucket has also done important projects that give riders dignity, such as providing shelters at the main stops, so people don't have to stand in the wind and rain. In that regard, Leary credits Emeritus for designing "some really fantastic shelters for us. They're very into energy savings, so the shelters are also solar lit. Working with our Historic District







Commission, Emeritus did an amazing job designing those shelters with that quintessential Nantucket look."

Nantucket is well known for its quaint, old-world ambience and the NRTA has done an incredible job fitting into the island's character; taking those aspects into consideration as they design their routes. Leary has loved living on Nantucket since 1989 and is very proud of all the Authority has accomplished. She shares, "We rebranded as THE WAVE a few years ago through a community contest to get people excited about taking the bus and to give our public transit a nice identity. We do a phenomenal job being on time and safe and efficient and providing a good service, clean buses, friendly drivers. We take our drivers' and passengers' concerns and suggestions very seriously and we care about our customers. We want them to have a great experience, whether they're visiting or living here all the time."



PREFERRED VENDOR

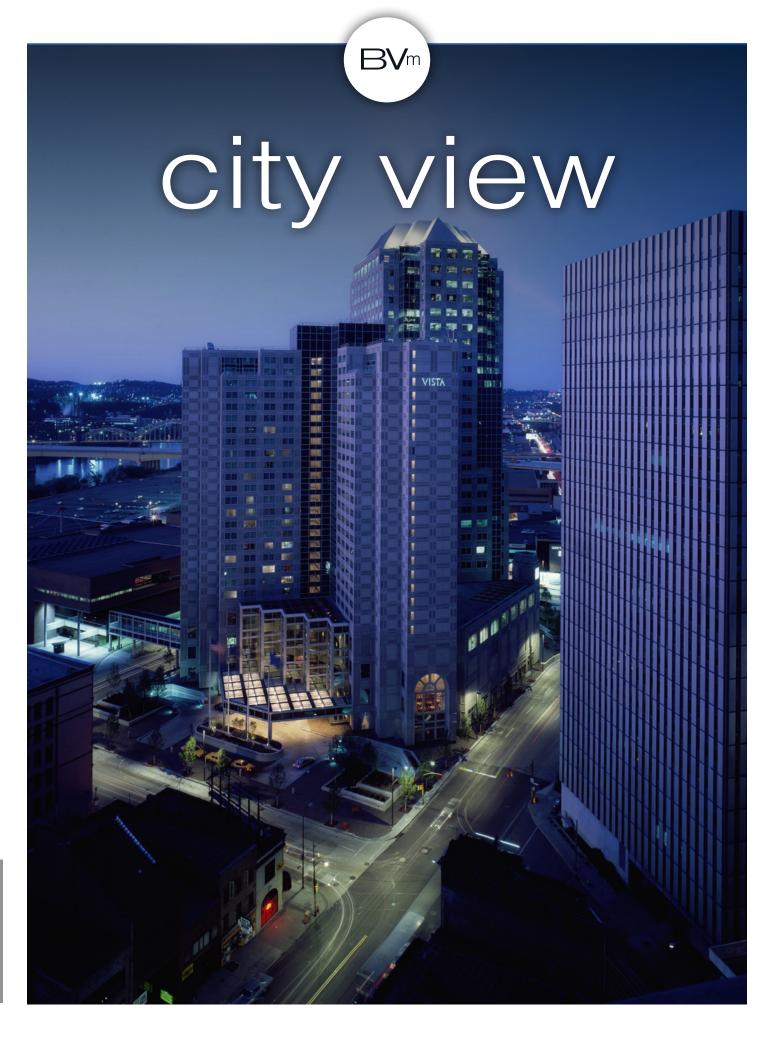
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KANSAS CITY, KANSAS



INNOVATING FOR CHANGE

MAUMELLE CITY HAU 550 EDGEWOOD DR

MAUMELLE, ARKANSAS

REFRESHINGLY DIFFERENT

INDEPENDENCE COUNTY, ARKANSAS



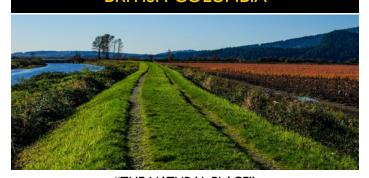
WORKING TOGETHER FOR SUCCESS

ADAIR COUNTY, KENTUCKY



WORK READY AND WONDERFUL!

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"THE NATURAL PLACE"

LETCHER COUNTY, KENTUCKY

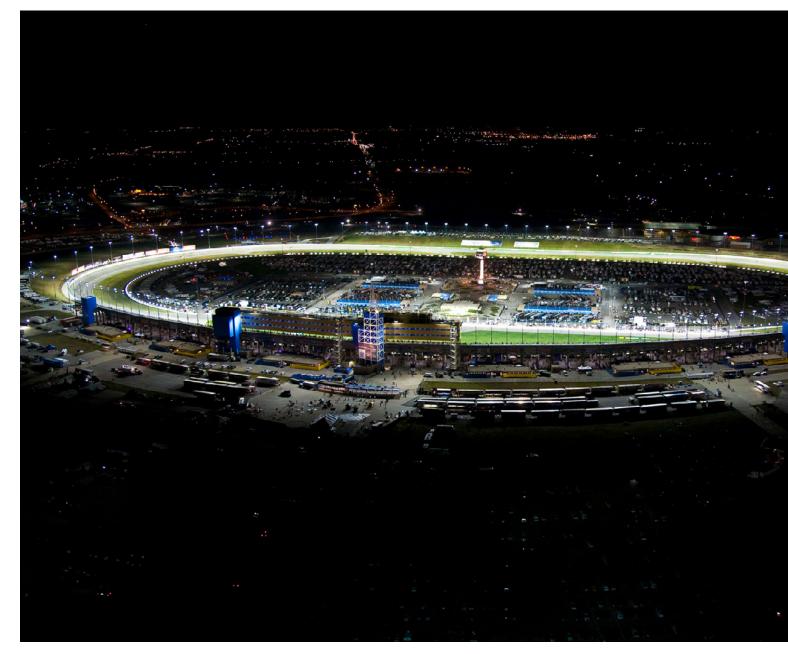


NURTURING INDUSTRY, TOURISM, AND THE LAND

MADISONVILLE, KENTUCKY



A SEASON OF CHANGE









Kansas City, -Kansas

INNOVATING FOR CHANGE

ansas City (KCK) sits on the eastern edge of the State of Kansas at the confluence of the Missouri and Kansas rivers, on the Missouri border. Part of a greater metropolitan area of nearly two million people, the bistate region encompasses Kansas City, Missouri, and suburbs on both sides of the state line. While many cities are known for their expanding skylines, action-packed nightlife, and bustling communities, Kansas City, Kansas has all of that incorporated into a small, diverse, and family oriented community – featuring a taste of big city amenities with small town, down-home appeal.

Kansas City is the 3rd largest city in the state of Kansas and is the county seat of Wyandotte County. The city was incorporated in 1886 and was governed by a member-elected Board of Commissioners for 73 years. In August 1982, voters approved a change to a seven-member, Mayor-Council-Administrator form of government. Then, on Oct. 1, 1997, the electorate unanimously approved to consolidate the governments of the City of Kansas City, KS and Wyandotte County, KS into The Unified Government (UG) of Wyandotte County/Kansas City, KS. The UG, with a County population of about 165,000, covers 155.7 square miles.



AT A GLANCE

KANSAS CITY, KANSAS

WHAT: An innovative, diverse community; population 152,958 (2018)

WHERE: Eastern edge of the State of Kansas, bordering Missouri

WEBSITE: www.wycokck.org

BIISINESS VIEW MAGAZIN

UNIFIED GOVERNMENT ANNOUNCES

KC COVID-19 Small Business Relief Loan Fund

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The Unified Government of Wyandotte County and Kansas City, Kansas is contributing \$175,000 in a partnership with financial firm AltCap to launch the KC COVID-19 Small Business Relief Loan Fund. The funding was approved by the Board of Commissioners and will help support microloans in Wyandotte County for businesses affected by COVID-19. The contribution of \$175,000 in loan loss reserve from the Unified Government will enable over \$700,000 in loans for mom & pop sized businesses; providing microloans of up to \$25,000 for Wyandotte County-based small businesses (20 employees or less; \$750,000 or less annual revenue) in industries experiencing significant loss of business due to COVID-19.

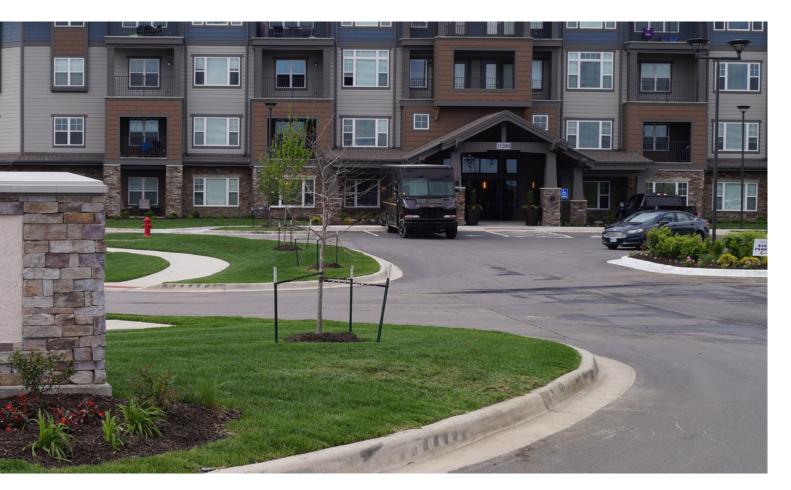
Mayor David Alvey says, "The small businesses that are the backbone of our communities need the lifeline this fund may provide during this difficult time, and every contribution made helps more owners and their employees see a possible path forward." The collaboration among local government, civic organizations, community leaders and businesses in Kansas City has uniquely allowed the region to respond to the unprecedented challenges the COVID-19 pandemic has caused.

The KC COVID-19 Small Business Relief Loan Fund is administered by AltCap, a local Community Development Financial Institution (CDFI). CDFIs are often at the frontlines of disaster recovery efforts helping communities weather the effects of natural disasters, recessions, and other significant economic events. Underwriting for the Fund has prioritized sectors like retail, food service, personal services, arts, and hospitality, that were deemed "nonessential" during the pandemic but are vital to the overall health of communities and the economy.

Interested small businesses should visit www.alt-cap.org for more information and to apply.







After years of economic hardships and decline, the UG was the beginning of a landmark renaissance in the community. Soon after the UG was launched, the economic opportunity of a lifetime landed in Wyandotte County. The Kansas Speedway and Village West developments are the most successful economic developments ever built in the State of Kansas, turning mostly undeveloped land into one of the most popular tourist, shopping and entertainment attractions in the Midwest.

Katherine Carttar, KCK Director of Economic Development, reports, "We have a lot going on in Kansas City, Kansas. It's a very exciting time. Over the past 20 years, we've had a lot of development out west, which was a large greenfield area. That development spurred new growth in the county and additional revenue. Now we are at a point where we're able to shift focus to downtown revitalization projects, with increased interest for expanding the density in the core. People wanting to be in a more

walkable location, so we're doing a number of things to make that come to life." In terms of green, the city is working with the Army Corps of Engineers on a \$453 million levee raise project on the Kansas River. It involves putting in miles and miles of levee trails, which will significantly extend the trail system and help with the wellbeing and health of the residents.

A great deal of development has occurred on the western side of the county, at the intersection of I-435 and I-470. Mayor David Alvey explains, "That's where the NASCAR International Speedway Corporation decided to open up a racetrack because they were trying to reach the market in the Midwest. At that time, city council decided to take advantage of the opportunity and did a surrounding 400-acre retail and lifestyle development known as The Legends, that has continued to generate more investment. Sporting KC, major league soccer, built their stadium in The Legends and the Kansas City T-Bones baseball team built there."





Those were huge influences toward altering people's perception of Kansas City, Kansas, especially in the metro area, which was seen as poor, crime-ridden, and blighted. Having a brand new, state-of-the-art development has been particularly beneficial on the revenue side. Property taxes before that development were about \$200,000 a year and now it's about \$2.4 million a year. The city is also generating about \$12 million a year in sales tax from that development. It's the number one tourist destination for the state of Kansas, drawing 10 to 12 million visitors every year. In addition, there are extensive industrial areas that remain very strong. The Fairfax District was the first planned industrial district in the country. It was developed by Union Pacific to make money from their real estate along the railroad and continues doing well, as do other industrial and commercial districts.

KCK has a plethora of advantages. It is in close proximity to downtown Kansas City, Missouri,

with excellent accessibility from any place in the city. The core area has a genuine sense of authenticity – old, ethnic neighborhoods that still attract people to visit. "There are great opportunities to bring density to our downtown," says Alvey. "In the older parts of our city, we have about 4000 vacated properties in our landbank and we're trying to bring housing redevelopment to scale in that. It's like a blank canvas; if we can build affordable housing and beautiful, quality neighborhoods we can repopulate the older parts of our city, which will further drive downtown development and help us generate the tax revenues we need to provide the services for quality of life, and create a good neighborhood experience."

A successful downtown core requires the presence of certain businesses, such as a supermarket. And KCK took a bold and creative move to make that happen. Cartarr admits, "After many years of working to get a grocery store to come into our downtown, voluntarily, the city



ended up having to own the land and build the grocery store, ourselves. We won't be operating it but knowing it was a high priority, especially for residents in the area, we're in the process of building a grocery store that will be open this summer. And we're already seeing working dividends from that. There is a project with 80 market-rate apartments coming downtown along Minnesota Avenue, as well as interest in other multi-family in the area, which had been somewhat stagnant for a while."

Mayor Alvey adds, "We're looking to improve security downtown by changing out the lighting. And also putting in bike paths and beautification measures, such as plantings. Recently we approved an 'agrihood' project for the north end of downtown – those will be market rate and lower than market rate, subsidized housing. It's the first new apartment project we've had downtown in decades; we've had townhouses, but nothing on that scale." The "Strawberry Hill" neighborhood, adjacent to downtown,





Rebuilding our Neighborhoods

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CHWC works to create a diverse and vibrant community welcoming families with housing, educational, and economic opportunities, making our neighborhoods places where people are proud to live.

For over 20 years, we have been transforming vacant lots and blighted properties into thriving neighborhoods in Kansas City, Kansas.

offers traditional workforce housing circa early 1900s that has become very popular for first-time homebuyers. A whole new generation is coming in and buying those houses, fixing them up, and discovering Kansas City in the process. And businesses are interested in locating in the downtown as a place where their employees would want to live and work

The city has also started a rehab program for delinquent houses in their landbank that previously would have been demolished. The program basically gives a property to a qualified rehabber with the stipulation that they have to put in a certain amount of money and complete the rehab in a certain amount of time. Since the program began two years ago, 53 houses have been rehabbed and that has increased the assessed value of those properties by over \$3 million. In terms of incentives, KCK has six Opportunity Zones and active projects in at least three of those. Other areas offer Tax Increment Financing and bond programs that provide tax

abatement. There is also a Small Business Grants program where a business can get up to \$10,000 in matching funds for such things as hiring new employees, or marketing, or equipment purchases.

"It's clearly the case that developers are seeing there are very strong fundamentals to our location and our basic infrastructure," says Alvey. "At the sight of a former shopping mall, Indian Springs, we have a new project called Scavuzzo's Inc. – a local food distributor who caters to mom and pop restaurants and small chains. They are establishing a national headquarters here because they are expanding their market reach."

According to Carttar, "They're building a state-of-the-art, \$100 million distribution center. That, with a TIF, is providing enough increment just from that project that we are requiring them to build a couple of additional phases to hit the community goals. They have to do a certain





amount of retail and restaurants and there are some other options, such as a hotel or gym. Or another commercial building that would make sense in that location, as well as their office headquarters building. It's a situation where you have to be creative in how you use the incentives but it gives interesting ways to give the company what they want and also provide something for the community that would not otherwise have been feasible."

KCK is a majority minority city: 42 percent Caucasian, 27 percent Hispanic, 24 percent African American and large numbers of recent resettled refugees. "That's been the DNA of Kansas City, Kansas for 100 years," says Alvey. "It's a diverse immigrant community but also, we're dogged, determined...The fundamentals are strong and we continue to attract quality developers and developments. Kansas City, Kansas is really a satellite city of Kansas City, Missouri and we have a strong industrial/commercial sector but we're not the center of

the Metropolitan Statistical Area. We don't need to stretch that way, but we do have to provide and create beautiful quality neighborhoods that attract residents for generations. And that will sustain our community going forward."

"We are not afraid to be creative," Carttar states. "We have our larger priorities and goals and we find ways to hit them even if it's out of the realm of the normal. Like building and owning our own grocery store. Going above and beyond to prove that this is a great place to invest and live and work."

PREFERRED VENDORS

Community Housing of Wyandotte County (CHWC)

www.chwckck.org
For over 20 years, CHWC has worked to stabilize, revitalize, and reinvest in Kansas City, Kansas.
We've built over 500 high-quality homes, empowered hundreds of families to achieve homeownership, and turned vacant lots into parks, gardens and art spaces, helping our neighbors build vibrant, diverse, and welcoming neighborhoods where we are proud to live.

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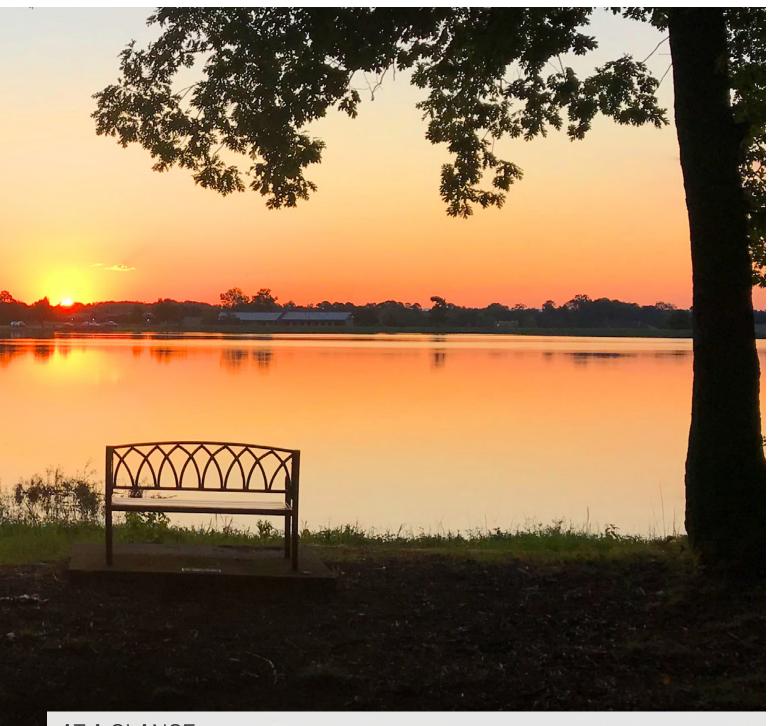
IMATUMELLE, ARKANSAS Refreshingly different

he City of Maumelle is one of the youngest communities in Arkansas, literally growing up in the shadow of nearby Little Rock, North Little Rock, and Conway. Among its many attributes, the city offers unique opportunities for both business and pleasure. Maumelle began as a HUD New Town; a planned community from day one. It had its roots in an ordinance plan in World War II – after the war, the land was sold to a company that salvaged all the buildings, then it was sold again, and eventually developed by Jess Odom as Maumelle New Town in the 1960s and '70s. The first actual town was built in 1973. Today, poised to thrive from its location on the scenic Arkansas River, the City of Maumelle is a vibrant, refreshingly different place to call home.

Business View Magazine spoke with Maumelle Mayor, Caleb Norris; Chief of Staff, Scott Grummer; and Director of Community & Economic Development, Judy Keller about this youthful city's recent notable achievements, works in progress, and exciting plans for the future. The following is an edited transcript of the conversation.

BVM: Can you give us an overview of Maumelle from an economic development perspective?

Norris: "We're a city with a small town feel, a suburb just outside of Little Rock in Pulaski County. It's been an exciting year. The city has worked on an extra interchange to I-40 for what seems like decades, and that was finally completed in November 2019. It opened up



AT A GLANCE

MAUMELLE, ARKANSAS

WHAT: City on the Arkansas River; population 18,214

WHERE: Little Rock Metropolitan Area, Central Arkansas

WEBSITE: www.maumelle.org

parts of town for commercial development that had been not very marketable, simply because there wasn't a road with interchange access. So, we're getting a lot of attention from businesses and industries that want to be centrally located in the state.

"Maumelle began as a planned community and some of those themes have played out to make it a really good place to do business and live. We even have some light industrial and distribution areas in our existing industrial park, as well as some land zoned industrial out at the new interchange. But primarily we're looking at it from a commercial perspective in that area. It's a prime location just outside of Little Rock with a college community a few miles up the road. However, on the other side of town that I call North Maumelle, there is an old area that's right off I-40, where we have a planning initiative designed for revitalizing the site with commercial to engage a lot of the stakeholders."

Grummer: "The City of Maumelle has two areas that border the interstate. Given that the new interchange is all greenfield open for new commercial, there's a lot of residential starting to build out along there. It's only been open a few months but we're already seeing traffic the counts exceeding 6,000 per day. But the North Maumelle interchange is an existing commercial area that has for a long time been an interstate stop. Now, we're looking at revitalization of that area to turn it into what the business owners and residents want to see –more restaurants and commercial destinations.

"That area is about 15 minutes from Conway to the north, which has a population of about 60,000, as well as three colleges. And the new interchange is within 15 minutes of downtown Little Rock. So, the population served within a 30 mile radius is about 300,000 and we're finding that Maumelle is starting to generate interest and activity with commercial, and corporate, and industrial sites such as distribution. Dillard's Distribution have their only online fulfillment









center located here. They ship all over the world from this one automated center. And we're seeing more activity within that industrial park, mainly because of our location."

BVM: What are the main economic drivers?

Norris: "A large portion of our population commutes to work, primarily in Little Rock. So there's a certain element of Maumelle that has a bedroom community feel with very little Class A office space. The industry we have here tends to be light industrial – some very light manufacturing. We find our central location serves us well for distribution centers or internet fulfillment centers."

Keller: "ACE Hardware has a regional support center that's been here 25+ years. Kimberly-Clark located here 30 years ago to make Huggies baby wipes. They currently have an expansion of 68,000 sq. ft. underway. When they started here three decades ago they had 38,000 sq. ft. and when they finish this expansion they'll have

Michael Baker

500,000. Business expansion and retention is one of our primary objectives."

Grummer: "We are one of the highest income per capita cities in the state; even though our population is close to 18,000, our work force that we pull from is higher. Our median disposable income is \$64,441, which is higher than any other city in the area. The median household income is \$82,106; our per capita income is \$41,659. And the average value of a home is \$220,000. These are all based on recent demographics."

BVM: Does the city have a designated downtown?

Norris: "Being a planned city, we don't have an old-style downtown, we weren't around back when there were traditional main streets. So, one of the initiatives we're focusing on is creating that core. We have some great places in mind, a very short walking distance from one

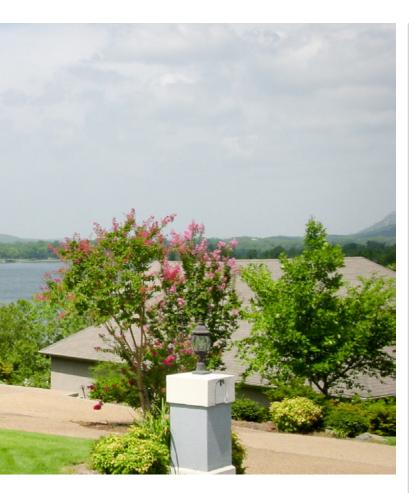


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Environmental and Design Services for the City

of Maumelle's new Interstate 40 Interchange





of our lakes within the city limits. That's what we're fantasizing about and in the early stages of planning. We're really hoping to find some investors that have the right vision, who are looking for a city that's eager to work with them on those sort of developments."

Grummer: "Brewery and restaurant establishments have been proposed for North Maumelle, and in the town center area of Maumelle, right adjacent to Lake Willastein. Within walking distance to that commercial area, there is a 19-acre tract of land that is open and ready for development. We're talking to the landowners there to come up with concepts that would serve the City of Maumelle, similar to a downtown-style, with possible mixed-use and commercial - all those are under discussion."

BVM: What's happening on the 'green' environmental front?

Norris: "The biggest thing we have going on deals with the White Oak Bayou. Maumelle has been a leader in the state with our preservation of the wetlands – the whole basin is protected. We're continuing to work on a wetland viewing and information station that's tucked away right in the middle of town, where you can go out and enjoy the natural beauty. Our goal is a complete walking trail and boardwalk system with an interpretive center. Of course, we take our stormwater runoff that goes directly into the Bayou very seriously."

Grummer: "There are 400 acres of wetland within Maumelle. A wetland functions as a drainage utility for a city; a place for all the stormwater to drain into. It also retains water to prevent flooding. Last year we saw record flooding along the Arkansas River valley but Maumelle did not have one flooded home. A big reason is because of the preservation we've done along our wetlands. It plays a dual role of utility plus being an aesthetically pleasing destination for birdwatching, kayaking, trail walking, and viewing. There are beautiful cypress



trees and all kinds of wildlife... it's one of the things we promote recreationally. We're not like an urban city, most of our drainage areas are open to allow water, so it actually creates a greening effect. There are a lot of wooded areas and green infrastructure and we only have power lines in the industrial park. Those in the commercial and residential areas are underground."

BVM: What type of community activities does Maumelle offer residents?

Norris: "Actually, we have a very active community in all respects. From a recreation standpoint, we have two 18-hole golf courses, one private and one semi-private. And we also have over 30 miles of walking trails throughout the city. We have a vibrant and healthy lifestyle complex for seniors called Center on the Lake, complete with a café that is really busy for breakfast and lunch. There were over 20,400 volunteer hours last year in that seniors' center. In fact, we have some of the bigger cities in

the state coming to check it out. Membership is for ages 50 and up and there are currently 1700 paying members – almost 10 percent of our entire population. We also have a huge Community Center that is great for all ages, but especially popular with the younger demographic. It includes an indoor basketball gym, weight center, outdoor aquatic center and an indoor walking track."

BVM: What are the best attributes of the City of Maumelle?

Keller: "Primarily, it's our location. We're close to Little Rock, to the airport, to the port, universities and community colleges, and a lot of amenities like the Robinson Center and the Clinton Library. We're in the heart of it all."

Grummer: "The design of the city – the streets and the infrastructure – sets Maumelle apart in the metro area. Our electric is underground so you don't have power lines. Because of the master plan, it's easy to get around the city, and



access the interstate in five to ten minutes. The layout allows us to grow our commercial and corporate and bring people in. There is full fiber optic availability throughout most of the city and we have some small cell towers proceeding through the application and installation process."

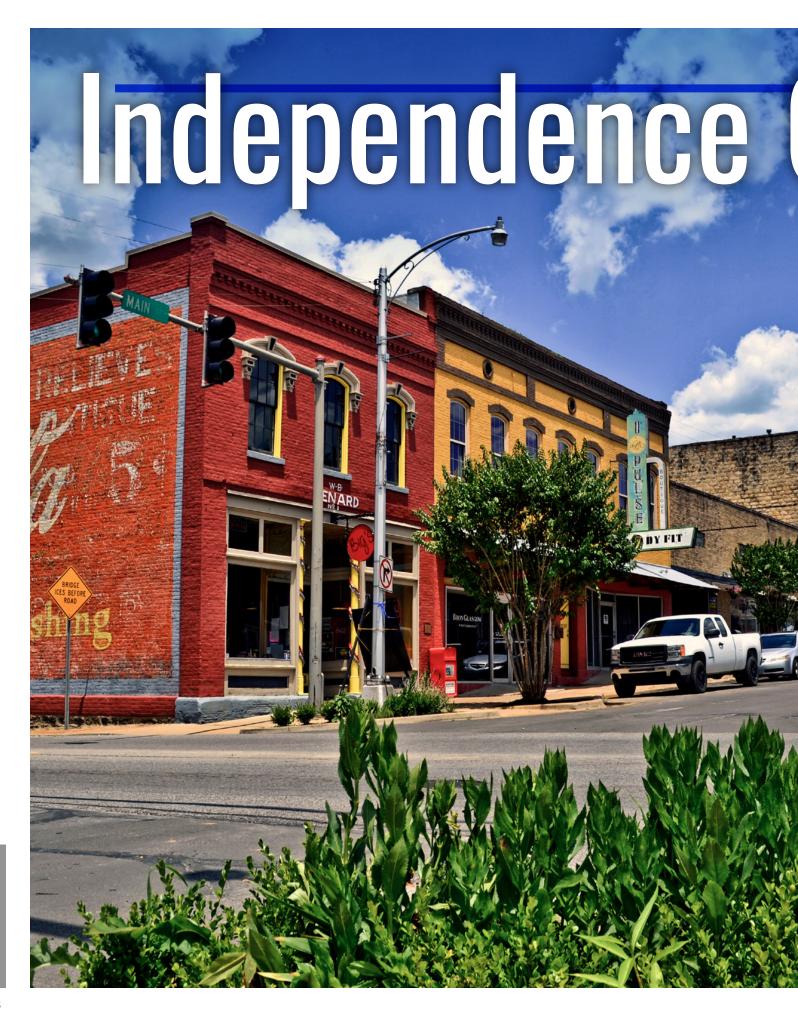
Norris: "Maumelle has a wealth of natural amenities, such as our White Oak Bayou, where you can see the protected wetlands. We also have a comprehensive trail system with walking paths that connect our residential areas, so you can travel on foot a lot of places. Overall, it is an amazing and safe community for people to do business, raise a family, retire to, and visit."



PREFERRED VENDOR

Michael Baker International

www.mbakerintl.com Michael Baker International's Little Rock office has been providing turnkey transportation, construction, and environmental services and solutions for Arkansas for more than a decade. Michael Baker International, celebrating 80 Years of Making a Difference, is a leading provider of engineering and consulting services, including design, planning, architectural, environmental, construction and program management. To learn more, visit https://mbakerintl.com/.





ARKANSAS

WORKING TOGETHER FOR SUCCESS

In Independence County, southern hospitality flows as bold and beautiful as the waterways that carved out the scenic landscape around this historic Arkansas community. Adding to its attraction, Independence County is also one of the most progressive counties in the state, in terms of business, education, medical, economic development, public services, community initiatives, tourism, retirement and infrastructure. Named in commemoration of the Declaration of Independence, Independence County became Arkansas's ninth county when it was formed in October 1820 from a portion of Lawrence County.

The enterprising City of Batesville is the county seat and a large contributor to the success of

INDEPENDENCE COUNTY, ARKANSAS

WHAT: Ninth oldest Arkansas County. Population approx. 37,000

WHERE: Northeast Arkansas

WEBSITE: www.independencecounty.com

https://experience-independence.batesvilleareaalliance.com



Independence County. One particular trio of community champions spend their time and efforts encouraging forward progress and sustainable growth. Business View Magazine spoke with County Judge Robert Griffin; Founder/CEO of First Community Bank of Batesville, Dale Cole; and CEO of Citizens Bank, Phil Baldwin about recent initiatives and what is on tap for the future in Independence County. The following is an edited transcript of that enlightening conversation.

BVM: What's been happening recently in Independence County from an economic development perspective?

Cole: "Our community continues to thrive with new industry and new growth. In December, Bad Boy Lawnmowers Inc. announced a major sale of their company to the Sterling Group out of Houston Texas, and that new company has committed to more investment in Batesville and Independence County. They're building their corporate headquarters here at the corner of

White Drive and Hwy 167 and intend to ramp up production; possibly doubling it in the next three years. So, we're expecting an uptick in employment.

"A major economic contributor is Intimidator and Spartan Mowers. They moved into their new facilities in 2019 – five acres under roof. So that's another large investment in this community by the owners of that company, Robert and Becky Foster. Another company that continues to grow here is Life Plus, owned by Robert and Beth Christian. They're hiring more people to sell their health products throughout the U.S. and Europe. Another highly successful company is La Croix Precision Optics. They produce optic lenses for sophisticated equipment in the medical field. They've had a change in management that is bringing an increase of national and international sales to that company."

Baldwin: "La Croix Precision Optics is a unique, high-tech company, one that you would not expect to be located in a rural Arkansas







community. They were originally based in Chicago and moved to Batesville many years ago. When you tour the building, you see a lot of high precision robotic computerized processes, where they can grind the glass down to one-one-millionth of an inch."

BVM: To what do you attribute this strong interest from businesses?

Judge Griffin: "The work ethic is a key factor. We have dedicated workers that are a draw for industries to locate here and make investments into our community. We're currently negotiating with a company on an additional site for industrial expansion, at the same time one of our local investment groups bought about 17 acres on a rail spur that we'll start doing some development work on over the summer. We're continuing to build on the success we've had and try to make available more opportunities."

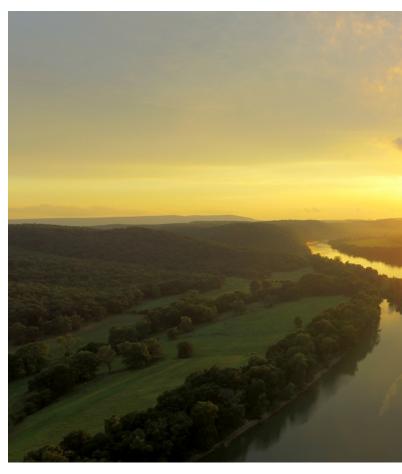
Baldwin: "One of the keys to our workforce is a good educational system. We have excellent K through 12 schools throughout the County. Parents can choose which school their children attend and that creates healthy competition between the different school systems. We also have UACCB (University of Arkansas Community College Batesville) which is an outstanding two-year college. It's a huge asset for this area, especially with the technical skills and training for nurses, so it supports the hospital as well. And then there is Lyon College, a great fouryear college. One initiative making a big impact this year is the Independence Promise School College Program that our educators put together. It allows concurrent hours between high schools and the community college. So, you can actually graduate from high school in the morning and graduate with a two-year degree from the community college that same evening.

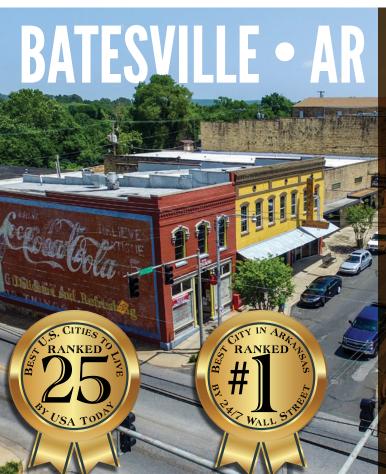
"Some students have selected this concurrent approach and enrolled in Lyon College to finish out the final two years of a four-year college degree. It's very inexpensive. If you follow the

program the way it's designed, you can get a four-year college degree - full-in cost - for just \$25,000. Incorporated as a national model, I think it could fix some of the student debt problems we have but it requires collaboration. The colleges and the different school systems here have worked together to make this happen."

BVM: What other projects are in the works?

Judge Griffin: "Independence County, the City of Batesville, and independent investors are working with the City of Southside on a joint project. We have a mountain here that has traffic issues at times and the County and the two cities have purchased about 20 acres in that area to help the highway department try to fix it (another partnership). And to create the beautiful entrance into our area and the valley that the citizens here deserve, as well as showing passers by what we're trying to accomplish. In residential development, there are a number of duplexes and apartment complexes being built





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Nestled in the foothills of the beautiful Ozark Mountains, Batesville serves north central Arkansas as a regional hub for education, industry, healthcare and retail.

QUALITY OF LIFE

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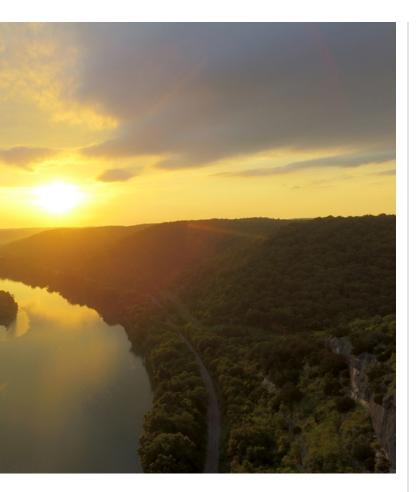
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to help expand affordable housing. But it is a high-grade housing that they're creating to give middle class working people a place to live and a reason to come here."

Cole: "We do have one new 65-lot subdivision in the community of Southside, adjoining our airport in Batesville. There are more than 25 houses built already and the owner, Jeff Stubbs, has been very successful with that development - constructing starter homes and selling them in our local economy. Nice houses in the \$130,000 to \$150,000 range."

Baldwin: "Batesville is the home of two medical residency programs, one through the White River Medical Center and one through UAMS out of Little Rock. We're in the third year of these programs, so that's been a great economic boost for our community. The two programs each bring in 10 young doctors as residents every year, and they finish after a four-year cycle. So there will be 80 doctors all together. Generally, the residents are married with children and need a nice place to stay. So this neighborhood is an answer to that. Having so many smart young people in the community is a real positive for us."

BVM: That's remarkable. Any other good news to share?

Judge Griffin: "We are working on a deal for a 100 to 200 megawatt solar array on about 700 acres in Independence County – a project that will create green energy with potential expansion way beyond the initial array. The County is also working to enter an agreement with some energy providers to supply the power to cover all the county's needs through solar production and renewable energies. One of the interesting things in place right now is a solar array at Batesville High School. It's out front where the buses pick up the students and it looks just like a covering on the bus shelter. Some days it actually throws energy back into the grid, which is a great idea."

Baldwin: "On a different note, substantial downtown revitalization is now occurring in Batesville's historic downtown area. In fact, Main Street Batesville has just relocated their offices in a former bank building that has been empty for many years. Almost all storefronts in the historic downtown area are active with unique locally owned retail stores, which is unusual for a small town these days. Across the street from the courthouse is a repurposed building that is now the Royal on Main hotel with luxury accommodations. Further down the street, a building is being reinvented for fine dining and other shops."

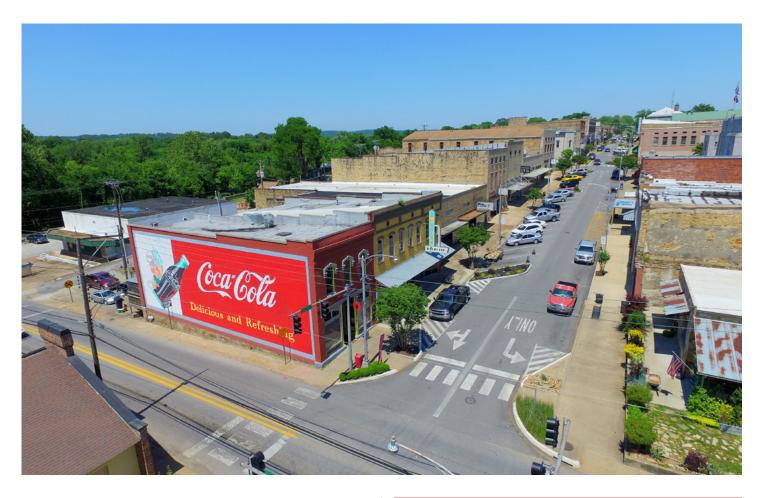
BVM: What are some of the best attributes of Independence County?

Judge Griffin: "The new Aquatic Center has indoor and outdoor aquatic areas. A pool used for competitions, a large community gymnasium with three side-by-side basketball courts that can be converted for different purposes. A nice

walking track, several meeting rooms, restaurant quality kitchen. When the new census comes out, I have no doubt we'll have a population increase. Our demographics are great for employers – we have a median age of 39, so plenty of mature workers. Median income has risen 2 percent in the last year. We have a low crime rate and a safe environment for our children and our grandchildren and we continue to run parallel with the state and national numbers on unemployment at about 3.5. Our economy is a great reflection of those across the country and we're certainly not lagging behind. In the midst of the bad news with viruses, we have maintained our number one tier ranking for economic development. I am proud our businesses and industries are keeping it coming! Lots of positive news here."

Baldwin: "The White River is a beautiful mountain river that runs across Independence County and through Batesville. There are substantial efforts underway to make the





riverfront more user friendly. It's a great spot now but it could be better. A place where families can go and enjoy the water. There are plans for walking trails and bridges across the river so you can go full circle. That could be one of the biggest attractors of people for this area. This community believes in itself and has a vision for the future. And it works together to make that vision happen. It's a winning team and that intangible is what drives us."

PREFERRED VENDORS

First Community Bank

www.firstcommunitybank.com First Community Bank, which is locally owned and managed, opened August 4, 1997, in Batesville, Arkansas, and currently operates 24 full-service branches in Arkansas and Missouri. First Community employs more than 400 professional bankers and reports assets of \$1.47 billion as of December 31, 2018.

The Citizens Bank

www.thecitizensbank.net Citizens Bank, founded in 1953, is an \$860 million financial services organization, named in 2018 by the American Bankers Association as the best bank in the U.S. for Community and Economic Development.

ADAIR COUNTY

KENTUCKY

Work ready and wonderful!

Adair County is a gem of South Central Kentucky on picturesque Green River Lake. While its setting is somewhat rural, the county is strategically located on the Louie B. Nunn Parkway with direct access to all the major interstates – embracing the best of both worlds. Visiting Adair County is a pleasure in any season, but the summer months are an especially good



time for enjoying recreational activities on Green River Lake and Lake Cumberland State Resort Park, just minutes away. The county is less than two hours away from the Kentucky State Capital of Frankfort, as well as Lexington, and Louisville, and Nashville Tennessee.

Adair County was formed on December 11, 1801 from sections of Green County, and Columbia

AT A GLANCE

ADAIR COUNTY, KENTUCKY

WHAT: Historic county on Green River Lake; pop. approx. 19, 215

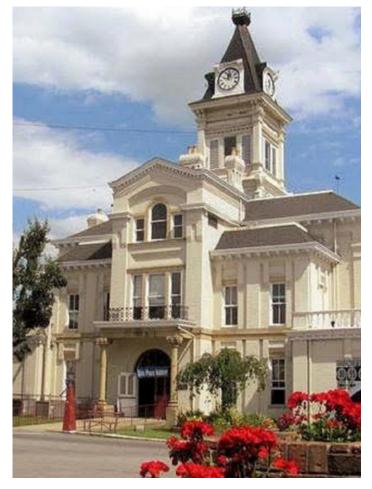
WHERE: South Central Kentucky

WEBSITE: www.columbia-adaircounty.com

www.adaircounty.ky.gov







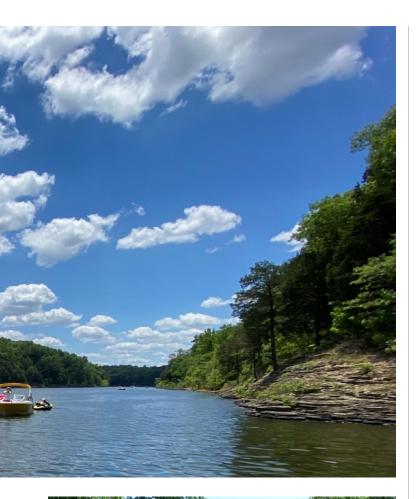


and was chosen as the county seat the following year. The county's town square in the city of Columbia is a cornerstone of the community with an abundance of history, featuring a central courthouse (completed in 1884 to replace the original 1806 structure) and charming 19thcentury buildings and churches. The county was named in honor of General John Adair, a veteran of the Revolutionary War and Northwest Indian War. Later, he commanded Kentucky troops in the Battle of New Orleans and served as the eighth Governor of Kentucky. Adair was the 44th of Kentucky's 120 counties to be organized. A historical footnote from early crime annals: after the American Civil War, a gang of five men, believed to include notorious outlaws Frank and Jesse James from Missouri, robbed the Bank of Columbia of \$600 on April 29, 1872. They killed the cashier, R.A.C. Martin, in the course of the robbery.

With a population expected to top 20,000 in the 2020 census, Adair County offers prime

educational and quality of life opportunities for residents. Lindsey Wilson College, a four-year liberal arts college and home of the beautiful Begley Chapel continues to grow and enhance the area, and the addition of Lindsey Wilson Sports Park and Doris and Bob Holloway Health and Wellness Center in 2010 has been an asset to the entire community. Adair County's high school students pursuing careers in counseling and nursing have also been able to take advantage of the Fugitte Science Center and the Goodin Nursing and Counseling Center.

Gale B. Cowan has been Judge Executive of Adair County for one year, although she's worked in the office for almost 25 years, so she knows the area well from a local government perspective. Speaking to ongoing projects, Cowan reports, "The tax base is mostly residential and rural and most of the businesses are located within the city limits of Columbia, the county seat. The City of Columbia is now in the process of trying to expand their natural gas company





and the county fiscal court is looking at doing a joint project with the city to expand natural gas throughout Adair County. Natural gas isn't offered in all locations at this time and I think having that service would be especially beneficial to our farming industry. We have several poultry farmers in the county and it would mean a big boost to them because they have to keep the chicken houses at a warm temperature for the young chicks. We surveyed two farms, with two barns each of the same size, and there was \$20,000 difference in cost between the one heated with natural gas and the other with propane."

Another notable project: The Louie B. Nunn/ Cumberland Parkway is a four-lane, 70 mph highway that runs through Columbia and has two exits. It is considered by locals to be like an interstate, with less traffic. Adair County officials, along with state officials and the Kentucky State senator and U.S. congressman, are now in the process of trying to get that stretch renamed to a spur off of Interstate 65. "We sit directly between I-65 and I-75," says Cowan, "and we think that will greatly boost our economic development."

Columbia – Adair County is certified as a Kentucky Work Ready Community – a big plus point in the ongoing mission of business attraction and retention. A Kentucky Work Ready Community certification is a measure of a county's workforce quality; an assurance to business and industry that the community is committed to providing the highly-skilled workforce required in today's competitive global economy. There are two levels of certification - a Kentucky Work Ready Community and a Kentucky Work Ready Community in Progress. Earning certification status provides tangible evidence to economic developers that workers are skilled and the county is committed to keeping them skilled.

Kentucky Work Ready Communities:

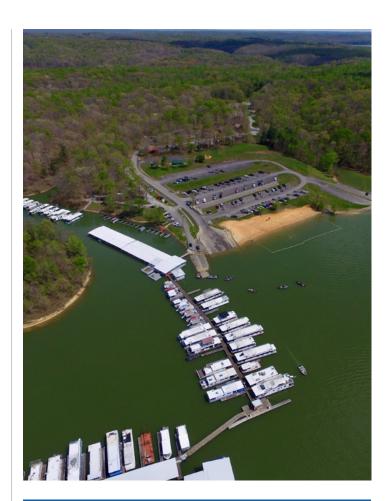
Attract new businesses and investment

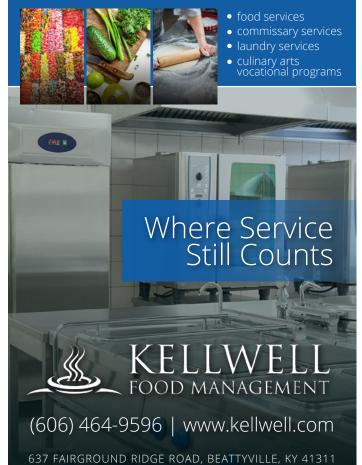
- Gain a competitive advantage over other communities
- Help existing companies grow and add new jobs
- Recruit creative, talented, and innovative people
- Revitalize their economies and keep them growing

Because certification requires collaboration and cooperation among key stakeholders (community college staff, secondary education, economic development professionals, elected and appointed officials, employers, chambers of commerce, school boards, community organizations, and others) communities can also reduce duplication of services and leverage resources to fill gaps and improve quality.

On the education front, Cowan notes, "Lindsey Wilson College has a beautiful campus here in Columbia, and our high school campus has a technology center onsite that offers welding and nursing programs for students. The ACHS Marching Band has led the state for many years and recently won an unprecedented 24th KMEA Championship. Academically, the district has seen success in the past three years. In 2018-19 all schools in the district were three-star schools and they continue to explore other pathways and ways to prepare students for life after high school. The latest addition to the high school will be an athletic trainer for the sports programs and this will hopefully lead to students being able to take classes that will lead to certification in that field."

A proud farming and outdoor community, the county has high involvement in 4-H and FFA. The Adair County Cattleman's Association is the 4th largest in the state with over 300 members. Tourism is a key economic driver and the Green River Lake is a great attraction. To accommodate outdoor enthusiasts, the Holmes Bend Marina and Resort has a fishing pier, dock restaurant







with fishing and boating essentials for sale, nature trails, 125-site campground, playground area, picnic area, houseboats, public beach, and cabins for rent. Other boat ramps are Snake Creek Boat Ramp, Arnolds Landing Boat Ramp, and Butler Creek Boat Ramp.

Holmes Bend is slated to host the National Crappie Fishing Tournament this October 22-24, 2020. According to fans of the sport, "The Crappie USA Classic is the Super Bowl of Crappie Fishing" boasting a payback of over \$125,000 annually – making it the largest crappie event nationally each year since 1996. More than 400 fishermen are expected to visit the area for the three-day event. A local competitive fisherman that lives in Adair County had the biggest weigh in crappie of the entire tournament trail in 2018.

Adair County is also host to several festivals each year, including Downtown Days, Revisit Knifley, Christmas in Columbia, and Homeplace on Green River (HGR) – a tri-county event between Green, Taylor, and Adair Counties. In

addition, Cedar Valley Fine Upland Hunting offers hundreds of acres dedicated to upland bird hunting.

If you're looking for a fabulous place to put down roots, consider Kentucky's own Adair County – home of Lindsey Wilson College, Green River Lake, outstanding business opportunities, and lots of wonderful people!

PREFERRED VENDOR

■ Kellwell Food Management www.kellwell.com





"THE NATURAL PLACE"

estled between the mighty Fraser River and the majestic twin peaks of Golden Ears Mountains in beautiful British Columbia, Pitt Meadows is a dynamic municipality that's home to a growing population of 19,728. With an ongoing commitment to building a better community for residents, businesses and visitors, Pitt Meadows is known as "The Natural Place" to live, work and invest. A six-lane highway on the Golden Ears bridge over the Fraser River connects Pitt Meadows to Surrey and Langley on one side and Maple Ridge on the other. To the west, the Pitt River bridge connects the City to Port Coquitlam. Pitt Meadows acknowledges that it is located on the traditional territory of the Katzie First Nation.

Mayor Bill Dingwall, reflects, "Our slogan is 'Pitt Meadows Proud' – a "generational saying that resonates within our community. In the next 20 years, we'll grow to about 25,000 which means we'll remain this very quaint and niche city in the Metro Vancouver area, which by then will have 3.5 million people." Pitt Meadows is made up of 78 percent agricultural land, surrounded by sixty kilometres of dikes that provide breathtaking trails for walking, cycling and horseback riding. The City is blessed with tremendous natural beauty from its waterways: Pitt Lake to the north; Pitt River (a tidal river that connects the Fraser River and Pitt Lake); Alouette River and the mighty Fraser River to the south. Metro Vancouver has invested heavily in the local parks, creating a vast amount of greenspace. The Pitt Meadows Parks, Recreation & Culture Department provides facilities for hockey, figure staking, lacrosse,

PITT MEADOWS, BRITISH COLUMBIA

WHAT: Quaint niche municipality; population near 20,000

WHERE: Metro Vancouver Area of BC

WEBSITE: www.pittmeadows.bc.ca

softball, baseball, slow pitch, soccer, football and rugby – and there are six outstanding 18-hole golf courses, and a 200 plot community garden.

Situated to the west of Golden Ears Bridge, east of Pitt Meadows Regional Airport (YPK), is the Golden Ears Business Park (GEBP). Consisting of four project phases, the business park encompasses 189 acres for development. The land for Phases 1 and 2 was rezoned in 2009 and 2011 and construction is well underway and the bylaws to rezone Phases 3 and 4 were adopted by Council in 2018. Mayor Dingwall elaborates, "The GEBP is almost 200 acres of light industrial space owned by the Onni corporation. We're into the final two phases of that development with completion anticipated in 2022. The park provides not only tax revenue but jobs and services for the City and is expected to be the second largest, single-owner light industrial complex in British Columbia. Onni also owns one of our large commercial malls called 'Meadow Town"











The Pitt Meadows YPK airport, co-owned by the City of Maple Ridge, has approximately 800 acres. It is a thriving airport for small aircraft and is enjoying tremendous growth and investor confidence including a new tower, two terminals and hangars.

The next big project for Pitt Meadows, in conjunction with Vancouver Fraser Port Authority, the federal government, and Canadian Pacific Rail, includes an overpass above the train track near the Pitt River bridge, an underpass on the main road in Pitt Meadows, and some rail extensions for CP Rail. The \$141 million project to support the transportation of goods nationally and internationally is being funded by those three partners. The City of Pitt Meadows will assume ownership of the overpass and provide maintenance once built, but there are also significant benefits for the community. Public safety will be significantly enhanced, as first responders will no longer be held up at a train crossing. Part of the plan is to have a road built next to the crossing on Harris Road that will facilitate movement north and south during the build, so traffic will keep flowing.

Thanks to prudent financial management and planning, the City continues to be diligent with annual reserve contributions, which provide funds for capital projects such as the new Fire Hall. Chief Administrative Officer, Mark Roberts, speaks to this important project, "With community safety being a major focus for the City and Council, we are building a new Fire Hall that will better meet the needs of our community over the next 50 years. The new state-of-art facility will replace the existing hall which opened in 1983 and will also include a new Emergency Operations Centre. The

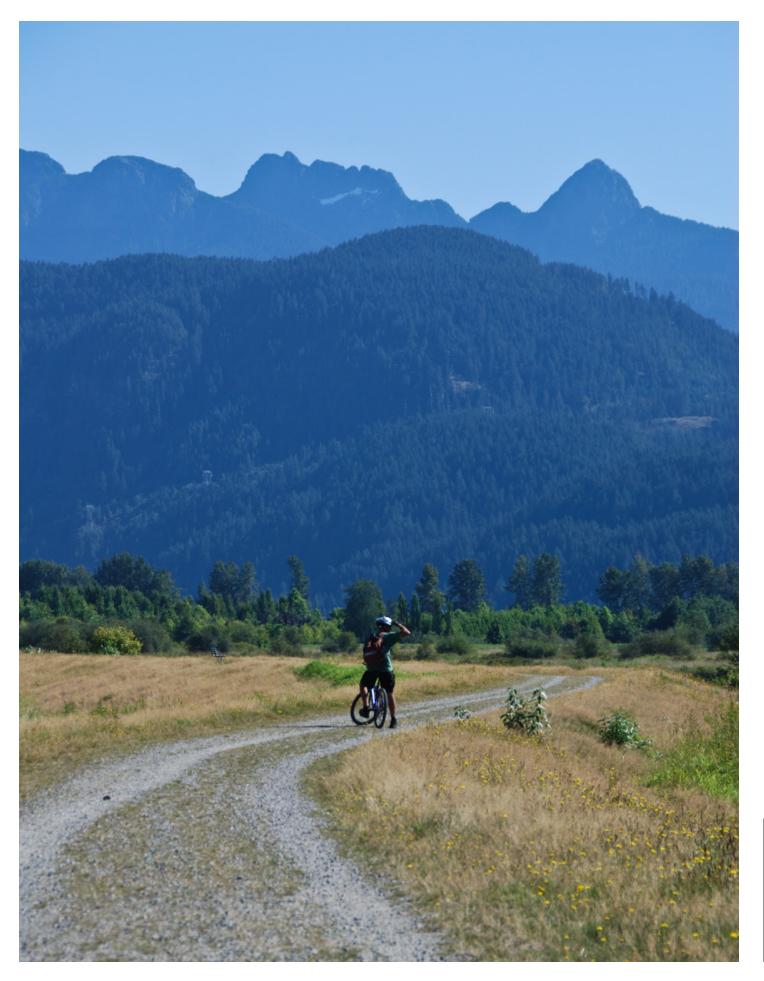
estimated \$15 million project is being entirely funded by our reserves. Construction is set to begin later this fall with completed expected for 2022."

In other infrastructure news, Mayor Dingwall reports, "As a council, we're working on a 125acre project called the North Lougheed Study Area. The Lougheed Highway is a provincial highway that runs through Pitt Meadows and we're in discussions with the Provincial Ministry of Transportation and Infrastructure to do substantial improvements to the highway because of the traffic volume. We have one major landowner that owns 65 of the acres and is prepared to invest. We're looking at medium to high density residential, some commercial, greenspace, and perhaps even some light industrial on that side of the highway. We have exclusions from the Agricultural Land Commission, so that continues to move forward." Coinciding with that development, Translink recently launched Rapid Bus that runs right down the Lougheed Highway to Coquitlam in front of the development area and has east and west stops in Pitt Meadows. About 80 percent of residents commute outside of the City for work

but it's hoped that will change with the airport, with Onni, and the North Lougheed Study Area providing opportunities for local employment.

Work on the Pitt Meadows official Community Plan is nearing completion, and part of that planning process included a review of housing stock - current availability and what is needed to accommodate future growth. Along with North Lougheed, the City is looking at its major corridors for infill and density opportunities; everything from affordable rentals to penthouses. Over the next 20 years, the community's senior population is forecast to double, so housing and amenities for those residents is a priority. In that light, City Council has embraced a social planning initiative for affordable housing that would see Pitt Meadows partner with the Metro Vancouver Housing Corporation. The City would lease land at a nominal figure and Vancouver Housing would build affordable housing for seniors, the disabled, and qualified families. The model is based on 10 percent under market for rental rates or 30 percent of gross income. The project will be a much-needed and welcome addition to the community. Adding additional daycare







spaces is yet another initiative, and the City is working on seeking grants from the provincial government.

On the environmental front, flood mitigation is a key focus. As Mayor Dingwall, recounts, "The Dutch came into Pitt Meadows in the 1930s and '40s to help build dikes around our community, which then allowed for farming to occur. We have five major pump stations and invest heavily in our dike infrastructure. We secured a grant last year of \$412,000 to assess the dikes and then we'll use those results as a business case to take to the federal government for millions of dollars to do upgrades. With climate change occurring, flood mitigation is an important topic in the whole Metro Vancouver area. We work closely and collaboratively with Katzie First Nation – the main part of their territory is in Pitt Meadows – and we have water, sewer, and fire service agreements with them. And hopefully a policing agreement in the near future. They are a great partner with us. We also oversee the flood







mitigation aspect for the City of Maple Ridge."

Tourism is also a key focus of the City Council. They endeavour to promote the City's vast beauty and visitor experiences, such as Sky Helicopters and the local Farm Tours, which in turn help drive the economy and put Pitt Meadows on the map. "We support our farmers, more than three quarters of our community is still farm land. We have some of the best blueberry and cranberry farms in Canada," says the Mayor. "Pitt Meadows has a wealth of walkways and pathways throughout the whole community, recently rated in the top five cycling areas in Metro Vancouver, and we're very aware of our role around climate change and the environment. In fact we have two EV charging stations right outside City Hall."

Looking ahead, Pitt Meadows has a vision for a downtown revitalization that will include the area around City Hall, because land is expensive and the City needs more density. But Mayor Dingwall emphasizes, "The first goal is to maintain this quaint community that embraces our neighbours, families, seniors, and growth. The greatest risk is in affordability of housing in the Metro Vancouver region. We want our children to grow up here, find employment, and raise their families. Our land values are much more attractive than cities west of here. We can be very competitive for people who want to live in a small city and have this great ambience, as well as accessibility to urban areas like Vancouver."

PREFERRED VENDOR

■ YPK Pitt Meadows Airport www.flyypk.ca

Letcher Cou

Nurturing industry, tourism, and the land

ndustry is always organic in the sense that it grows out of a community's needs. Since pivoting from an economy largely reliant upon revenues from coal and gas companies, Letcher County, Kentucky – located in the southeastern part of the state, along the West Virginia border – has encountered unprecedented periods of growth and decline, emerging all the more decisive in its next steps to rebrand itself as an eco- and adventure tourism destination.

"It's no secret that what we've experienced here in Letcher County over the last seven or eight years has been nothing short of a volatile economic turn," shares Bridget Back, Research and Program Effectiveness Director for the EKCEP. "At this time, our Gateway

AT A GLANCE

LETCHER COUNTY, KENTUCKY

WHAT: A beautiful Appalachian Mountains community;

population 21,899 (2018)

WHERE: Southeastern Kentucky along the West Virginia border

WEBSITE: www.letchercounty.ky.gov





Industrial Park is working with economic development agencies to attract and recruit new businesses. What we're in right now is a kind of rebirth stage."

Federal funds, like those available through the Abandoned Mine Land (AML) Reclamation Program, have been key to local economic recovery efforts. "We're developing a composting project and are currently seeking AML funding to put that into operation," offers Terry Adams, County Judge Executive. "Waste would go into a digestor that would process all of the compostable matter, cleaning up our environment some and decreasing the volume of garbage going into our landfill. It's going to cost around \$6 million to get it up and going. We're also working on several water projects here in the county, to provide water for residents and future business. We have plans for a federal prison, which is in the development stage, as well as a general aviation airport."



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To this, Back adds that it's difficult to single out Letcher County's larger projects because so much of what transpires in Eastern Kentucky, from economic development to infrastructural transformation, happens on a regional scale. Nonetheless, she insists her county has a lot to be proud of; namely, a bounty of natural wonders, including thousands of acres of woodlands on Pine Mountain and the Bad Branch Falls State Nature Preserve, home to one of the largest concentrations of rare and endangered species in Kentucky.

"We're one of the most beautiful parts of the state," she says. "We have lots of hiking trails. There's a ton of outdoor activities for people to do. We're heavy with musical history, with Bluegrass. And lots of arts and heritage. Much of the work that's going on here is centered on tourism. Fish Pond Lake is a 900-acre manmade lake that's remarkable. Many of our efforts are focused on revitalizing that park. We're essentially rebirthing industries and trying to promote and grow those industries. One of the main drivers of that is going to be tourism – bringing people to our area through ecotourism."

"A lot of work is going into Fish Pond Lake, which has a 3-mile road along its perimeter," confirms Missy Matthews, Chairman of County Tourism. "We're getting ready to install tiny houses in the woods surrounding the lake which will serve as rental properties. Something we see popping up throughout the county is Airbnbs. These aren't large businesses; not new brick and mortars with lots of employees. What they represent is a little extra income for families in the area who are remodelling, dialing up nice assets, and putting them out there for our quests. Because we don't have a lot of choices for overnight stays. Many folks are saying we've got the best Airbnb selection in the region. People are choosing to stay here with us, hike our trails, and sleep in our Airbnbs. Then they'll drive to neighboring counties – to the big chain hotels like Hampton and Holiday Inn – for their meetings."

In addition to the boom in vacation rentals, Matthews identifies another local travel/tourism trend that bears mention: thru-hike training on Pine Mountain. "This tends to go unrecognized by locals, but we have a 17.5-mile trail that spans our county, winding around the ridge of Pine Mountain," she says. "This is a highly sought-out trail. Folks that hike the Appalachian Trail, or that are conditioning themselves for the Appalachian, come to our County to hike that 17.5-mile trail because it's more challenging. I hiked it, myself, last year and I feel that I could accomplish the Appalachian Trail now."

AML funds, \$3.5 million worth, have also been allocated by the East Kentucky Heritage Foundation Inc. for the design and development of Thunder Mountain Resort, a world-class sport shooting and archery range that will further cement Letcher County's status as a true adventure tourism destination. "In its completion, it will be a \$5 million project," Matthews confirms. "It will host all shooting disciplines. Every course will be eligible to host national competitions. We really aren't interested in building just an average shooting resort. Thunder Mountain will host an RV park. It will have a country club-style clubhouse, rental cabins, and a bath house. It'll also feature casting ponds. There's a lot of fishermen in the area, and this would give them an opportunity to hone their craft at making their own lures. There will be a clay pigeon course and, of course, skeet traps and pistol/rifle ranges. We'll also have a 3D archery range which will be the first in the state. We'll be able to host those competitions in addition to standard archery tournaments."

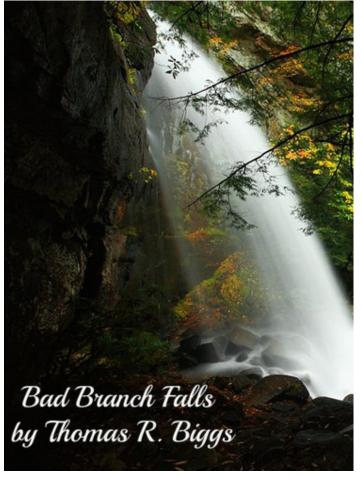
"We'll have paintball too, which, believe it or not, is also a competitive discipline in shooting," Matthews jests. Competitions hosted at Thunder Mountain are expected to bring in 200-2000 participants at a time, which would benefit the surrounding counties by attracting new businesses like gun shops and outfitter stores. "The resort will spark commerce in this community because we'll have travellers," says









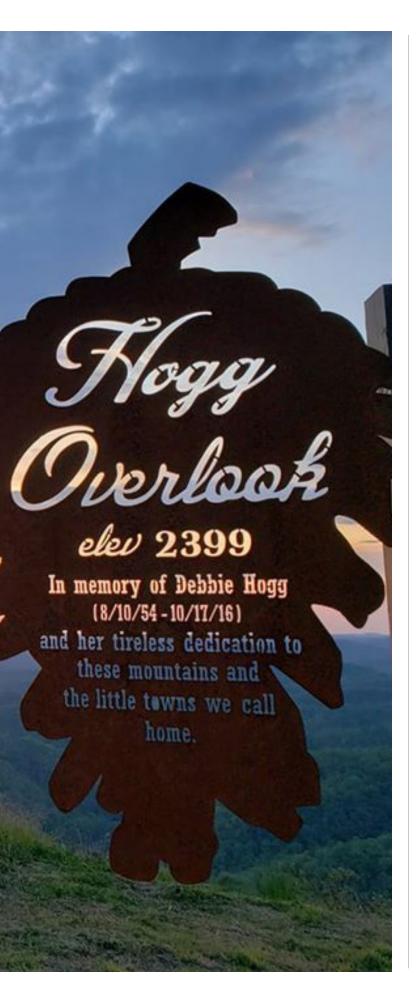


Back. "People that typically shoot sport tend to have a little extra money in their pocket. They've got disposable income and they prefer to stay in \$100,000 RVs. We've got to be able to accommodate those at the park, as well."

One of the lasting lessons that county officials have learned in the last several years has been the myriad ways they can appeal to a growing demographic of remote workers who earning a living while pursuing their travel dreams. "The EKCEP runs the Teleworks USA company," Back explains. "Teleworks USA exists to pair people who want to work from home with national companies – U-Haul, Holiday Inn, Apple. A lot of these companies hiring teleworkers don't house them in brick-and-mortar call centers. Most of them work out of their own homes. We've been working with local high-speed internet providers to expand internet service within our county. That's going to help in different ways."

"Firstly, it'll give people who live in remote areas of our county-areas where there's not a





lot of industry – an outlet for employment," Back continues. "The other aspect in which this will help relates back to the Airbnbs. We know from our involvement with Teleworks USA that there are a lot of people in the country who work from home for large companies, such as Google, or Apple, and they have the freedom to work from anywhere in the world. Many of them enjoy the outdoors, so they'll move to remote areas like ours and rent an Airbnb for the summer months. so they can be close to hiking, biking, and the lakes. The Red River Gorge here in Kentucky, down around Powell County, is huge for that. There are millions of tourists that come every year just to climb those rocks. They'll stay for months on end and continue to work from home, basically, working from their campsite. That's part of what we want to help attract here, too. Developing our high-speed internet infrastructure would allow us to market that, and to bring in that avenue of tourism. Not just your weekend warriors looking to do a hike - we're talking sustainable tourism."

Judge Executive Adams promises a lot of new and exciting things revolving around tourism and general infrastructure are on the agenda for the future, stating "We're reaching out to folks in these industries to come to Letcher County."

PREFERRED VENDOR

■ Eastern Telephone & Technologies www.ettky.com

Madisonville, KENTUCKY

A season of change

any regard Madisonville, KY, which serves as the seat of Hopkins County and the commercial seat of the Western Kentucky Coal Fields Region, along Interstate 69, as "the Best Town on Earth." That powerful slogan is, in fact, one that the City takes much pride in because of what it reflects of the numerous community-minded and community-invested initiatives. The heritage that has been passed down generation to generation, from administration to administration, is one of devotion and dedication to our community and citizens.

"I've been Mayor since 2019," says Kevin Cotton, a man who's spent his entire career serving the public interest. Perhaps one of the greatest of these is serving alongside his wife as foster parents within their community. "I took office on January 3rd, 2019. Since that day, I've put a lot into different infrastructure projects, looking at the quality of life and housing concerns. Prior to Covid-19, our unemployment rate was ranging in the low fours, which is extremely low for our area, and a record low for the City of

AT A GLANCE

MADISONVILLE, KENTUCKY

WHAT: The seat of Hopkins County; population nearing 20,000

WHERE: Along the 1-69 in the Western Kentucky Coal Fields Region

WEBSITE: www.madisonvilleliving.com







Madisonville."

Cotton's disciplined focus on revitalization and redevelopment has proven that it's always possible to make a significant impact, even in the midst of crisis. It's one of the big reasons why his office was voted City Government of the Year by the Kentucky League of Cities in 2019; and why Madisonville is classified as one of the safest cities in Kentucky. "We've witnessed a reduction in crime by 20 percent from 2018 to 2019," says Cotton. "This year versus last year, we are looking at a 34 percent reduction."

The Mayor's approach has been to treat safety and inclusivity as direct influences on the quality of life. Cotton offers Madisonville's public parks as an example: "We have 770 acres worth of beautiful parks and recreation in our community. We've spent an enormous amount of time, effort, and resources to ensure that we're providing the best outdoor recreation possible," he explains. "We were just able to complete a project at Festus Claybon Park. We were able

to put in a new playground made with 90,000 recycled plastic jugs. The playground is inclusive, meaning it encourages and enables disabled and non-disabled children to engage with one another in play and discovery. Our Public Works department trained on how to lay the rubber to reduce the cost to the City, while providing a safe play zone for the playground. LED lighting was installed to make the playground visible and safe for the community's use and enjoyment."

In keeping with the Mayor's mission of enhancing the quality of life for the community, another park project will soon be underway at Mahr Park Arboretum. A \$1.3 million playground is being planned for Mahr Park, a 265-acre farm owned by the late Dr. Merle and Mrs. Glema Mahr that was gifted to the City of Madisonville in 2009. The park offers a variety of services for the community to enjoy, such as championship disc golf course, walking trails, ponds for fishing, bike & kayak rentals, a community garden, hiking trails, and so much more. The





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new playground will be a welcome addition to this already beautiful park. "It's not just your average playground, as this playground is a nature-based play area, which allows children to learn about the outdoors through play and exploring the world around them. Every color, texture, transition has purpose and meets a need of developing a beautiful, inclusive sensory play area for all children." Another exciting development within the park is the construction of a new Event Center. "We are already receiving many calls inquiring about rentals on the new Event Center. It is nestled in the heart of the beautiful rolling hills of Mahr Park with incredible 14-foot tall, glass roll-up doors to have the option to bring nature into the venue. It is going to be a wonderful asset for our community."

From a fire safety perspective, the City of Madisonville is also a secure place to fight fires, thanks to its four fully-staffed fire stations. "We have an ISO rating of two," says Cotton. "Number one is the lowest that you can get. Because of this low rating, residents of Madisonville pay lower insurance premiums than those living in surrounding communities."

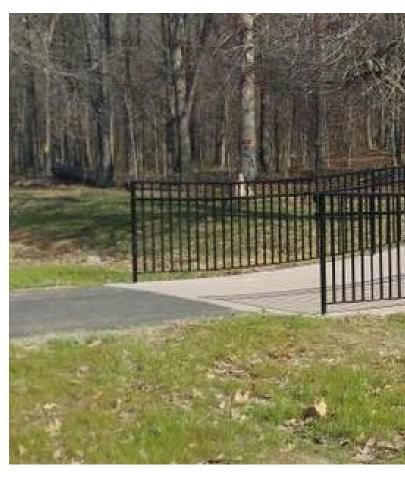
Madisonville also provides all its utilities and even provides water and sewer services to surrounding communities. "We're wrapping up our engineering for a major sewer project," he adds. "The project is coming in roughly around \$9 million for an interceptor sewer that will allow for more growth, not just within our City, but the county, as well."

The City's Public Works Department also runs a recycling program that offers curbside collection. "We have a transfer station that was put into play - something that our City Administrator, Robert Janes, was working on as he entered into the office," Cotton continues. "That project is now finalized. What that transfer station allows us to do is reduce our carbon footprint to the landfill. We're saving close to \$200,000 per year."

With a population nearing 20,000, the City

mostly developed along the lines of a bedroom community, except for an elite set of significant employers, including Madisonville Community College, Baptist Health, and Fortune 500 manufacturers like Berry Global. "We have one of the best community colleges you will find," says Cotton. "It offers a lot of 2 + 2 programs. We have state-of-the-art nursing programs here, mining programs, business and marketing programs - a huge workforce opportunity here with the College." On March 12th, the College received its final approval for a helicopter program.

"We also have regional healthcare with Baptist Health," adds Cotton. Baptist Health Madisonville is a 410-bed acute and skilled care facility with special emphasis on community outreach and training students to provide medical care in rural areas. "We have state-of-the-art cardiology programs, the Mahr Cancer Center, and the Owensboro One Health Medical Group. We are the healthcare hub for nine counties."









There's likely no other place of Madisonville's size in the state that possesses such diversity of essential manufacturing industries. "We have GE Aviation, which make the blades for military helicopters. We have Land O' Frost, which is a food processing plant. They manufacture a large portion of the company's deli meats. We have Integrated Metal Solutions (IMS), which makes refrigeration parts that are found in almost every refrigerator across the nation. International Automotive Components (IAC) makes headliners for Lexus and Toyota. Ahlstrom Filtration Inc. is here, making oil and air filters. UPS Logistics runs a hub out of Madisonville. We have Webstaurant Store (Clark Industries), which is a massive restaurant supply company that's all online. And then, we have Berry Plastics. If you go to McDonald's, you will see new lids on their cups, which all come from Madisonville, KY. Anything that you order from Carhartt online is just north of Madisonville in our neighboring community of Hanson."

"So, we have industry," Cotton recaps. "And we

are always looking to expand our industrial base. We're located in one of the heartlands of Kentucky - you can get anywhere you want to go in a day's drive. We are close to Atlanta, Indianapolis, St. Louis, and Louisville. We've got quite a bit of logistics capabilities here in the community. Interstate-69, which cuts right through the heart of our City has just been designated in the past few years, and that's been a big benefit to Madisonville."

The City also boasts a historic district concentrated around the intersection of Center and Main Streets. In all, it's an 11-acre commercial site that was listed on the National Register of Historic Places in 1988. "Over the last 10 years, we've seen a big uptick and a lot of upgrades to our downtown area," says Cotton. "We have downtown living, and we've just approved a new ordinance to allow for another development in that area with a mixed-use neighborhood district. It will have retail and residential, as well as cottages that are

going to be scattered throughout the property - all within walking distance. This will actually be next door to what's called the Innovation Station. The Innovation Station is a really neat facility here in Madisonville. It was originally a train station that has been converted into a very low-cost, co-working office space where our Economic Development is housed. The City was gifted this building, and we've poured about \$750,000 worth of upgrades to it. You can rent that space for as little as \$10 per month, up to \$50, depending on how much space you need. It provides you with everything from telephone and internet services to office supplies."

Construction is well underway on an exciting venture in the same area called the Maker's Space. The state's Economic Development arm offered the City of Madisonville a grant to develop this incredible facility, similar to Innovation Station, in that it will, for a monthly fee, rent out the tools necessary for hobbies like woodworking, textiles, 3-D printing,





mechanics, and CNC machining. "You will be on a membership," Cotton explains. "So, you will pay a low monthly fee, and you'll be able to block off a certain length of time on each piece of equipment. That gives you the ability to have an office space right across from where you're living, and a workspace on the other side of the development that allows you to do your textile crafts, metal working, or 3-D printing."

In summing up the community's attributes and powers of attraction, Cotton says, "It's a great atmosphere right now, particularly for the younger generation, to move in and be part of the City of Madisonville." There is a long list of features that people seek when choosing a new community to be apart of, and Madisonville checks many of those boxes. From great schools, a close-knit community, safety, jobs, short commuting times, an increase in the current value of housing, and plans for future development, Madisonville prides itself in offering these and so much more to its citizens.

PREFERRED VENDORS

- Meuth Construction Supply, Inc. www.meuthconcrete.com
- Madisonville Tire www.madisonvilletire.com



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