



AUG  
2025

# LEGACY LEDGER



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# First Federal Savings Bank Joins LaGrange County Chamber of Commerce

The LaGrange County Chamber of Commerce is proud to welcome First Federal Savings Bank as our newest member!

Founded in 1966 in the back of a grocery store, First Federal has grown from humble beginnings into one of Northern Indiana's leading mortgage lenders. What started as a local vision by founder Dick Belcher has become a trusted, community-focused institution with six branches across the region.

Guided by their mission to deliver competitive financial products with cutting-edge technology and personalized service, First Federal continues to put people first. Their team lives out core values of Respect, Commitment, Flexibility, Integrity, and Fun, values that closely align with the heart of LaGrange County.

As Dick Belcher famously said, "We don't want to be the biggest bank, just the best." We're excited to partner with a business that shares our passion for building strong, lasting community relationships.

Please join us in giving First Federal Savings Bank a warm welcome to the Chamber community!

You can learn more by visiting their website at [www.firstfederalbanking.com](http://www.firstfederalbanking.com) or by emailing Hannah Brock at [hannahb@firstfederalbanking.com](mailto:hannahb@firstfederalbanking.com).



Pictured Left-Right: Back: Denise Landers, Crossroads United Way; Mike Howard, Hosler Realty; Sara Patrick, LaGrange County Chamber; Cori Vilardo, First State Bank. Front: Tony Schneider, LigTel; Kimberly Hays, LaGwana; Hannah Brock, First Federal Savings Bank; Jamie Fennell, LaGwana; and Jennifer Engle, Polish Girl Collectibles.

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# Built to Last: Pigeon River Designs Joins the LaGrange Chamber

Based in Shipshewana, Indiana, Pigeon River Designs is a family-based wholesale hardwood furniture manufacturer serving retailers across the region. Founded in 2017 as a custom cabinet shop, the business transitioned to full-time furniture production in 2022. Since then, they've expanded rapidly, now offering 12 curated bedroom furniture collections crafted with quality and consistency.

Operating out of a new 12,000 sq. ft. facility, the Pigeon River team focuses on producing tailor-made, solid hardwood furniture that exceeds expectations in both craftsmanship and service. With a commitment to dependable lead times, skilled woodworking, and personalized design options, they continue to be a trusted partner to their dealer network.

Pigeon River Designs takes pride in helping furniture retailers deliver beautiful, lasting products to their customers, and we're proud to welcome them as a valuable part of our business community!

You can view their products by visiting their website at [www.pigeonriverdesigns.com](http://www.pigeonriverdesigns.com)



Pictured Left-Right: Back: Tony Schneider, LigTel; Mike Howard, Hosler Realty; Jonathan Puckett, Joyce Schreiber, and Kenny Wright, Farmers State Bank. Front: Jamie Fennell, LaGwana; Jennifer Engle, Polish Girl Collectibles; Morgan Sturdivant and Sara Patrick, LaGrange County Chamber; and Kimberly Hays, LaGwana.





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## A Fresh Brew & a New Look: Koffie Haus Expands with Drive-Thru Service

Founded in 1993 and family-owned by the Schlabach family, Legacy Home Furniture has built its reputation on timeless craftsmanship, personalized service, and lasting quality. With furniture handcrafted locally by skilled Amish artisans using premium hardwoods, each piece is designed to be more than just functional—it's built to become a cherished family heirloom.

Legacy offers custom options and design flexibility to ensure every customer finds the perfect fit for their home or office. With two beautiful showrooms and a dedicated team of experts, they are committed to providing furniture that is not only beautiful and comfortable but also built to last for generations.

Driven by their mission to serve with integrity and maintain strong relationships with customers, vendors, and employees, Legacy continues to be a trusted name in handcrafted furniture across Northern Indiana.


Please join us in welcoming Legacy Home Furniture to the Chamber family—we're thrilled to support a business that blends tradition, quality, and heartfelt service in everything they do!

You can see their products by visiting them online at [www.legacyhomefurniture.com](http://www.legacyhomefurniture.com) or by stopping into their Middlebury location Monday through Friday, 9:00 am to 5:00 pm, or Saturdays 8:00 am to 3:00 pm at 108 S Main Street, Middlebury.

*Legacy*   
Home Furniture



Pictured are LaGrange County Chamber Ambassadors & Board, representing: Horizon Bank, Farmers State Bank, LaGrange County Council on Aging & LCAT, LigTel, Indiana Farm Bureau Insurance, Hosler Realty, Community Health Clinic, LaGwana, Polish Girl Collectibles, Tire Star of Wolcottville, and LaGrange County REMC, pose with LaGrange County Chamber Executive Director Sara Patrick and Koffie Haus Owners Ben and Elizabeth Miller and their team.



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# Employers to Boost Voluntary Benefits by 2027

*Adapted from TheHRDigest*

The modern workplace is changing fast. Employers are rethinking how to attract and retain talent. A recent report shows nearly one in three U.S. organizations plan to expand voluntary benefits by 2027. These offerings, like pet insurance and financial wellness programs, are becoming key to boosting employee satisfaction. This shift reflects a growing focus on comprehensive well-being. Let's explore why voluntary benefits matter, what's driving their growth, and how they shape the future of work.

## Why Voluntary Benefits Are Gaining Traction

Voluntary benefits are optional, employee-paid perks. They complement core offerings like health insurance. Examples include pet insurance, identity theft protection, and financial wellness tools. A Gallagher report found 67% of over 4,000 U.S. organizations view these benefits as vital for financial well-being. Employees want flexibility. They seek benefits that fit their unique needs. Economic pressures also play a role. Rising healthcare costs push employees toward high-deductible plans. Voluntary benefits, like critical illness or accident insurance, fill gaps. They offer peace of mind. Employers see this as a way to stand out. In a tight labor market, tailored benefits attract top talent. They also improve retention. Happy employees stay longer.

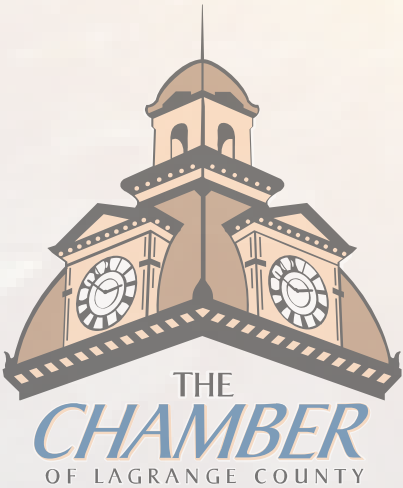
## Key Trends Driving Expansion

The push for voluntary benefits stems from workforce demands. Employees now prioritize holistic well-being. Mental health support, caregiving benefits, and professional development are in demand. For instance, 77% of Generation Alpha workers want mental health resources at work. This signals a cultural shift. Employers must adapt to stay competitive. Pet insurance is a rising star. More employees own pets, and veterinary costs are soaring. Offering pet insurance shows employers care about personal priorities. Financial wellness programs are also growing. These include budgeting tools, student loan assistance, and retirement planning. They help employees manage stress and plan for the future. Technology is another driver. Digital platforms make it easier to offer and manage benefits. Employees can customize their plans with a few clicks. This flexibility boosts engagement. By 2027, expect more employers to leverage tech for seamless benefit delivery.

## Shaping the Future of Employee Satisfaction

Voluntary benefits do more than fill gaps. They signal an employer's commitment to employee well-being. When workers feel supported, they're more productive. They're also more loyal. A comprehensive benefits package can set a company apart. It's not just about salary anymore. However, implementation matters. Employers must guide workers through benefit options. Complex choices can overwhelm. Clear communication is key. HR teams should educate employees on how benefits like health savings accounts or voluntary insurance work. This builds trust and maximizes value. Looking ahead, the focus on employee satisfaction will grow. The "sandwich generation"—those caring for kids and aging parents—needs support. Caregiving benefits, like flexible leave or eldercare resources, will rise. So will professional development perks, like training stipends. These investments retain talent and boost morale. By 2027, companies offering robust voluntary benefits will lead the pack.

The data is clear. Nearly one in three employers will expand voluntary benefits by 2027. This trend reflects a deeper shift toward employee-centric workplaces. From pet insurance to financial wellness, these perks meet diverse needs. They enhance well-being and drive satisfaction. HR leaders must act now. Evaluate your offerings. Communicate their value. The future of work demands it.





# Sara Patrick Selected for U.S. Chamber Foundation Fellowship Program

The U.S. Chamber of Commerce Foundation today announced Sara Patrick, Executive Director of the LaGrange County Chamber of Commerce, was selected to participate in the twelfth cohort of its premier business leadership program. The Business Leads Fellowship Program trains and equips leaders from state and local chambers of commerce, economic development agencies, and trade associations with resources, access to experts, and a network of peers to build their capacity to address the most pressing education and workforce challenges.

“Being selected for the Business Leads Fellowship is not just an honor—it’s a strategic opportunity for LaGrange County. Our Chamber’s Next-Level Workforce efforts are built on the belief that our future workforce is being built today, and this program will allow us to take that vision even further,” says Patrick. “Through the insights, connections, and tools gained in this Fellowship, we’ll be able to strengthen our work-based learning initiatives, elevate employer partnerships, and create lasting, generational impact for students, families, and businesses across our community.”

“We created the Business Leads Fellowship Program in response to the needs of our state and local chamber partners,” says Kyle Butler, Senior Manager, Programs, K-12 Education at the U.S. Chamber of Commerce Foundation. “They, better than anyone, see the critical link between education and economic development, and we are glad to be able to support them as they take on this critical leadership role in their community.”

Following a competitive application and selection process, Patrick was selected along with 34 other state and local chamber executives, economic development professionals, and association leaders to participate in the twelfth class of this program. The six-month program, consisting of both in-person and virtual meetings, will cover the entire talent pipeline, including early childhood education, K-12, postsecondary education, and workforce development.

Upon completion, Business Leads Fellows will join the U.S. Chamber of Commerce Foundation’s dedicated network of over 400 chambers of commerce and statewide associations from around the nation who regularly engage on education and workforce initiatives.

# 12 Best Practices for Writing Job Descriptions That Attract Top Talent

## Adapted from HRMorning

### 1. Reflect on Your Ideal

You’ll want to envision the ideal job candidate by reflecting on the qualities, knowledge, experience, skills and abilities that would make the person a good fit. Also, consider the key responsibilities and overall objectives. This will be especially important when creating a new role.

### 2. Go for Appeal

Now, flip the coin and think about what would make the job appealing to that ideal job candidate. Remember, you want to stand out to potential employees, so you need to speak to their wants, too.

Consider what might excite them about the role, the employee experience and working for your company. You can ask employees in similar roles what excites them about all those things to get the right language and tone.

### 3. Include Your Must-Haves ...

To ensure you get the most qualified applicants, you want to create a list of the minimum qualifications required for each role. Let applicants know that they should only apply if they meet those requirements. That will help reduce the number of unqualified applicants from submitting a resume.

But be judicious with these must-haves: Work with hiring managers and people in similar roles to determine what is an absolute requirement.

Now, if there’s some flexibility on qualifications, Indeed experts suggest you split the job requirements into must-haves and nice-to-haves to attract the right range of candidates. Stick to 10 or fewer bullet points of requirements. Why whittle it down to that? Most job seekers in Indeed’s survey admitted they usually spend just three to five minutes reading a job description before deciding if they’ll apply.

### 4. ... and Add the Impact

Now, a list of requirements alone won’t excite many candidates, so think big-picture, too. Included some details on how the job connects to the organization’s strategy.

Help candidates see how the role adds value to the team and organization. Show them how it’s a fulfilling role that makes a positive impact on colleagues, customers, the company and/or society.



## 5. Focus on Opportunities for Growth

This point is particularly important for entry-level positions, according to research in the Harvard Business Review. Many job candidates — especially those new to the workforce — like to see a variety of career paths and/or different advancement opportunities.

You might mention mentoring and coaching programs, or opportunities to work with different departments or try different roles.

## 6. Highlight as Much Autonomy as Possible

If your role offers any degree of flexibility, highlight it. The HBR researchers pointed to a study that shows employees increasingly value control over when, how and where they work.

You might not be able to offer flexibility across all of those areas, but you can focus on areas of responsibility and growth, opportunities to develop new ideas or make an impact in the workplace.

## 7. Be Specific About Salary Range

According to Indeed, about 25% of job seekers say compensation is the most important part of a job description. Consider including compensation details or realistic salary ranges to attract the right candidates and ensure you're aligned on compensation expectations early.

Plus, you might be required by state pay transparency laws to give that information. You can get more details in the laws in HRMorning's story: [Pay Transparency Laws by State: HR's Latest Compliance Guide](#).

Also, if you offer other financial rewards — such as performance-based bonuses or commissions — put them in the description. Money talks loudly!

## 8. Show the Warts, Too

If there are any special requirements that might turn off applicants — such as working weekends or nights, having to travel frequently or making cold calls — put them out there in the job description.

You want potential applicants to have a full understanding, and those who wouldn't be able to meet those special requirements will know not to apply.

## 9. Keep the Titles Simple

Both the HBR and Indeed researchers agreed: Keep your job titles simple.

Skip the flashy terms such as “rock star,” “ninja” or “guru.” Use more grounded or “real” language — the kind of words people are using in their online job searches. For instance, if you have an opening for a “Customer Service Representative” or “Senior Software Engineer,” use those names instead of “Customer Service Expert” and “Software Engineer IV.” People default to the generic terms when searching.

## 10. Consider the Formatting

Most job seekers are looking for jobs on all kinds of devices — from a home laptop, a work monitor and their mobile devices (maybe from that the most). Formatting for each is important.

Use headings to break up sections and organize information into bullet points. Proofread and get someone else to check job descriptions again to ensure the spelling, grammar, role description and formatting are easy to read. Finally, make sure it's mobile-friendly.

## 11. Talk Culture

Ask employees for the words to describe your culture to help you convey the “true feel.” You might include:

- A brief overview of your company
- Your employee value proposition
- Your company's values or mission statement, and
- Links to your company's career page and social media pages..

## 12. Be Exciting

To gain more attention for your job descriptions, go beyond the basics of posting a job.

Consider incorporating multimedia elements such as videos that include some inside looks at your company, the role and/or the employees. Add links in job descriptions to these less formal peeks into the job.



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# Benefit managers are prioritizing financial wellness support in 2025

*Adapted from Benefitnews.com*

Nearly 80% of employees are living paycheck to paycheck, leaving benefit managers no choice but to incorporate robust financial wellness benefits into their offerings to lighten the burden.

Today, just a third of employers offer a financial wellness program, according to research from the Employee Benefit Research Institute. But the need is becoming increasingly dire for many employees, and they're making it clear they need help with their finances now more than ever.

Beyond retirement planning support, a table stakes benefit for the nearly three-quarters of employers who offer one, today's benefit managers are helping employees tackle health care costs, build their emergency savings, save for education and learn how to manage their money — and financial stress — in a more effective way.

"If an employee can't pay their rent or put food on the table for their family, and they need \$1,000 to get by, we offer them a place where they can come," says Catherine Scagnelli, head of marketing at employee relief fund platform Canary, which provides funds for employees in need through nonprofit grants.

No matter where employees are in their financial wellness journey, these top employers are committed to supporting financial well-being, and they're willing to put their money where their mouth is to prove it.

## **Pepsi helps employees save smarter**

This year, Pepsi is partnering with financial education platform nudge on a "Healthy Money" program, which will support employees across the globe with a personalized financial wellness plan. From basic financial literacy, to support with retirement planning, the benefit is available to Pepsi's 280,000 employees across 59 countries. Since implementing the program, more than a quarter of employees have made adjustments to their 401(k), according to data from Pepsi.

"As we continue to witness a growing need for improved financial literacy driven by external factors such as inflation and economic uncertainty, businesses must recognize the significant impact that poor financial well-being can have on their employees," Tim Perkins, co-

founder and CEO at nudge, said in a release. "Personalized, localized solutions can drive meaningful change and improve employee well-being."

## **Canary offers empathy in financial emergencies**

Emergency relief access, which can help employees when unexpected expenses hit hard, allocates necessary funds to workers in need. Emergency relief grants from financial wellness platform Canary can be used for a variety of things, from paying monthly bills to an unexpected medical bill or funeral expenses. Once the benefit is made available, employees can log in to the grant application site, answer questions and upload required documents for the Canary team's review. If approved, workers receive the money directly through a PayPal account and do not need to pay it back.

"When an employee applies for grant money in an emergency, sometimes they're applying because [of] things that are really hard to talk about," says Catherine Scagnelli, head of marketing at employee relief fund platform Canary. "Removing that HR layer, where someone doesn't have to report to their boss or let their colleagues know what's happening, lowers the barrier for people who really need money to come and get it because they remain anonymous."

## **Chime commits to life-long financial wellness support**

Fintech company Chime is aiming to help meet employees where they are with multi-tiered financial support, including early wage access, a high-yield savings account option and credit-building resources. Whether someone is in the early stages of learning how to budget or feeling very financially secure, there are options to help them keep moving in a positive direction within the same platform.

"Financial health still persists as top of mind for employers," says Jason Lee, who serves as the company's chief of Chime Enterprise. "The economy is still very inflated, and wage growth hasn't kept up with that, so it's hard to get employees to feel like they're being paid adequately. If you help them save and help them budget, someone says, 'Wait a minute, I've been working here for six months, and I actually have savings for the first time ever. I feel like I'm getting paid what I'm worth.'"





## Chamber Welcome Student Chamber Intern for 2025-26 School Year

The LaGrange County Chamber of Commerce is excited to welcome Morgan Sturdivant as our 2025–26 Student Chamber Intern!

Morgan is entering her senior year at Lakeland Jr/Sr High School, where she's an active member of the softball team. In the off-season, she continues to stay busy playing travel softball. With a strong interest in pursuing a college degree in marketing, Morgan is eager to gain hands-on experience throughout her internship at the Chamber.

We're thrilled to have her on the team and can't wait to support her growth in the year ahead. Welcome, Morgan!



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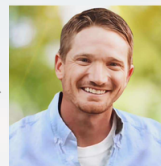
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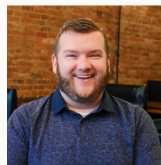


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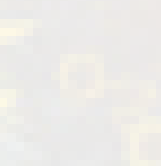


STUDENT CHAMBER INTERN

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