

*Where Hendricks County Business Comes First*

# BUSINESS LEADER<sup>®</sup>

HENDRICKS COUNTY

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## CLOSING UP SHOP

*After years of success, Avon's Pat Donovan, of Donovan Interiors, is scaling back to consulting work page 5*

*Photo by Ryan Woodall*

*Wonderful Life*  
page 4

*Knock it Off!*  
page 15

*Facing Your Goliaths*  
page 19

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West Hospital

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## THIRTY TIPS FOR A HEALTHIER HEART



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\*2013-14 U.S. News & World Report



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# A few of my Thanksgiving blessings

## FROM the PUBLISHER

With Thanksgiving just weeks away, I turn my thoughts to those people/entities that help make my professional life all the more fulfilling – I have been blessed over the years to do what I always dreamed of doing – Little did I know in that J101 class as freshman in college would my career take me where it has – but I couldn't be happier. The best part of my job is having the opportunity to meet and work with a variety of good people.

So, here's a few special thanks:

...to all the chambers of commerce I belong to: Avon, Brownsburg, Danville, Greenwood, Plainfield and Westside (Indy). I have met many good people through these organizations and I look forward to meeting even more in the future.

...to Jill Bode and Deb Walton: two individuals who in the past few years have helped me connect on the Southside in ways I never thought were possible. Enough said.

...to all of the people who help produce our products: Andrew Angle, Nicole Davis, Eric Ellis, Carey Germana, Kim Hurst, Steve Laughlin,

Lola Materna, Katie Mosley, Gus Pearcy, Brian Ruckle, Elaine Whitesides, Ryan Woodall and all the contributing columnists. These are people who share our vision and are willing to go the extra mile to make it all happen. Thank you all so much!

...to all of my new friends in Leadership Johnson County as well as all of my existing friends in Leadership Hendricks County. These are two wonderful organizations that I cannot say enough about. You have to belong to understand. For those of you who live or work in Hendricks County, you still have time to apply for the 2014 Class. Go to [www.leadershiphendrickscounty.org](http://www.leadershiphendrickscounty.org) for more information. Deadline is Dec. 1.

...to my wife, Cathy, and my children; their support can't be understated. My kids, I am sure, don't know what to make of the crazy hours, but they will some day.

...to my Kiwanis club of Avon bunch. This is a little club of people who have

some of the biggest hearts I know. Can you say Masquerade Mayhem! Thanks for making service to community so much fun.

And finally, thank you to all of our advertis-

ers and readers. Thank you for your backing. As you have come to know, it's not about simply putting out a product on a weekly or monthly basis; it's about putting out the best possible product. As we approach 2014, we are making plans on how we make our products even more relevant. Have a happy Thanksgiving.

*Rick Myers is publisher of the Hendricks County Business Leader. E-mail: [rick@businessleader.bz](mailto:rick@businessleader.bz)*



**Rick Myers**  
Founder/Publisher

*"The best part of my job is having the opportunity to meet and work with a variety of good people."*

## BUSINESS BRIEFS

### Donovan CPAs and Advisors announces Dickison promotion

Wendi Dickison, CPA, has been promoted to manager at Donovan CPAs and Advisors. She holds a bachelor's degree from Indiana State University and is a member of the American Institute of Certified Public Accountants and the Indiana CPA Society. Donovan CPAs and Advisors is located at 5151 U.S. 36, Avon. The office can be reached at (317) 745-6411.



*Wendi Dickison, CPA*

### New Life Associates accepting new patients in Brownsburg

New Life Associates is now accepting new patients at its office in Brownsburg at 1411 S. Green Street, Suite 220. Clark Boccone, M.D., and Mark Gentry, M.D., provide services at the Brownsburg location every Tuesday morning. Providing care in Hendricks County since 1987, New Life Associates offers annual examinations; obstetrics, including labor, delivery and post-partum care for routine and high-risk pregnancy; contraception/family planning; evaluation and basic treatment of infertility; treatment for endometriosis, menopause, incontinence, and pelvic support issues; gynecological surgeries; women's health services; and lab services and ultrasounds. New Life Associates' main office is located in Danville where they perform all deliveries and provide inpatient care at Hendricks Regional Health. Patients can make appointments by calling (317) 745-3366.



*Clark Boccone, M.D.*



*Mark Gentry, M.D.*

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## Celebrate the heroes who give us all that we have

Each November we set aside time to honor our veterans and active duty military for their service to our country. For many people living in America, this day is celebrated with such perfunctory thought and consideration. It's almost as if the day is celebrated because it "has" to be.

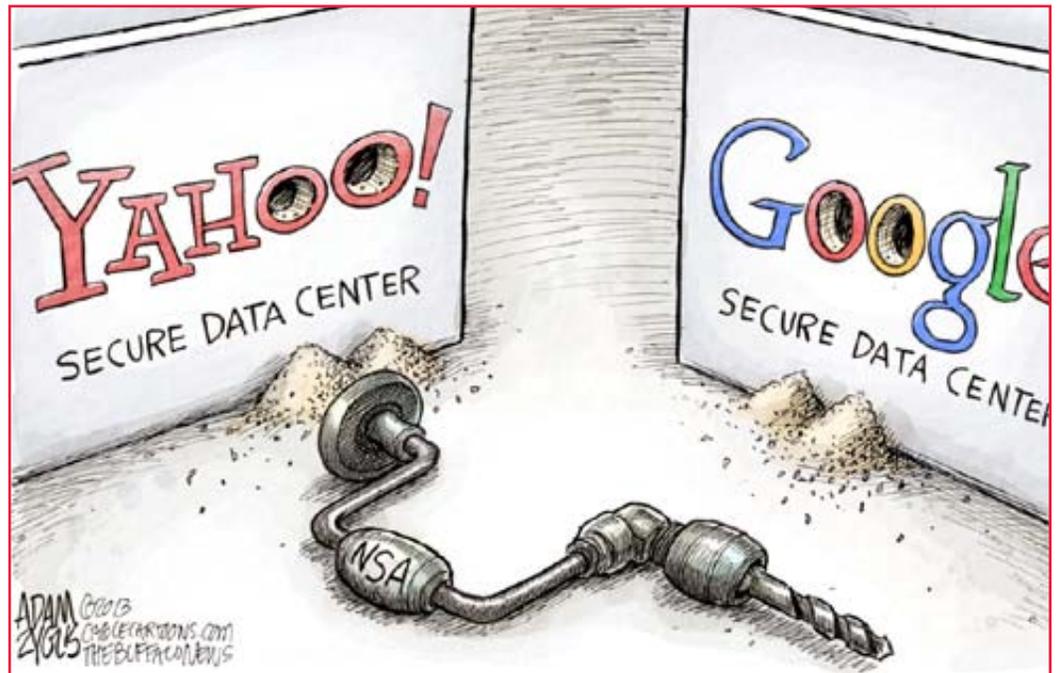
The heartbreaking reality of Veterans Day is that men and women sacrifice time, emotions, family, and in extreme cases their lives to give us all freedom. Freedom that allows us to work where we want, go to school where we want, protest as we want, and disrespect what we want. Our country is full of people crying about injustice and unfairness. We must step away from this distorted line of thought and be thankful for the freedoms we have ... freedom that comes with sacrifice. We wouldn't be able to have the freedoms we have without the dedication of the brave men and women of our military, both past and present.

It is about time that we, American civilians, fight for what we believe in. Our military doesn't protest, doesn't refuse to work, doesn't "shutdown" due to differences. No matter what your religious beliefs (even if they are anti-military), personal beliefs, cultural beliefs, you must put them aside on November 11. We would not have the opportunities we do if it were not for the military of the United States of America. Sit back and think of all that you are given and the things you wouldn't have if it were not for those millions of unselfish, brave men and women.



"Your most unhappy customers are your greatest source of learning."

~ Bill Gates



## Wonderful life... if you don't expect it to be

### HUMOR

For the past three or four months, I've noticed a small banner in my column that declares this to be HUMOR. First, I'd like to thank the staff and publisher for their assumption that my material will be funny. Second, I'd like to apologize to readers for the false advertising.

The billing seems to set up disappointment. Everyone has an expectation of what is funny and what is not. "The Simpsons" is funny. "Full House" is not. Red is a color. White is not. Gnocchi di semolino alla romana is Italian food. SpaghettiOs is not.

No matter what label you slap on it, you likely have a high expectation of something that dares to be called humor, right?

This is the trap of expectations. Expectations are assumptions that are either met or not. If they are met as expected: big whoop-de-doo. When our assumptions are not met, we actually have a drop in dopamine which can lead to sadness or anger or my ex-wife.



Gus Percy  
Columnist

*"If one constantly has too high of expectations, then disappointment becomes a regular response to life."*

If one constantly has too high of expectations, then disappointment becomes a regular response to life. Our marketing culture seems to live in this space. When expectations are not met, we heap them on a mental pile of all the other things that have left us unsatisfied. We index another failure and then wonder why we aren't happy.

Managing expectations can help us with our dopamine levels. Our brains are like Goldilocks. Too much threat is too hard and too much reward is too soft. We like things to be just right. That's optimum for the demands of our jobs and businesses. Too much either way and we can begin to make bad decisions.

I think medical doctors are masters of managing expectations. If you have a fatal disease, they always seem to have a short-sided prediction about the amount of time you have left. Six months

is a standard response which typically coincides with the typical payment plan for their services. When you live past that, you are usually too happy to re-

alize that you are poor. By the time you realize you are now eligible for free healthcare because you are poor; you are dead.

If you are expected to do a good report or make a customer happy, remember that they will likely remember the last thing you did for them. Think of it as ending a speech with a pithy insight or a funny joke that ties everything up in a neat bow. That's what folks will remember. Let the middle suck.

The Road of Broken Dreams is also made smoother if you try to find guaranteed happy upcoming events. You have a vacation coming in 16 months? Focus on it and the time you will get to spend with friends and family and magic fingers in the motel bed.

For me, getting to see my children is always a bright spot, albeit brief.

Hopefully, you lowered your expectations for this column and were pleasantly surprised when I actually wrote something amusing. For my sake, think of it as a fluke and don't expect it again.

*Gus Percy is a contributing columnist to the Hendricks County Business Leader. He may be reached at (317) 403-6485 or percy.gus@sbcglobal.net. Gus blogs frequently at guspercycommunications.wordpress.com.*

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### Yes, we want your letters:

Readers of the Hendricks County Business Leader are encouraged to send letters to the editor as often as they wish. The stipulations are that the letter is timely, focused (not more than 200 words) and verifiable. Please make sure to provide your complete name and daytime and evening telephone contact numbers. All letters are subject to editing for brevity, clarity and grammar. Please direct correspondence to info@businessleader.bz.

## The List

Five books, or five movies, or five albums that have had an influence on your life...

Movies:

- The Sound of music
- Gone with the wind
- Grease (first one)
- All James Bond
- Dirty Dancing

*These movies may not have influenced my life but I have enjoyed them!*

## How did Pat do it?

**Best advice:** To follow my dreams, be the best I can be and never give up.

**Best business decision:** Always ask for a 50% deposit on all custom orders.

**Worst advice:** I guess I completely ignored anyone that had bad advise! (ha ha)

**In five years:** I want to be healthy enough to paint, to dance, to travel and enjoy my family.

**Secret to success:** Always trust in the Lord and take one step at a time.

*"I am grateful to all my clients for allowing me to assist with their design projects and needs. I will miss everyone but I look forward to retiring, traveling and enjoying my family." ~ Pat Donovan*

### Donovan Interiors

6734 E US Highway 36  
Avon, IN  
(317) 272-6134

# Closing up shop

## COVER STORY

By Gus Pearcy

Pat Donovan-Herndon has always been interested in art. She was talented enough to earn a scholarship to Herron School of Art and be an art teacher. When she was the alternate choice for a scholarship, she chose to marry instead. When her then-husband gave her space to do some reupholster jobs, she stumbled into a career, a business, and a calling. For the last 40 years, she has brightened and beautified several homes between here and Florida as an interior decorator.

Now, she is closing her retail site in Avon and cutting back on her caseload to enjoy time with her husband, Ken traveling and fixing up a family homestead on Lake Monroe.

As a young girl growing up around George Washington High School in Indianapolis, Donovan-Herndon was constantly creating. She made her own clothes and taught herself how to draw and paint. This need for a creative outlet has stuck with her for life. Even though she is closing down her design studio, she plans on continuing work for a few clients, but at a slower, somewhat reduced pace.

"I don't want to get myself into a position where I'm working full-time from home either," Donovan-Herndon said.

Starting out of her home in 1973, Donovan-Herndon began doing some upholstery work. Her work grew quickly forcing her to move out of the house and into the property at 6734 E. U.S. 36 that originally was Acme Masking. It became a machine shop for her then-husband who asked her to answer the phone for his business and gave her some room for her projects. Soon, Donovan-Herndon had to hire someone else to answer the phones and an assistant on her upholstery projects.

Because of a keen background with color

and a taste for the elegant, customers began to trust Pat to help them match the drapes, walls, and accouterments to the furniture she just finished refinishing. And just like that, an interior decorator was born.

Beverly Donovan is one of her long-time clients. Beverly's husband, Bob, is distantly related, although they never really knew each

other through family. Bob Donovan was her CPA and Beverly needed some work done on her home decorating, so she called Pat.

mined to pass the test.

"Honestly, I feel like it was one of the biggest accomplishments for me," she said. "I do continue an education every year to keep my board certification. It is important to me. It will always be important to me. Even semi-retired, I will do that."

"I really like people, but I can tell you, they can be difficult because they don't have a clue of what they want," Donovan-Herndon said. "It's not about me. It's about taking what they think they would like and improving it."

Donovan's Interiors has received many awards for Pat and her associates.

As an active member of the community, Donovan-Herndon is a member of Kingsway Christian Church and Avon Rotary Club. She has also served on the Washington Township Advisory Board. Her client list is long and prestigious. Donovan's Interiors has also decorated many demonstration homes and design showcase like the Home-A-Rama and the St. Margaret's Guild Decorator Show Homes.

For bargain shoppers, Donovan's Interiors is selling the demo items in her showroom at drastically reduced prices. She hopes to be able to close up the shop by the end of November but it could last through the end of the year.

A painter before a designer, Donovan-Herndon recently took up her brush again taking lessons from one of her tenants in the lower building, Colleen Carter of the Sketch Pad Studio. She has enjoyed getting back to her roots in art and will continue pursuing her passions in retirement.

"I am grateful to all my clients for allowing me to assist with their design projects and needs," she added. "I will miss everyone but I look forward to retiring, traveling and enjoying my family."



Photo by Ryan Woodall

Pat Donovan

other through family. Bob Donovan was her CPA and Beverly needed some work done on her home decorating, so she called Pat.

"Along with being a decorator/designer, she's also an artist," Beverly said. "So she has a great eye for color and a great eye for balance. That's what I was really impressed with."

Beverly said that Pat always spoke with her about decorating ideas which made her feel comfortable with the finished project.

"She worked with me so that when the home was done, it looked like me and not Pat," Beverly added.

Of course, as with many professions, interior decorators have a professional accreditation test that, like the attorney bar exam, is a very tough hurdle. The designation from the American Society of Interior Designers (ASID) is prestigious and hard work, and Donovan-Herndon worked very hard, deter-

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# Follower, leader or trailblazer... *determine your own future*

## PEER TO PEER

Last month, I wrote about my new favorite topic, the Mr. Fixit guys on cable TV. Yes, we are defaulting on our national debt and Syria is playing games with poison gasses, and me? I am enthralled with "Mr. Fix this Bar" or some other idiotic show dedicated to turning bad merchants into good ones. One of the hats that I wear is that of a professional business consultant. I can just hear me now screaming to some small business owner and his staff at the top of my lungs that all in the company are just coasting along for a paycheck, and no one is really committed to customer handling but the high school intern. His only reason to be there is to get out of study hall and get a recommendation on his high school transcript record. Then on Friday, I ask this guy for a paycheck. Only on TV.

Once you watch the show, at the end there is a follow-up on the bar or restaurant or whatever you just watched as to how it is doing some several months later. Well, the show tells you that you can go online and get a follow-up to the follow-up. I did just that. It be-

came quite evident that you can group all of the owners and their businesses in the "Yes, I get it!" or the "No, I don't have a clue" group. Let's talk about the latter folks. Here is where we can all learn from the mistakes of others. After doing things right for a while, by training employees to be better at dealing with customers, and food handling processes, old habits just creep back into the businesses.



**Howard Hubler**  
Columnist

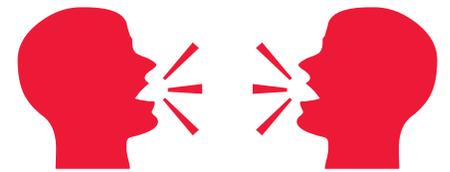
One Italian restaurant made its own pasta 25 years ago when "Mom" ran the show. Once she retired, box pasta crept into the Italian restaurant. Today, there are more dining choices and new highways making driving to a different part of town to sample the local bill of fare easier than in Mom's day. You have to be on the top of your game to "turn your tables" three times on the week end, and one time through the week. It is a fine line between a line at the front door and an empty restaurant. The show host showed the restaurateur how to monitor the 55-gallon garbage can. If more food went into the can than into doggie bags, you have a problem. Yep, this was the case in the Italian joint. We can read the online comments from the guests, the good and bad. Things like, "The pasta used to taste

like rubber, then it tasted good, and now it tastes like rubber again. Me and my family are off to the Olive Garden, enough of this place." You have to ask yourself, "This owner almost went out of business, did he learn anything on the journey?" The show hosts reorganization of the business, along with a new menu and fancy ways to make the customer happy were the only things that averted a closed restaurant. It almost became the Mount Fuji Japanese Steak House!

Now, you have to ask yourself why? I could cite several other examples of regression back into the "old way" of doing business besides boxed pasta. Yes, this is after the old way running a business almost put the guy and his family into the poor house. I have come to one conclusion. Besides just dumb luck, which trumps smart management any day, there are truly these people who relentlessly try to make their business better daily. How does the Lexus commercial say it, "The relentless pursuit of perfection"? Then there are other people who should be working for wages and let others dare to be great. These people are as they say, "uncoachable." They have been in the restaurant business for say 20 years, but it has been one year of experience 20 times over. If you come on a national TV show, and the host makes you look like a buffoon, exposes

roaches everywhere, tastes your food and in front of you and the kitchen staff tells the national audience that the food taste like mush, and you don't crawl under the stainless steel table, I begin to wonder if there is any hope for you. Then to go back to the old ways, well you were "dead on arrival."

You know the final paragraph drill, how does this story relate to you? In the interest of space in the paper, and the desire not to kill another tree, this all makes me think of the paper weight that was on my desk for several years. The quote on it was attributed to a person who got under my skin, but he made a billion dollars, Ted Turner. The weight read, "Lead, follow, or get out of the way!" Those are our rolls in the world of business. What roll do you play?



Howard Hubler can be reached at [howard@hubler.com](mailto:howard@hubler.com).

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# Getting to know the ISBDC

## GROWING SMALL BUSINESS

You probably already know that the Indiana Small Business Development Center (ISBDC) does a fantastic job helping new start-ups turn great ideas into growing Hoosier businesses. In 2012, we helped our clients start 242 new businesses. But what you might not realize is that the ISBDC is an incredible resource for second-stage and mature companies to reach their full potential. In fact, 165 companies already in operation utilized ISBDC's strategic planning process last year, which are more than three companies per week that the ISBDC helped make the shift to the next phase in their development.

The bottom line is that the ISBDC has become a hugely effective organization at growing Indiana businesses, regardless of their development stage, precisely because of their ever-growing network of satisfied clients they've worked with over the past 28 years. That network of analysts, investors, consultants, and most importantly,



**Doug Boehme**  
Guest Columnist

*"ISBDC is an incredible resource for second-stage and mature companies to reach their full potential."*

successful Indiana businesses are all part of the ISBDC family of constituents, all working together to cultivate not just their own specific interests, but the overall health and vitality of the Hoosier economy.

In June 2013, the State of Indiana established the Office of Small Business and Entrepreneurship (OSBE) to align efforts in supporting small business. The ISBDC now falls under the OSBE support giving it greater exposure and resources; and further committing the state's commitment to small business.

The ISBDC's business advisors are trained and equipped with some of the most sophisticated business resources available. Partnerships developed with service providers allow

ISBDC small business clients access to the same information large corporations use when making strategic business decisions.

From a business capital standpoint, the ISBDC was able to assist clients obtain over \$69 million in financing last year.

If you haven't benefitted directly from ISBDC

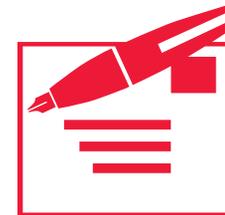
services or recommended them to a colleague, you should. Their efforts have helped to make Indiana one of the most sought after states for business by constantly infusing new ideas and new business relationships into our economy. It's a classic example of Hoosiers working together to leverage individual successes into shared opportunity, and yet another reason Indiana is a state that works for business.

We feel it is time for you to get to know us. Whether you're considered a start-up, second-stage, or mature company, we will provide expert guidance and a comprehensive network of resources to help you start stronger, grow faster, or work smarter.

*Start stronger.  
Grow faster.  
Work smarter.*

Doug Boehme is a business advisor with the Central Indiana Small Business Development Center. He can be reached at 317-402-1802 or [dboehme@isbdc.org](mailto:dboehme@isbdc.org).

## BUSINESS BRIEF



### Bethel is new HCCF communications and events manager

The Hendricks County Community Foundation recently announced the addition of Ericka Bethel as communications and events manager. Bethel is a 2003 graduate of Avon High School. After high school, she received her bachelor's degree in Communications at Purdue University. Since graduating Bethel has worked for Indiana University Health West Hospital in Marketing & Communications. Her areas of focus at IU Health West included Public & Community Relations. Bethel is a long time Hendricks County resident and is actively involved in several community organizations. In her role, Bethel will be responsible for directing and managing all aspects of the Community Foundation's communications and events.

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## BUSINESS BRIEF

## IU Health West Hospital welcomes new orthopedic surgeon

IU Health West Hospital recently hired new surgeon Brian Keyes, DO. Keyes attended University of Wisconsin-Madison for his undergraduate degree. He then obtained his doctorate from Northwestern University in Chicago, and followed with an orthopedic residency at St. John Health System-DMC program in Detroit. At Indiana University, Keyes completed a sub-specialty fellowship in Total Joint Reconstruction. His practice focuses on total hip and knee replacement and revisions, partial joint replacements, orthopedic fracture care, computer assisted surgical navigation and general orthopedics. Keyes and the Orthopedic and Sports Medicine program at IU Health West Hospital can be found at [iuhealth.org/west](http://iuhealth.org/west). IU West Hospital is located at 1111 Ronald Reagan Parkway, Avon.



Brian Keyes, DO

## BUSINESS BRIEF

## Bankers on the move

Michael Baker, president of State Bank of Lizton, recently announced Jon Stevens as a new team member of State Bank of Lizton. Stevens joined the bank as a vice president in the commercial banking area with a focus on agricultural lending. Stevens will be located in the Lebanon location, 1801 Indianapolis Ave., and may be contacted directly at [jstevens@statebankoflizton.com](mailto:jstevens@statebankoflizton.com) or (317) 858-6118.



Jon Stevens

Gretchen Patterson (not pictured) also joined the bank as a vice president, mortgage lending manager. Patterson's experience in the mortgage area will help State Bank of Lizton grow its secondary market lending portfolio. Patterson will be located in the Marketplace At Anson, Zionsville location and may be contacted directly at [gpatterson@statebankoflizton.com](mailto:gpatterson@statebankoflizton.com) or (317) 858-6112.



## ISU ProMBA continues strong

## FEATURE STORY

By Gus Pearcy

Back in 2007, faculty at the then Indiana State University College of Business began to look for a way to bring their accredited MBA program off campus. One of the statistics they gathered was from the Graduate Management Admission Test. The faculty wanted to know where the GMAT takers were from. What they discovered was that many of the potential graduate candidates were from Hendricks County, but there was no MBA program serving the market. Any good business professor worth his Ph.D. saw an opportunity to deliver to an underserved market. In the last two and a half years, area residents have been offered the chance to up their education with the ProMBA.

The Scott College of Business of Indiana State University offers the Professional Masters of Business Administration in Plainfield for adults who are looking to take their career to the executive level or move out on their own and run a business. Jeffrey Harper, Ph.D. says the program started in 2011 and just graduated its first group of students last July. This fall, the third cohort began and the class is full.

"We expect all of our students to have five or more years responsible, professional work experience," Harper said of the requirements to gain admission. "A bachelor's degree and an

undergraduate course in statistics is the only other prerequisites we have."

The two-year program requires only one night of attendance on Thursdays. Classes are conducted at the Plainfield Community Schools Transportation Center, 918 Whitaker Road, just north of I-70. The cost for the entire program, books, and all materials is just under \$27,000.

In addition to typical MBA course of study, finances, marketing, human resources, and information systems, the ProMBA takes a look at three contemporary business topics of sales and negotiations, enterprise risk management, and project management.

Harper said the ProMBA offered by ISU focuses on not only traditional business concepts but also makes students aware of global perspectives and effecting organizational change by being responsive to not only customers but suppliers.

Harper is pleased with the support the program has received from Hendricks County including Plainfield, Plainfield Schools, and the Hendricks College Network.

"This program is unique," Harper said. "There's not another program like it anywhere. I've been surprised by the level of interest from the business community. We've also been pleasantly surprised at the quality of applicants that we've had, the amount of work experience and the level of work experience."

Send your news items to: [info@businessleader.bz](mailto:info@businessleader.bz)

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Waite      Ralph



Daniel Jackson, owner of Jackson's Clockworks, at work in his shop.

“

*“I just really enjoy taking something that doesn't work, fixing it and making it work again, usually better than when it was brand new. It just feeds me knowing I can take something and turn it around again.”*

*~ Daniel C. Jackson*

”

**HCBL Photos  
by Rick Myers**

# Tick, tock

## Business increases for Jackson's Clockworks after its relocation to Avon

By Nicole Davis

Clocks are far more than just a timekeeping piece – it's a decoration, nostalgia, memories. Owner of Jackson's Clockworks, Daniel C. Jackson, knows that like the clocks he repairs, his business has a larger significance. Every clock comes with a story, from being a family heirloom or a wedding gift.

"I'm going to treat their clock like it was my own," Daniel says. "I respect people and I know clocks mean a lot to them. It's a part of their life. I have people tell them all the time the clock keeps their company. They hear it ticking and miss it when it's gone. So I try to treat them with respect and try to get them out in a timely manner."

Daniel was licensed in the State of Indiana in 1981 after taking a course in the American Watchmakers Institute. His father was

a watchmaker, and encouraged him to get in the business. Daniel started Jackson's Clockworks in Pendleton. Needing to move, and with their grandchildren in Hendricks County, Daniel and his



*Antique music box.*

wife, Patricia decided to relocate to Avon. The couple works from their home, at 4853 E. Co. Rd. 150 N., Avon.

"When we moved, we weren't just moving our home, but moving our business and that's a little scarier," Patricia says. "Hendricks County just looked really positive and it's turned out to be... I was just amazed. I really thought we would have to do something to build the business back up. But people here were very nice, very receptive."

Patricia says she had earned her Bachelor's degree in entrepreneurship and business so that she could help Daniel with the business. Since moving to Hendricks County, Patricia says their earnings have almost quadrupled, due to the residents of the county and introducing their Web site, [jacksonsclockworks.com](http://jacksonsclockworks.com), which allowed them to reach a broader clientele.

Daniel also repairs items with clockwork mechanisms such as phonographs, antique music boxes and mechanical toys. He doesn't work with battery operated items. He says he enjoys the challenge. Clocks entail very intricate pieces and movements, so he is constantly learning and growing with every piece that comes in his door.

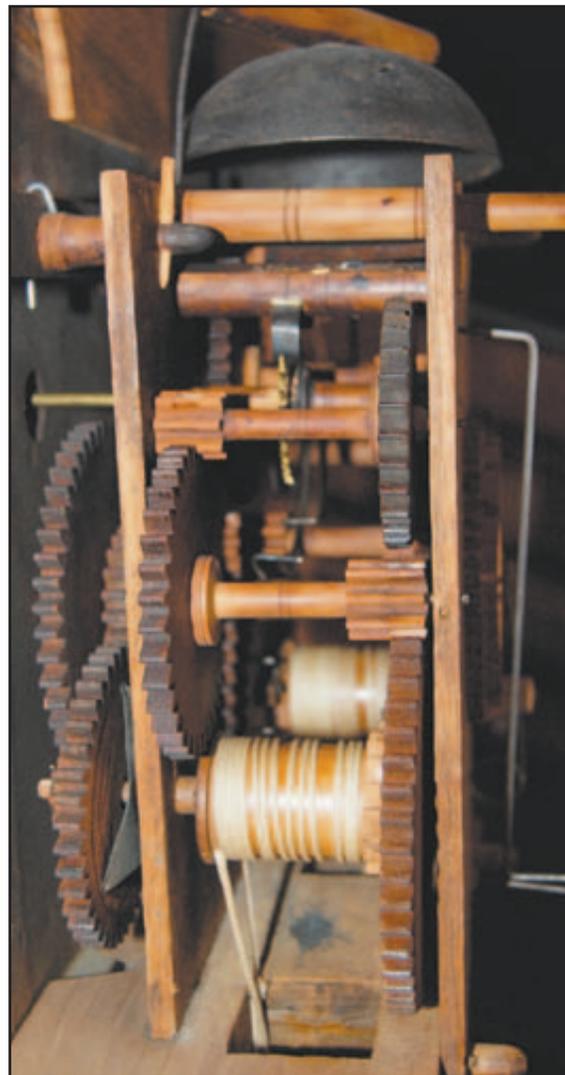
"I just really enjoy taking something that doesn't work, fixing it and making it work again, usually better than when it was brand new," Daniel says. "It just feeds me knowing I can take something and turn it around again."

At age 63, Daniel says he plans to continue his work as long as he can, hopefully getting another 10 to 15 years out of it.

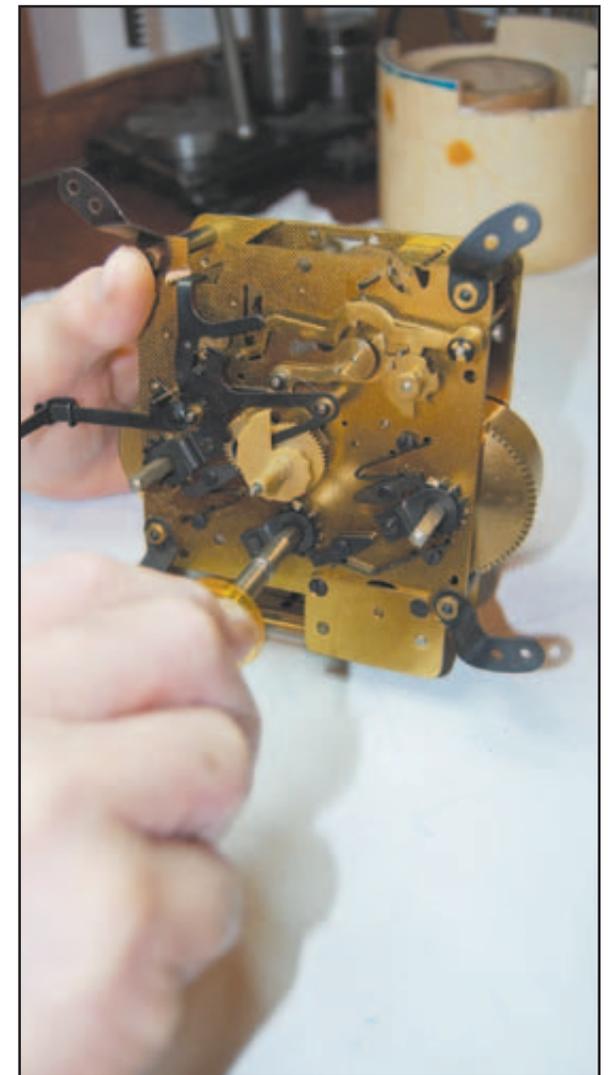
"I think he would do clocks even if a million dollars jumps into his lap," Patricia says. "He just enjoys it, enjoys the people. Because no one usually comes in here and just says here's my clock... We're not just providing repair, there are memories behind it."



*Daniel C. Jackson.*



*Jackson enjoys working with wooden gears.*



*The inner workings of a clock.*

**BUSINESS LEADER**  
HENDRICKS COUNTY



# Food • Fun • Networking

Join us for the Hendricks County Business Leader's November Cover Party, sponsored by State Bank of Lizton. Enjoy a glass of wine and hors d'oeuvres, and mix with colleagues and your peers from throughout Hendricks County during this fun and casual after-hours business affair as we honor: September cover, **Dan Sulkoske**, Kramer Companies; October cover, **Sheryl Sackett-Francik**, FUZE Design, Inc.; and November cover, **Pat Donovan**, Donovan's Interiors.

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## Knock it off!

### Flimsy excuses people give for not saving for retirement

#### MONEY MATTERS

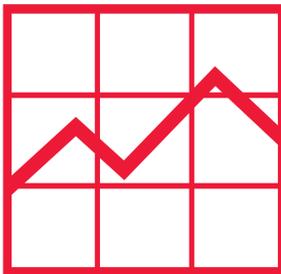
Look, in these pages I try to be considerate and respectful of other's opinions, beliefs and their politics. And I will continue to try and do so. But to be honest, absolutely politically incorrect and maybe sound downright insensitive ... I'm sick and tired of hearing the same flimsy excuses about why people aren't saving for retirement. Excuses satisfy only those who make them and some of these below are doozies in my book!

#### 1. "I just don't have enough money."

Really? You're gonna go there? How about putting down the Mocha Cap-a-chino Grande thingy (\$6.50), return the brand new phone you prematurely upgraded to last month (\$499) and instead of the BMW \$599 a month lease payment, you go out and get a pretty good cup of Joe at McDonald's, a free phone, and a used Volkswa-



Jeff Binkley  
Columnist



gen. (By the way, it's also German made.) And then write a check to yourself for your future comforts (like PB&J) for when the paycheck stops coming.

#### 2. "I'll save for retirement later; there's plenty of time."

Heads up, Genius! No. There's not. The longer you wait to begin saving the harder it becomes to meet your nest egg goals. People just don't realize that the vast majority of an investment portfolio comes not from the actual money saved for retirement, i.e. what you put in, but rather from the interest, dividends and capital gains earned from the money put in years ago compounding upon itself. Got a calculator handy? Try this: \$10,000 in year one and assume a conservative 6 percent growth rate. Ready?  $1.06 \times 10000$  then press "=", after thirty presses (years) that \$10k is \$57,434. Not bad. But wait. Press "=" just ten more times... \$102,857. That's the power of compounding and time and starting early.

And imagine what your portfolio could be if you also added \$10,000 of new money each year. Sorry, I lent my TI Business calculator to my 8th grader so I can't figure that one out for you. But I assure you, it's a really nice number.

#### 3. "Investing is just too complicated."

Nope, ain't gonna accept that one. You figured out that \$500 phone didn't you? Let me tell you a secret your stockbrokers and mutual fund salesmen don't want you to know... This stuff really ain't THAT complicated. Not everyone needs the services of a financial adviser. You can do much of it yourself with a Schwab or Scottrade or Vanguard account. With that said, if you don't have the time, tendency, or tenacity to create and stick to your own plan, sitting down with a financial professional could be one of the best things you ever do. Just make sure his interests are yours.

If you're one of the many who are still making excuses, knock it off! And take control of your own financial future.

Jeff Binkley is the Founder and Managing Director of Binkley Wealth Management Group. He can be reached at Jeff@thebinkleygroup.com or (317) 697-1618.

#### BUSINESS BRIEF



### Franciscan St. Francis Health appoints director of environmental services

Melvin L. Garrett was recently appointed director of environmental services for Franciscan St. Francis Health. Garrett has been a manager in that department for five years. He succeeds Margaret Ferry, who recently announced her retirement after 26 years of service. Before coming to Franciscan St. Francis, Garrett was manager of environmental services at Ball Memorial Hospital in Muncie and held similar roles with other industries in Central Indiana. Board-certified in hazard control management, Garrett has led and participated in various hospital-related environmental services training programs. A member of the International Executive Housekeeping Association, Garrett is a veteran of the Indiana National Guard.



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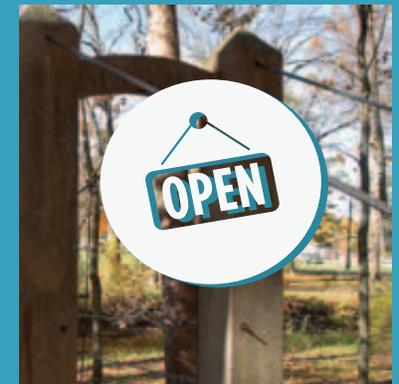
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Along with the games, there will be light hors d'oeuvres, desserts, and a cash bar, provided by Serendipity.

We would like to invite you to join us in supporting this event. For more details on what we have planned, please contact Adriann Barger at (317) 745-0310 or [Adriann.barger@uwci.org](mailto:Adriann.barger@uwci.org).

We hope that you will support this event and make it a prize-winning night for Central Indiana!

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## **Tickets: 1 for \$40 or 2 for \$75**

Tickets give you entrance to the event, \$200 in chips to play the games, light hors d'oeuvres and desserts, plus one "free" raffle ticket for prizes. *(Must be present to win)*

Visit <http://www.uwci.org/events/united-ways-monte-carlo-night> for more information and to purchase your ticket.



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*United Way of Central Indiana partners with communities to help fund four priorities: Education, Income, Health & Safety, and Basic Needs*

# Brew your own!

## A few of the opportunities at Great Fermentations

### OPEN FOR BUSINESS

Anita Johnson, owner of Great Fermentations, says she “took a leap of faith to open a retail shop that wasn’t nearly as trendy then as it is now.” Great Fermentations specializes in brewing and wine making. But the business isn’t all about alcoholic beverages, as they also make and sell supplies for ciders, sodas, and even cheese. Customers can visit the store one of two locations (the other at 5127 E. 56th St., Indianapolis) or shop Online. While the Indianapolis location has been open for 15 years, the Avon location just recently opened.

Great Fermentations also has classes that guests can attend to try their own hand at brewing and wine making. They also offer classes on cooking. Johnson loves that she has turned a hobby and passion into her business.



Photo by Ryan Woodcill

Anita Johnson

### Why did you open the business?

A friend of mine introduced me to home brewing in 1993. I can remember popping the cap on my first batch, a mild ale, and feeling such pride and joy in creating that fermented beverage. I was hooked on the hobby and it just became a passion that endures to this day. I made the transition from home brewer to home brew shop owner when the local shop closed in 1995. I have never worked more hours but I have always enjoyed it. I love the customers, the science, the gadgetry, the creativity and of course the beer, wine, cider and cheese that we make. I am one of the lucky people who get to do their avocation as their vocation. And, I really like my boss!

### What did you do to prepare for opening your business?

I have always had an entrepreneurial spirit that led me to seek a degree in business management. Honestly, I didn’t do a lot of preparation because the opportunity presented itself and I jumped on it. I treat the business as a business and not an extension of my hobby. Early on, someone turned me onto the book, The E-Myth, and I became a devotee of the concept. The E-Myth teaches entrepreneurs to systematize processes and procedures in their business so that the business can run as an enterprise versus

always running on the shoulders of the owner. The E-Myth really changed how I looked at the business, uses of technology and the type of people I needed on my team. I started working more on my business operations than working behind the counter. Mind you, I still work closely with customers because I love the interaction and that keeps me current with what is trending. But I have embraced my duties as head honcho because paying attention to the business of the business is vital if Great Fermentations is to succeed. I have a great team that really supports the business.

### Who is your ideal customer?

Our customers are creative, do it yourselfers. They might even be a little “crunchy granola-ish.” They find joy in hobbies and tinkering. They might be interested in the cooking or the scientific aspect of the hobby. Or they might love the gadgetry and building things. Although there is a cost savings, most customers do it for the joy of creation. The big pay off comes when they share their creation with someone, be it beer, wine or cheese, and the receiver exclaims, “Wow you made this? —This is great!” It’s about the pride of creation.

### How do you plan to be successful?

We started in a 1000 square foot retail store 18 years ago. Today we have an 8000 square foot retail store/warehouse/education center at 65th and Binford in Indy as well as our new store in Avon. We see our online store and the Avon location as a catapult to the next level. All of us at Great Fermentations take our roles as educators and being a resource for our hobbyists very seriously and we try to nurture the hobby through community.

### What would we be surprised to learn about you and your company?

People think that we are big drinkers, but we really aren’t. We enjoy what we make but we are just as thrilled at creating a beer that exemplifies a specific style or a wine that is spot on. Sure, we make a lot but we share an awful lot. You will see us swirl, sniff and swish before we quaff—it is all a part of the experience. You won’t be surprised that we are a little snooty about what passes over our palates.

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Compiled by Katie Mosley



Submitted Photo

From left: Mike Christenson, K4 Places; Shannon McGill, K4 Places; Kathy Duffer, SBL; Michael Baker, SBL; Mayor Huck Lewis; Don Geisler, SBL; Joe LePage, BCEDC; Michelle Wiltermood, BC Chamber; and Doug Huff, L.D. Huff Construction).

## State Bank of Lizton breaks ground for 11th location

### BUSINESS BRIEF

Early last month, State Bank of Lizton (SBL) broke ground to mark the start of the construction of its’ eleventh banking location. The newest banking branch will be built at 2436 N Lebanon Street (in front of the Wal-Mart shopping area). Michael Baker, President of State Bank of Lizton, remarked,

“Proximity to major roadways, quality of work environment, space, location to retail and commercial sites, and a strong community have made this new Lebanon location a viable option for our growth needs.” This branch will be the second location in the county seat. The other Lebanon location is at 1801 Indianapolis Avenue. A ribbon cutting and grand opening event will follow in the spring of 2014.

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# LEADERSHIP

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## Looks at Local Leaders



2013 LHC class members participating in State House Day.



2013 LHC class members participating in Agriculture Day.



2013 LHC class members participating in a Judicial Day.

*Each month, the Business Leader focuses on how Leadership Hendricks County delivers the skills local residents need to provide leadership in our communities.*

### Congratulations, LHC 2013!

This month, the 21st class of Leadership Hendricks County will gather for their closing retreat, and they'll express amazement and sadness that their class year is ending.

Throughout the year, they learned more about what surrounds their lives – from local and state governments, to social services agencies, to the roles that entrepreneurship and agriculture play in our county's health. They developed a stronger understanding of how all those facets work together (or sometimes don't), and what effect that has on local residents' daily lives.

Just as important, they gained the opportunity to look inward, to better understand what motivates them and how that affects their interactions with the others around them. Through a variety of assessments, they developed a clearer image of the many aspects of their own personalities and those of their fellow class members. They saw how others' attitudes and approaches may differ, and what strategies they can use to overcome conflicts and confusion.

Participants put their newfound skills into practice through a Team Discovery project. The class is divided into several teams, each of which identifies a need

and pursues solutions. For example, one group in this year's class recognized the disconnect between organizations seeking volunteer assistance and local residents who wanted to volunteer. They developed a marketing plan to more effectively promote United Way's Volunteer Connect service.

Another group hoped to increase local business awareness of the many existing resources within the county, so they worked with the Hendricks County Economic Development Partnership and local Chambers of Commerce to create a comprehensive Hendricks County Business Resource Guide. It provides a quick reference to everything from networking opportunities to workforce development services. Yet another team gathered and organized existing information about mass and public transit opportunities for Hendricks County.

These and other Team Discovery projects put future county leaders together to address a current need. Just as important, they take people with different skills, knowledge and personalities, and teach them to work together cooperatively. By learning how to collaborate to address critical issues, they're helping to ensure a brighter future for Hendricks County.

Applications for the 2014 LHC class are available at [leadershiphendrickscounty.org](http://leadershiphendrickscounty.org), and must be returned by December 2. If you'd like to learn more about the program, visit that site, or call Susan Rozzi at 718-6076. She'll be happy to answer your questions and help you see what LHC can do for you.



# Facing your Goliaths in small business

## HC BUSINESS PEOPLE

If you attended Sunday school as a child, you likely remember the story of David versus Goliath – the small boy who faced off with a giant – and won with an aptly placed slingshot wound to the head.

When you own a small business, it isn't too big of a stretch to see that some days you feel like David, facing off against Goliath. Whether your particular Goliath is your competitors, the clients you hope to win, or new regulations adding another layer of things for you to do, small business owners realize how small they really are, almost every day.

So what can we do about it? These are a few things I do regularly. While they don't guarantee success, they definitely put you on the right path.

### 1. Be Prepared.

It's the Boy Scout motto. And while I wasn't a Boy Scout, I know the value of being prepared – whether the subject at hand is the minutiae of a statute when you are arguing a case in front of a judge, or knowing the intri-

cate parts of an engine when your business is to repair them. Knowing not only the general subject area of your business, but also current trends and little details, will help you stand out from your competition – and can lead to greater success.

### 2. Know Your Client.

A restaurant owner may argue that anyone will eat at their locally owned place. And while anyone probably can eat there, that doesn't mean everyone will. Some customers prefer national brands – they largely eat out at national chain restaurants and they shop at national chain stores. Understand that if you are a small local business, these folks just aren't your

client. Let them go. Focus your energy instead on the people that are interested in you. Give your actual customers the kind of experience they want to rave about to their friends.

### 3. Plan. Think about it.

Which one is easier to handle: the monster under the bed that you knew was there or the ghost outside that you didn't. If you can be proactive about things in your business so that if or when the scary things happen, the scary things might not be so scary anymore. Think

about it: liability insurance, contracts, succession plans. These are all vital parts of your business that can help protect you when Goliath is beating on your door.

There it is – in the face of Goliath, stand tall, knowing that you are prepared to give today your very best shot.

*Kathy Davis, an attorney, is the owner of KJD Legal LLC in Brownsburg. Kathy focuses her practice in the areas of business and real estate. She also operates a virtual law office, which is accessible through her website, [www.kjdlegal.com](http://www.kjdlegal.com). Kathy also writes about real estate law on [www.Nolo.com](http://www.Nolo.com). Contact Kathy at 317-721-5290 or [kathy@kjdlegal.com](mailto:kathy@kjdlegal.com).*



**Kathy Davis**  
Guest Columnist

## BUSINESS BRIEF

### Robey joins Ology II LLC

Carmel-based medical and wellness spa, Ology II LLC (d.b.a. Ology Spa/Aesthetics/Medicine) announces that plastic surgeon Dr. Ashley Robey began seeing patients Oct. 15 in both the Carmel and Avon, Indiana locations. Dr. Robey is both a trained plastic and reconstructive surgeon as well as an otolaryngologist - head and neck surgeon. Dr. Robey obtained her Bachelor of Science degree in chemical engineering at Purdue University, and she graduated from medical school at Indiana University School of Medicine.

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Photo by Ryan Woodall

Becky Gaynor

## Declutter your home and life

### NOW THAT WE'VE BEEN OPEN

"I'm positive and solution based. I'm the one who can always see a benefit and pay-off to every circumstance," says Becky Gaynor, owner and operator of Organize With Becky. Gaynor works with families and homeowners to assist them in getting the most out of their time and space.

According to Gaynor, "I'm hired to organize homes in their entirety." Gaynor says her families benefit from her services by lessening the burdens of stress and clutter through organization. As a wife, mother of three and a business owner, Gaynor has an understanding of her clients' needs and loves to ask questions to better serve her families.

### What is the most valuable piece of advice you've been given?

It's about the customers' results and experience more than my expertise and delivery.

I'm the organizing expert but my client is the expert of how their family operates day-to-day – so my success is matching the layout and design of the space to match the families' way of life. And also, they won't remember what you did – they'll remember how you made them feel.

### How have things changed since you started your business?

My homeowners have more demands on them. They are busier and managing more pressure and stresses outside the home. They manage more frequent job changes, care for their aging parents, and juggle kids'

schedules with overflowing activities. They simply have less time to do what it is that they want to do.

### Tell us about your biggest challenge and how you overcame that.

Being the sole operator/owner. While I'm organizing, which means bringing revenue, I'm not answering phone calls and getting out there meeting new people, groups and expanding my marketing. I manage this challenge by staying positive and realistic about my expectations. If I don't accept my limitations, then it can spill over to affect my happiness and the joy I have in helping my homeowners.

### What do you wish someone had told you before you started your business?

Being that this is my second start-up company, I had a solid grasp on the challenges and demands that I would be facing. I learned that slow growth is the pace you want for your business to build. It allows you time to react and respond with accuracy and long-range purpose. I believe that this is the key to my business's solid structure, with its clear principles and operations.

### What is the hottest new trend in your industry?

Being that our society now enjoys shopping as a top leisure activity, a choice for their outlet on spending time, believe that for my professional organizing industry, the need for our help is greater. With bigger houses, smaller families, and a record number of storage units, everyone has the challenge of managing a greater volume of possessions.

#### Organize With Becky

Becky Gaynor, Owner  
www.OrganizeWithBecky.com  
E-mail: becky@  
OrganizeWithBecky.com  
Phone: (317) 308.1214

Compiled by Katie Mosley

# Don't bother trying to hide elephants

## THE PERSONAL TOUCH

The phrase “elephant in the room” refers to a difficult topic about which everyone is painfully aware, but that is so uncomfortable that nobody is willing to mention it. It's like the flask Aunt Sadie carries in her purse – everyone has seen it, but nobody will ever admit it.

Companies and organizations are often vexed by their own elephants. Maybe it's a bothersome deficiency in a product. Perhaps it's a significant technology advantage that a competitor has. Maybe it's a past mistake or a scandal in the management team that left a stain on the organization's image.

Far too many organizations handle those situations the same way the family deals with Aunt Sadie's flask full of “sweet tea.” They act as though it's invisible. Pretending that

the elephant is nowhere in sight won't make him go away. In fact, this particular species of pachyderm feeds on avoidance and now has a

nutritious treat that helps him grow even faster. It's called social media. But companies still turn away and whistle nervously, hoping that the elephant will have vanished when they look back.

The most effective way to make those vexing elephants shrink beyond recognition is to admit that you (and everyone else) can see them, explain exactly what you're doing to eliminate them, and then move on.

Candor is the best elephant-killer around. Once you admit to the elephant's presence, those who would speak against your company lose a very powerful weapon. It's hard to call someone to task when they've already done it themselves.

stellar, admit it and tell them what you're going to do. “It's no secret that model XP1 has fallen short of our standards. Our engineering team has listened carefully to our customers' concerns and addressed them in Model XP2.”

The third part of the elephant-killing advice is also critical. Many elephants are kept alive by internal paranoia rather than external memories. If your team continues to fret about something nobody else remembers, you're the only ones who are keeping that elephant alive.

Be bold and speak the plain truth, make believable promises, and then walk right past the elephant. Once you own up to his presence and look him in the eyes, he'll stop getting in your way.



**Scott Flood**  
Columnist

*“The most effective way to make those vexing elephants shrink beyond recognition is to admit that you (and everyone else) can see them, explain exactly what you're doing to eliminate them, and then move on.”*

Next, explain exactly what you're going to do to get rid of him. If your customers know that Model XP1's reliability has been less than

Scott Flood can be contracted via email at [sflood@sfwriting.com](mailto:sflood@sfwriting.com) or by calling 317-839-1739, or visit his blog at: [sfwriting.com/blog/](http://sfwriting.com/blog/).



## BUSINESS BRIEF



### Hendricks County treasurer receives statewide award

The Association of Indiana Counties (AIC) announced early last month that Hendricks County Treasurer Nancy Marsh received the 2013 Outstanding County Treasurer Award. The award, given during its annual conference, recognized her contributions made to county government throughout her years of public service. Marsh has served Hendricks County for 12 years. She served seven years as the county auditor, and then served as the county treasurer. She currently serves as vice president of the Indiana Treasurers' Association, and serves as president of the West Central District. She also serves on the AIC board of directors. She is a member of the National Association of County Collectors, Treasurers and Finances Officers. She serves on the AIC Legislative Committee and the AIC Endorsement Committee.

## PLAINFIELD CHAMBER BUSINESS of the MONTH

### Plainfield Chamber names Business of the Month



Submitted Photo

From left: Jerry Sparks, Crane Federal Credit Union; Lyndsey Eldridge, Crane; Brad DuBois, executive director of the Plainfield Chamber of Commerce; Michelle Whyde, Crane; Melissa Poland, Crane; and Ramey Nieman, Crane

At its monthly meeting last month, the Plainfield Chamber of Commerce named Crane Federal Credit Union as the October

Business of the Month. Crane Federal Credit Union is located at 905 Southfield Dr., Plainfield.

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## Let's say you are the bus driver

### COACH'S CORNER

There is an interesting listening exercise I use in many of the live trainings I conduct. I tell each audience member that he is the bus driver in the short story I will share. That is a critical element of the exercise because at the end of a very fact-filled and distracting story I ask ... "What color are the bus driver's eyes?"

The color of your eyes, mine or anyone's can only be determined by one of two ways: either you look in some type of reflecting device like a photo or a mirror, or someone other than you, tells you. Those are the only ways you can know what color your own eyes are for sure.

As we rapidly near the end of the year we need to employ both of these ways to see and apply them to our business. We need to listen to what our clients and prospects are and have been saying and also seek a trusted source to give us some input on how we are doing.

All throughout the year, you should be listening to your prospects and clients. But, have no remorse if you have not, you still have time. Use a survey or develop a set of questions to ask on a regular basis to get an idea. Your questions might center on your services or your service, your team or your fulfillment process. As busi-

ness owners, we all need to know what our customers are saying about us.

If you have not already, set up some Google Alerts: one each for your name, your company name, your industry, your products or any other critical element of your business. With Google Alerts, anytime the things you set the alert for are mentioned, you will be notified by e-mail. There are tools that you can apply to social media to let you know real time what people are saying about those things as well. To set one up, search online for "Google Alert" to find out exactly how. It is easy and will be a benefit for you and your business.

It is also time to review how you are doing in regard to the goals you set for the year. Compare what you said you would do to what you have actually done. You might need to ask your accountant or other trusted advisor. That is, if you started the year with a goal, a plan or some kind of road map. If you did not, then start now. Make fall the time of year to take stock, give thanks and then reset your focus for next year.

Plan, execute, notice and adjust your activities to move you towards your goal. That's the simple formula for success!

*Jack Klemeyer is the founder and head performance coach of GYB Coaching (www.gybcoaching.com). Contact him at: Jack@GYBcoaching.com.*



**Jack Klemeyer**  
Columnist

## Confidence: A state of mind

### YOUR BUSINESS

Who wouldn't like to look great, command respect and build great relationships? I recently had the privilege of introducing Starla West, president of Starla West International, at a Greenwood Chamber Women Leaders Luncheon. Starla assists business professionals gain the confidence that comes with (1) having an attractive and professional appearance, (2) strategically using behavior to command respect, and (3) being able to easily connect and build rapport with others in their professional environment.

For some, these strategies for success may come naturally, but for others they pose a challenge and distraction in the quest for business and personal prosperity. Starla posed the following question to the crowd,

"What would happen if you were more confident?" and got an array of answers: "When I walk into a room people would say, I want to be more like her. She is so sure of herself," and "Women would genuinely be interested in what I am doing and men would be respectful of my accomplishments." Interestingly, most of the comments from the crowd were nothing new or earth shattering, yet you could hear a pin drop as all were intently listening for that morsel of wisdom from the speaker to magically render them a bolstered sense of confidence.

The word confidence is defined as "a feeling or belief you can do something well or succeed at something" according to Merriam-Webster Dictionary. This is an inward state of mind or being and yet we tend to look for outward affirmation and acknowledgment. This is a double-edged sword in our journey to become leaders in a world that can be dishonest and unforgiving. So, today we must make the personal decision to be confident and act accordingly, no matter the circumstances. We also have an opportunity to initiate confidence in others by connecting with colleagues and communicating



**Erin Smith**  
Guest Columnist

our appreciation for their important contributions.

Confidence is a state of mind. Trust that by demonstrating your abilities and sharing your talents success will be imminent.



*Erin Smith is co-owner of Spotlight Strategies a print, apparel, promo and sign company located in Franklin, IN. She may be reached at erin@spotlight-strategies.com.*

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### BUSINESS BRIEFS

#### Hendricks County officials recognized with award

The Indiana Association of Cities and Towns (IACT) announced that the towns of Avon and Plainfield along with the Hendricks County Commissioners have been named a 2013 IACT Local Government Cooperation Award winner for The Ronald Reagan Parkway. Avon, Plainfield and the Hendricks County Commissioners received their awards during the Annual Awards Luncheon on Oct. 7, at the 2013 IACT Annual Conference & Exhibition in Indianapolis.

#### Grant awarded to HCCF

The Hendricks County Community Foundation recently announces it has been awarded grants totaling \$57,500 from the Smithville Charitable Foundation. The grants will fund programs and projects in Hendricks County, including 2014 FAFSA Days, LINK, North West Hendricks Education Foundation Fun, and Smithville Charitable Foundation Endowment Fund. HCCF Executive Director William A. Rhodehamel said, "We're very grateful to the Smithville Charitable Foundation for its thorough review of our application and its decision to support programs and organizations that benefit the citizens of Hendricks County and add to their quality of life."

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\*\$50 membership savings account required. Rate subject to change and effective 11/1/2013. 60-month term. Current IMCU loans exempt. Subject to credit approval.

## PLANNER OF NOTE

## OCTOBER COUNTY AND MUNICIPAL MEETINGS

\*Please note that some meeting dates have changed due to Columbus Day on October 14 and may be subject to additional changes.

## Hendricks County

Unless otherwise noted, all meetings held at Government Center 355 S. Washington St. Danville, IN 46122 317-745-9221

## Council

(Second Thursday every month) Nov. 14, 2 p.m.

## Plan Commission

(Second Tuesday every month) Nov. 12, 6:30 p.m.

## Board of Zoning Appeals

(Third Monday every month) Nov. 18, 7 p.m.

## Commissioners

(Second and fourth Tuesday every month) Nov. 12, 9 a.m. Nov. 26, 9 a.m.

## Town of Avon

Unless otherwise noted, all meetings held at Avon Town Hall 6570 E. U.S. Hwy. 36 Avon, IN 46123 317-272-0948

## Town Council

(Second and fourth Thursday every month) Nov. 14, 7 – 9 P.m. No meeting on Nov. 28 due to Thanksgiving holiday

## Advisory Plan Commission

(Fourth Monday every month) Nov. 25, 7 p.m.

## Board of Zoning Appeals

(Third Thursday every month) Nov. 21, 7 p.m.

## Town of Brownsburg

Brownsburg Town Hall Eaton Hall 61 N. Green St. Brownsburg, IN 46112 317-852-1120

## Town Council

(Second and fourth Thursday every month) Nov. 14, 7 p.m. No meeting on Nov. 28 due to Thanksgiving holiday Town Hall

## Plan Commission

(Fourth Monday every month) Nov. 25, 7 p.m. Brownsburg Town Hall

## Board of Zoning Appeals

(Second Monday every month) Changed due to Columbus Day\* Nov. 11, 7 p.m. Brownsburg Town Hall

## Town of Danville

Unless otherwise noted, all meetings held at Danville Town Hall 49 N. Wayne St. Danville, IN 46122 317-745-4180 Note: Call 317-745-3001 to confirm meetings have not been cancelled.

## Council

(First and third Monday every month) Nov. 4, 7 p.m. Nov. 18, 7 p.m.

## Plan Commission

(Second Monday every month) Nov. 11, 7 p.m.

## Board of Zoning Appeals

Meets as needed on the (third Tuesday of the month) Nov. 19, 7 p.m.

## Town of Plainfield

Unless otherwise noted, all meetings held at Plainfield Municipal Building 206 W. Main St. Plainfield, IN 46168 317-839-2561

## Town Council

(Second and fourth Monday every month) Nov. 11, 7 p.m. Nov. 25, 7 p.m.

## Plan commission

(First Monday every month) Nov. 4, 7 p.m.

## Board of Zoning Appeals

(Third Monday every month) Nov. 18, 7 p.m.

## October Chamber of Commerce Meetings Chamber Events

**13** - Danville Chamber of Commerce (members' meeting): Wednesday, November 13, 11:15 a.m.; Hendricks County 4-H Fairgrounds and Conference Complex, 1900 E. Main St., Danville. For more information, call (317) 745-0670

**14** - Westside Chamber of Commerce, (Annual Celebration): Thursday, November 14, Time TBD. Location TBD, Indianapolis. For more information, call (317) 247-5002

**19** - Plainfield Chamber of Commerce (member's meeting) Tuesday, November 19, 11:30 a.m.; Plainfield Rec and Aquatic Center, 651 Vestal Road, Plainfield. For more information, call (317) 839-3800

**20** - Brownsburg Chamber of Commerce (members' meeting): Wednesday, November 20, 11 a.m.; Brownsburg Fire Territory, 470 E. Northfield Dr. Brownsburg. For more information call (317) 852-7885

**26** - Avon Chamber of Commerce (members' meeting): Tuesday, November 26, 11:30 a.m.; Prestwick Country Club, 5197 Fairway Dr., Avon. For more information, call (317) 272-4333

## NEW MEMBERS

## Avon Chamber New Members

**Magnus Pest Management Services LLC**  
6413 Northbend Court  
Avon, IN 46123  
(317) 838-9090

## Kaplan University

9000 Keystone Crossing  
Ste. 800  
Indianapolis, IN 46240  
(317) 208-5311

## Brownsburg Chamber New Members

## Descon

108 E. College Ave.  
Brownsburg, IN 46112  
(317) 852-6300

## Torrence Racing LLC

486 Southpoint Circle, Ste.  
109, Brownsburg, IN 46112  
(317) 828-6371

## Plainfield Chamber New Members

**Hoosier Gymnastics**  
Kevin O'Brien  
P.O. Box 384  
Plainfield, IN 46168  
(317) 839-9919

## Integrity Leadership Partners, LLC

Charles Giesting  
760 Willow Ridge Ct.  
Plainfield, IN 46168  
(317) 965-7230

## Main Street Family Denistry, Doris VanNatter

712 W. Main St., Ste. 100  
Plainfield, IN 46168  
(317) 839-5500

## PinPoints Perks

Darren Boston  
8103 E US Hwy 36, Ste. 127  
Avon, IN 46123  
(317) 716-8812

## St. Susanna Catholic Church, Father Glenn O'Connor

1210 E. Main St.  
Plainfield, IN 46168  
(317) 839-3333

## SALES LEADS

## Newly incorporated businesses through Oct. 10, 2013.

## 21 Inspirations

Ciara Reed Boyer  
10574 N. C.R. 900 East  
North Salem, IN 46165

## Eye Kandy Kustomz

Danielle R. Johnson  
46 E. Main St.  
Mooresville, IN 46158

## Johnson and Johnson Residential/Commercial

Pamela K. Johnson  
10283 Crooked Stick Dr.  
Brownsburg, IN 46112

## Marcel's Used Imported Cars, Otieno Marcel

8616 W. Washington St.  
Indianapolis, IN 46231

## Mark Holbrook's Windshield Repair

Mark A. Holbrook  
311 N. Center St.  
Plainfield, IN 46168

## Perfect Shot Photography

Brittney Siller  
505 Nature Lane  
Danville, IN 46122

## Photography by Sarah Crail, Sarah Crail

4293 Gibbs Rd.  
Danville, IN 46122

## Reich Consulting Group

Nick Reich  
434 Letterman Dr.  
Brownsburg, IN 46112

## Right Eye Consulting, LLC

RECC Promotions  
Sarah Leath  
410 Saddle Hill Ct.  
Indianapolis, IN 46234

## Sisters Sweet Home Gifts

Nancy A. Anthony  
688 N. C.R. 625 East  
Avon, IN 46123

## SBA GUARANTEED LOANS

## Boone County

## Sanders Pre-Cast Concrete Systems

6142 S. Indianapolis Rd.  
Whitestown, IN 46075  
\$3,400,000  
Ridgestone Bank

## Xtreme Bird, Inc.

7229 Sunset Ct.  
Zionsville, IN 46077  
\$451,000  
First Colorado National Bank

## Hamilton County

## A-To-Be-Formed Corporation

10710 Geist Ridge Ct.  
Fishers, IN 46040  
\$700,000  
First Colorado National Bank

## CLB Restaurants Holdings, LLC

710 S. Range Line Rd.  
Carmel, IN 46032  
\$1,400,000. The Huntington  
National Bank

## Cotton's Auto Repair Clinic of Westfield, Inc.

17333 Westfield Park Rd.  
Westfield, IN 46074  
\$ 575,000. Horizon Bank

## Frozery Northern Indiana, Inc.

Bridges Shopping Center,  
No. 11, Carmel, IN 46032  
\$244,000  
First Colorado National Bank

## Integrity Jada, LLC

5628 Merrit Circle  
Noblesville, IN 46062  
\$29,000. The Huntington  
National Bank

## Jazzy A Trucking, LLC

10643 Summerwood Lane  
Fishers, IN 46038  
\$39,000. \$46,000  
The Huntington National  
Bank

## Kadence Maintenance, LLC

10487 Blue Sky Dr.  
Fishers, IN 46037  
\$15,000. KeyBank

## Mark 4 Resale, Inc.

11670 Commercial Dr.,  
Ste. 11, Fishers, IN 46038  
\$235,800. Ridgestone Bank

## Pharmakon Long Term Care Pharmacy

14450 Getz Road  
Noblesville, IN 46060  
\$1,326,000. Indiana  
Statewide Cert. Dev. Corp.

## Sandlin Law Group, PC

101 W. 161st St.  
Westfield, IN 46074  
\$122,400. The Huntington  
National Bank

## Simply Clean, Inc.

17009 Lakeville Crossing  
Westfield, IN 46074  
\$45,000. PNC Bank

## Sun Communications, Inc.

17728 Sun Park Dr.  
Westfield, IN 46074  
\$675,000. \$650,000  
Indiana Business Bank

## Village Dental, PC

13578 E. 131st St., Ste. 103  
Fishers, IN 46037  
\$775,000. \$418,000  
First Colorado National Bank

## Vitality Clinic, LLC

1200 Carmel Dr.  
Carmel, IN 46032  
\$350,000. \$500,000  
Ridgestone Bank

## Zaxby's

9750 E. 131st St.  
Fishers, IN 46038  
\$670,000. Indiana  
Statewide Cert. Dev. Corp.

## Hendricks County

## Ameri-Stor Brownsburg, LLC

1410 N. Green St.  
Brownsburg, IN 46112  
\$1,080,000. Indiana  
Statewide Cert. Dev. Corp.

## Avon Mobile Wash, LLC

7014 Peacock Lake Ct.  
Plainfield, IN 46168  
\$11,500. The Huntington  
National Bank

## Extreme Auto Sales &amp; Service

2907 E. Main St.  
Plainfield, IN 46168  
\$183,000  
Premier Capital Corporation

## Hazelgrove Farms, LLC

2551 E. Main St.  
Plainfield, IN 46168  
\$125,000  
Indiana Business Bank

## Pick and Roll 1, LLC

7565 E. U.S. Hwy. 36  
Avon, IN 46123  
\$25,000. The Huntington  
National Bank

## SSA Food Service, Inc.

7659 Amber Turn  
Plainfield, IN 46168  
\$175,000. PNC Bank

## Stirling Kids, LLC

2481 E. Main St.  
Plainfield, IN 46168  
\$464,000  
Premier Capital Corporation

## Johnson County

## Edinburgh, LLC

210 Main Cross St.  
Edinburgh, IN 46124  
\$165,000  
River Valley Financial Bank

## Heartland Machine &amp; Engineering

2860 Graham Road  
Franklin, IN 46131  
\$339,000  
Premier Capital Corporation

## Smitty's Automatic Transmission

160 E. Main St.  
Greenwood, IN 46143  
\$50,000. The Huntington  
National Bank

## The Tylor Company, LLC

1642 Olive Branch Parke  
Lane South  
Greenwood, IN 46143  
\$125,000  
First National Bank

## Marion County

## Jeffrey A Benz dba IPCD Engine

8402 Nottingham Hill Dr.  
Indianapolis, IN 46234  
\$17,100. The Huntington  
National Bank

## Bowers Envelope Company, Inc.

5331 N. Tacoma Ave.  
Indianapolis, IN 46220  
\$924,400. \$60,000  
Chase Bank

## Campus Classics, Inc. and B &amp; B Classics, Inc.

2240 Distributors Dr.  
Indianapolis, IN 46241  
\$250,000. \$175,000  
Stockyards Bank & Trust Co.

## Caplinger's Fresh Catch, Inc.

5541 E. Washington St.  
Indianapolis, IN 46219  
\$60,000. The Huntington  
National Bank

## Central Stainless, Inc.

943 S. Meridian St.  
Indianapolis, IN 46225  
\$100,000. Chase Bank

## Cookie-Cutters, Inc.

212 W. 10th St., Ste. F-185  
Indianapolis, IN 46202  
\$50,000. The Huntington  
National Bank

## Copasco Massage, LLC

7657 Woodside Dr.  
Indianapolis, IN 46260  
\$600,000  
First Colorado National Bank

## Crimson Circle, LLC

55 Monument Circle, Ste. 5  
Indianapolis, IN 46204  
\$349,800. The Huntington  
National Bank

## CustomMed Apothecary, LLC

6005 W. 71st St.  
Indianapolis, IN 46278  
\$350,000  
Live Oak Banking Co.

## Direct Delivery Today, LLC

1633 Howard St.  
Indianapolis, IN 46221  
\$200,000. Horizon Bank

## Dman, Inc.

233 N. 16th Ave.  
Beech Grove, IN 46107  
\$176,200. Chase Bank

## Early Learning Academy, Inc.

5909 Technology Center Dr.  
Indianapolis, IN 46278  
\$557,000  
Premier Capital Corporation

## Frozery Northern Indiana, Inc.

8914 Nest Way  
Indianapolis, IN 46241  
\$244,000  
First Colorado National Bank

## Grand Interiors, LLC

8741 Key Harbour Dr.  
Indianapolis, IN 46236  
\$50,000. \$554,500  
KeyBank

## Greenfield Investments, LLC

225 Yorkshire Blvd.  
Indianapolis, IN 46229  
\$334,800. BMO Harris Bank

## Guardian Angels Daycare

3630 N. Irvington Ave.  
Indianapolis, IN 46218  
\$10,000. Chase Bank

## Hari Food &amp; Sub, Inc.

5682 Crawfordsville Road  
Indianapolis, IN 46224  
\$297,500  
First Colorado National Bank

## Horsepower Indy, LLC

4 Gasoline Alley, Ste. D  
Indianapolis, IN 46222  
\$11,000. Chase Bank

## IDS Blast Finishing

2725 Tobey Dr.  
Indianapolis, IN 46219  
\$372,000  
Premier Capital Corporation

## Insights Consulting, Inc.

7830 Johnson Road  
Indianapolis, IN 46250  
\$680,000  
Premier Capital Corporation

## JEP Restaurants, Inc.

8345 Pendleton Pike  
Indianapolis, IN 46226  
\$50,000. The Huntington  
National Bank

## Midwest Auto Transport Corp.

10425 Memorial Knoll Dr.  
Indianapolis, IN 46234  
\$65,000. The Huntington  
National Bank

## MSU Investments, Inc.

910 W. 10th St., Ste. 12  
Indianapolis, IN 46202  
\$361,000. KeyBank

## Penultimate

1726 Schuuyler  
Indianapolis, IN 46038  
\$10,000. \$30,000. The  
Huntington National Bank

## Quality Entertainment, Inc.

9537 Eden Woods Ct.  
Indianapolis, IN 46260  
\$243,900. The Huntington  
National Bank

## Satyam Shivam, LLC

6231 W. Washington St.  
Indianapolis, IN 46241  
\$1,165,000. The Huntington  
National Bank

## To 'A'Tee, Inc.

7043 Girls School Ave.  
Indianapolis, IN 46241  
\$50,000. The Huntington  
National Bank

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Indianapolis, IN 46204  
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Loan Officers from left to right: Jay Speckman, Gary Fraley, Mark Nogelmeier, Shane Bunnell, Joe Dunbar, Jerry Orem, and Alex Pfister.

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**Danville**  
23 S. County Rd. 200 E.  
745-0501

**Plainfield**  
1649 E. Main St.  
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