

Where Carmel Business Comes First

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CARMEL

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Riding the storm out

How Pedcor's City Center development escaped the recession / P2

Riding the storm out

How Pedcor's City Center development escaped the recession



By Derek Fisher

Carmel Business Leader

For a time, it seemed overly optimistic; foolhardy, some called it.

Yet there it stood: a gorgeous, large building rising out of the ground at the corner of Range Line Road and City Center Drive, diverse in its look and in its ultimate purpose. Carmel City Center grew from skeleton to shell to completion, even as the United States endured a brutal recession.

That building is near capacity now, thriving with hustle and bustle. It stands to have a sister building soon, another palace of commerce and living in the heart of Carmel. Surely, the developers at the head of these projects must be fortune tellers; how could they maintain such a pace in good conscience? How could they be so sure the pendulum would eventually swing back in their favor?



Cordingley

"It dawned on me that we were going to need to get 40 to 50 businesses in order to get the development to work," said Bruce Cordingley, President and CEO of Pedcor Companies. "That was scary."

Turns out, the answer is simple.

"The property was well designed,"

Cordingley continued. "It's in a very good location in a great city. That, coupled with lenders and investors who realized the future success of the property, helped us to get through the recession."

Cordingley was speaking of Phase I, the original Pedcor effort on City Center's most northeasterly street corner. That structure opened in 2010 and is home to high-end apartments and more than 20 businesses, with two more set to open in the coming months.

It soon will be neighbored by Phase II – the Nash Building – to be erected immediately south of Phase I in what's currently a grass lot bordered on the east by Range Line and on the south by First Financial Bank. It will be a three-story structure over a parking garage, and will include 31 residential units and a little more than 8,000 square feet of commercial space.

A \$2 million TIF bond will go towards the garage – the first element of the construction – and if the cost should exceed that amount, Pedcor has pledged to cover it.

"We don't anticipate that being the case," Cordingley said of the initial step going over budget. "We've got pretty



A rendering of the Nash Building.

detailed construction drawings. The city should make a profit on the TIF bonds, but we assured the city it wouldn't take a loss."

Cordingley also said the residential units would begin as rentals, with condominium use a future possibility – for good reason.

"There is a huge demand for high-end apartments right now," he said. "After the last five years, because it's been so hard to sell, people are much more willing to throw me the keys after they're done and let me worry about finding the next tenant."

The tenants in Phase I thus far have been huge hits – especially the restaurants. Matt the Miller's Tavern, an Ohio-based chain, is the latest addition.

"All are doing extremely well," said Cordingley. "They are very diverse with respect to food styles and design."

With one huge milestone already complete, and another on the horizon, Cordingley has advice for those entrepreneurs who would attempt to follow in his footsteps when economic conditions are not pristine.

"You need to have sufficient reserves so that you are able to

withstand more than a normal recession," he said. "Think out your investment as much as you can in advance. Reduce as many risks as possible."

ABOUT CITY CENTER

Opened: 2010

Size: 1 million square feet (62,427 square feet of commercial space)

Cost: \$300 million

Tenants: Addendum Gallery, Authentic Sports Collectibles, Bath Junkie, Bike Line, Brides of Carmel, Carmel Tailoring & Alterations, Daphney Allen Skincare, divvy, Eggshell Bistro, Holy Cow, Cupcakes!, Hubbard & Cravens, Jack & Jill Children's Shoppe, Keller Interactive Media, Mangia!, Matt the Miller's Tavern, Nature's Karma, Polleo Systems, Rain Salon, The Next Step Fitness and Uber Boutique.

More: www.carmelcitycenter.com

Does your business make for a terrible date?

Marketing is relationship management on a growing scale. Picture your business as a person, now picture your market as a date. How do you sound? Are you a genuine and likable person, or an obnoxious, abrasive misanthrope? Let's take a look at how some companies position themselves today.

The sleaze:

"Hey babe, I am a high-quality, professional, low-cost, deal. Take me out in the next 24 hrs and get 50 percent off dinner!" –



Chris Hoyt

While seemingly social, the sleaze company loves spending money on fast-return only advertising. They rely on impulse buy decisions, and think of customers as one-night-stands. They make money in bursts but never really grow.

The geek:

"I am offering a high-tech or complex relationship; I am extremely intelligent. You would go out with me if you weren't so stupid." -- Businesses run by engineers or developers are often entitled and abrasive. They believe they are the best product or service you could pick, and the only reason

they aren't growing is because their market is just too stupid to know better. They have no interest in creating a pleasant customer experience.

The desperate:

"Please go out with me, I will do whatever you want." – Money may be tight, but businesses that sell desperately are doomed quickly. The first problem is that you set unreasonable expectations that will ultimately disappoint the customer. The second problem is that just like a "loose date," you get no respect. By cutting deals, and removing all barriers to entry for a customer, they often have no investment in the relationship and believe you are disposable.

The empty shell:

"Hello, my name is John Smith. I like food, breathing, good weather, and G-rated movies. Go out with me and you will have a completely satisfactory date with no surprises." -- Business selling to the "corporate world" tend to be scared to have a personality. They believe they need to maintain a strict professional image at all times. This is just not true. Even in the cold world of corporate marketing, having a personality and a sense of humor is appreciated. You need to look professional, not sterile.

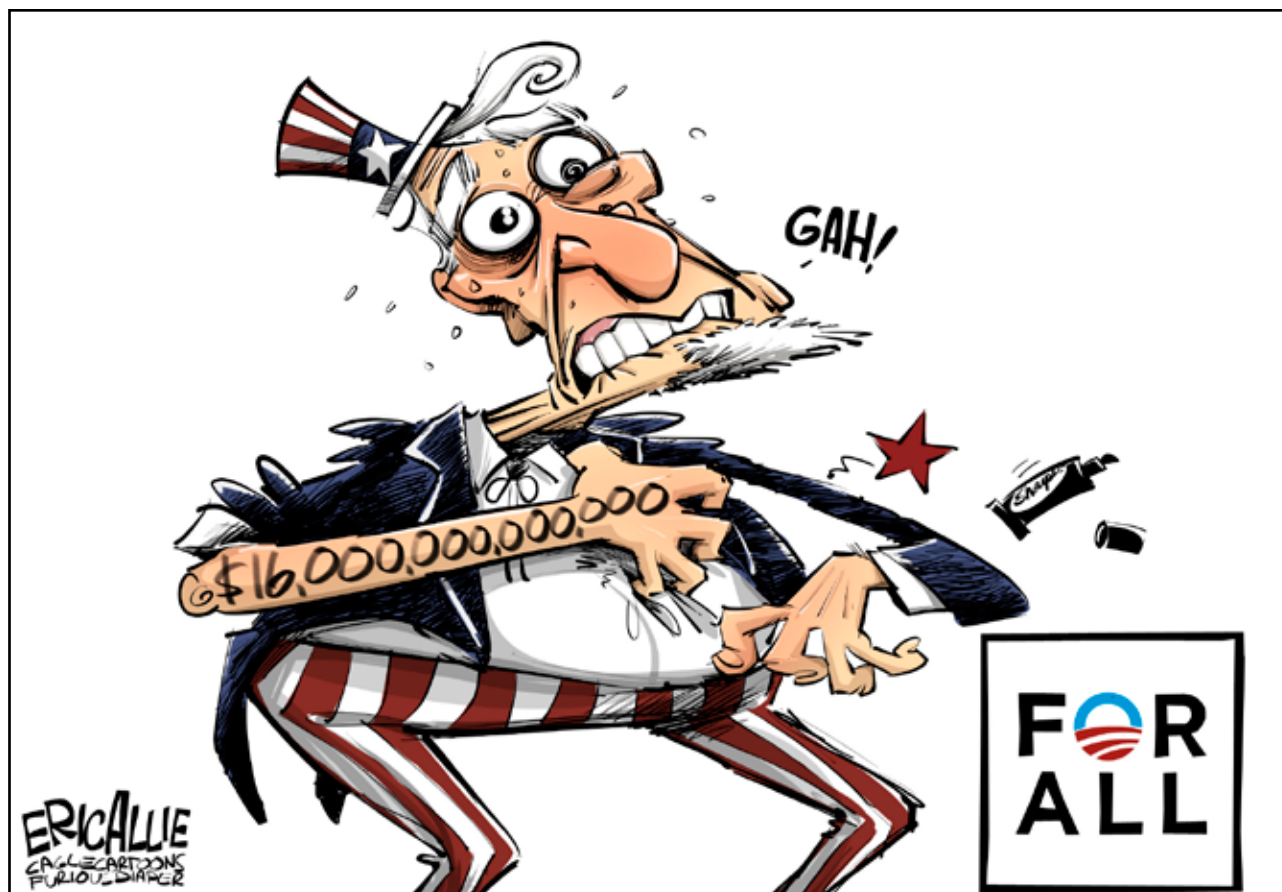
The mom-and-pop victim:

"I am locally run and operated. I spent my own life savings on this suit. You should go out with me because it is better for the community than those other corporate or foreign dates." -- Everyone loves supporting local mom-and-pop businesses, but you still have to be a good business. I have seen so many "locally owned and operated" businesses die while waiting on people to buy from them on virtue alone. Instead of trying to be a good business, they just feel entitled. Worse, they market on virtue of being a mom-and-pop instead of on their value.

Be a pickup artist

Comparing how your business interacts with its market to dating is not a stretch. Pick-up artists have to learn to be genuine, confident, unique, and intentional. In fact, the best marketing and branding guide out today is "The Game: Penetrating the Secret Society of Pickup Artists" by Neil Strauss. But tell your wife why you are buying it before you pick up a copy.

Chris "The Brain" Hoyt is the chief operating officer of Fat Atom Internet Marketing in Carmel. To contact him, e-mail chris@fatatom.com or visit www.christhebrain.com.



Major issues, minor fixes

Once upon a time, years ago, I was a college freshman and a business major. It seems like a lifetime ago, because it was.

I didn't necessarily know anything about business, nor did I know if I would eventually want to know anything about business, but it was a catch-all major. It was a foot in the door. I was saying, in essence, "I have no idea who I am or what I want to be in this world, but picking the most vanilla, most easily malleable study focus out there is a good way to appear to move forward while actually standing still and resetting my stagnant internal compass."

It's probably apparent how the rest of the scenario played out; I'm a writer now – business was not the intended path. But, in the midst of meandering down the road I'm on, I somehow picked up a thing or two about the business world. If you think about it, we all stand to learn about the ins and outs of business, just by waking up and going out in the world on a daily basis.

How? We are consumers.

The consumer is the truest indicator of a business' success, but he is so much more than that. At once, consumers control demand, and therefore supply; we dictate procedure; we influence staffing decisions; we command hours of operation; ultimately, we determine the overall success or failure of a business.

We are the litmus paper and we are the pH number, but we are also the acid and base drops. Quite simply, consumers are both the control and the variable in the business experiment.

So, what have I personally picked up? Common sense things – they are obvious and simple, but seem to get lost in a forest-for-the-trees scenario at times. A few things I've come across in the Carmel area, and recently:

Customer service – These should be jobs No. 1 and 1A,

but are so commonly absent. If I walk into your business and I'm greeted rudely, after too long a time or not at all, I'm very unlikely to come back. I expect to be listened to, as well. It is not a difficult concept, to make your customer feel welcome and important... Why is it overlooked so frequently?

Attention to detail – Where is the bill, can't he see we're in a hurry? Why is the waitress on top of us, can't she tell we're trying to take our time? Why hasn't that manager called me back about my return – I've left him three messages? Taking social cues, and treating even the most occasional customer as if he is your best are critical to keeping people happy... Why are they the exception, not the rule?

Ambience and feel – Fix the door. Add that coat of paint. Have the music be genre-appropriate. These ideas are not akin to reinventing the wheel, but they can move mountains when it comes to pleasing your clientele. So, move the mountain before John Doe moves his wallet elsewhere.

Again, what I know about business is minimal, but what I do have is first-hand knowledge. I'm out on the streets, trading money for services or products; I'm the guy on the other side of the counter. The aforementioned concepts are very real, as are the issues I presented. I don't believe, absent a very small percentage, consumers go out looking for issues – who wants to mar his day with conflict? But rest assured, when a consumer encounters a problem, word spreads more quickly than any positive news does via advertising.

Trust me on this. I majored in business.



Derek Fisher

Derek Fisher is the managing editor of the Carmel Business Leader. To reach Derek write him at derek@youarecurrent.com

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Phone: 317.489.4444

Fax: 317.489.4446

E-mail: info@businessleader.biz

Founder and Publisher Richard K. "Rick" Myers

President Brian Kelly

Managing Editor

Derek Fisher – derek@youarecurrent.com

Advertising Sales Executive

Dennis O'Malia – dennis@currentincarmel.com, 317.370.0749

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Carmel Chamber of Commerce events for October

MONTHLY LUNCHEON – October 10 –
Ritz Charles (12156 N. Meridian St.) •
12 to 1:30 p.m. • \$18 member pre-pay;
\$25 guest and walk-in, as space allows •
Mayor's State of the City Address

ARROWS YOUNG PROFESSIONALS GROUP
– October 25 – After Hours Networking
• Hubbard and Cravens (703 Veteran's
Way) • 5 to 7 p.m. • Arrows Young
Professionals is an active group for those
under 40. We offer events throughout the
year that include after-hours networking,
educational programs, community volunteer
opportunities and group outings.



Golf Outing Volunteers

Submitted photo

Third annual Hunt Construction Group outing a success

Greeted by perfect weather and a challenging golf course, 144 corporate and community leaders participated in the Hunt Construction Group 3rd Annual Charity Golf Outing, held September 13 at Eagle Creek Golf Club. Prior to teeing off, golfers were treated to a continental breakfast featuring homemade baked goods contributed by Assistance League members. While golfers prepared for the shotgun start they were able to make a donation for an opportunity to win prize coupons; prizes included a 55" Samsung TV, an autographed Peyton Manning photo, gift cards from dining establishments and local golf courses. Cigars were provided by The Cigar Bar and Mike Christman of Fitness Garage donated services as the long drive specialist to drive tee shots for each team.

A selection of Mercedes Benz automobiles were on display and generously on loan by Mercedes-Benz of Indianapolis. One elegant car was the prize for the golfer who scored a hole in one; unfortunately that prize went unclaimed for this year.

Some of the winners for the competition holes included:

- 1st Place Golf Foursome – Real Estate Media Team: Carmel's Rick Arbore, Rick Risinger, Kerry Schwatz and Denny Freeman
- Longest Drive – Men's: Mike Kemper, Greenwood; Women's – Carol Valentine, Carmel
- Two foursomes from Assistance League played in the outing. The foursomes included: Lana Ashley, Bev Copeland and Marilyn Elder of Zionsville; Mary Chapman, Norma Hodges and Pat Lydan of Indianapolis; Carol Valentine and Val Bertoglio of Carmel.

This outing combined a competitive and fun event raising \$20,000 to help support Assistance League's philanthropic programs including Operation School Bell, ALI Bears, ALI Friends and Assault Survivor Kits. Visit the Assistance League website at www.ALindy.org to learn more.



The SIGNARAMA team

Submitted photo

SIGNARAMA Carmel partners with Special Olympics

Recently, SIGNARAMA Carmel teamed up with the Special Olympics of Indiana to help them facilitate one of their largest fundraisers of the year, the FedEx Plane Pull Challenge, which took place on Saturday, August 25 at the former Indianapolis International Airport Terminal. The event raises funds and awareness for more than 11,000 Special Olympics athletes in Indiana.

The FedEx Plane Pull Challenge pits teams of up to 20 members against each other in a race to pull a 164,000-pound FedEx Boeing 757 a distance of 12 feet. Teams must raise at least \$1,200 in order to participate. This year, the Plane Pull generated more than \$131,000 for the Special Olympics of Indiana.

SIGNARAMA Carmel helps the Special Olympics of Indiana with pre-event advertising signage, directional signs for the day of the event, and sponsor recognition for those that donate their time and money. It was SIGNARAMA Carmel's fourth year as a sponsor and participant.

SIGNARAMA Carmel Manager Travis Neal and Co-Owner Mary Hall led the rest of the staff and several friends in the Pull Chal-

lenge. They set a new record for the team – under 10 seconds.

"Everyone comes away with a feeling that the impossible – pulling an enormous plane – is possible," says Joel Hall, co-owner of SIGNARAMA Carmel and coordinator with the Special Olympics of Indiana. "It's just one of those crazy things that everyone should do. The environment of the event is like an outdoor party with music, emcees, food, themed teams with costumes, and, of course, the athletes. Add to that the opportunity to pull a very large plane and you can't help but have a great time."

SIGNARAMA Carmel is a full-service sign and graphics center, situated to meet communications needs. Specialties include banners, trade show displays, floor graphics, channel letter and cabinet signs, custom graphics and logos, real estate signs, event signs, building and directory signs and individual letters.

For more information on the Special Olympics of Indiana, visit www.soindiana.org. For more information on SIGNARAMA Carmel, contact Joel Hall at 575-1805 or visit www.signaramacarmel.com.

THE ART OF PERSONAL SERVICE



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146th Street at Cool Creek Commons
815-8700

WESTCLAY®
Towne Road Near 131st Street
873-2000

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106th and North Michigan Road
876-7200



Matt the Miller's Tavern open in Carmel City Center

By Derek Fisher
Carmel Business Leader

Matt the Miller's Tavern has opened for business. The Ohio-based restaurant serves lunch and dinner daily, as well as a Sunday brunch buffet. Known as, "The place to bring family and friends for good times," Matt the Miller's Tavern occupies the 5,000 square foot-plus corner space at Range Line Rd and City Center Dr.

"We love the Carmel community and Carmel City Center," said owner Craig Barnum. "We are very excited about providing another quality dining venue for the area."

Matt the Miller's Tavern is an upscale restaurant concept that offers waiter service dining in the bar and dining room, as well as private dining for groups up to 25. The menu ranges from popular appetizer items such as the Bavarian Pretzel Bites, Pacific Rim Cala-

mari and shrimp and grits to flatbreads, sandwiches, pastas, and steak and seafood entrees in addition to a children's menu of kid-approved favorites.

Matt the Miller's Tavern
11 W. City Center Dr.
805-1860
www.mtmtavern.com
Monday-Thursday
11 a.m. to midnight
Friday-Saturday
11 a.m. to 1 a.m.
Sunday 10 a.m. to 10 p.m.

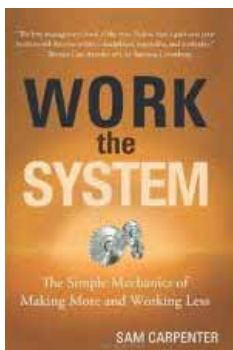
"We are very excited to celebrate the opening of Matt the Miller's Tavern," said Melissa Averitt, Vice President and Director of Marketing and Sales at Pedcor. They are a perfect fit for the unique collection of independently-owned restaurants and retailers we have here in Carmel City

Center."

In addition to an extensive selection of wines and cocktails, Matt the Miller's is known for its extensive offering of beer, including unique craft beers and locally brewed beer and spirits. It features specials throughout the week to further enhance the dining experience, including a daily happy hour, "Wine Down" Wednesdays and Ladies Night on Thursdays.

A five pack of business books for October

Work the System – Sam Carpenter: The author paints a picture of the destructive path he had taken his business on and shows you why it's so critical to lay the right foundations from the beginning. You'll learn how to stop fire-killing and maximize your profit, create client loyalty, and create an environment where employees respect you and enjoy their work. Visit workthesystem.com



She Takes On The World – Natalie MacNeil: You'll gain real gems on how to run your ideal business, like finding the help you need to grow, building a team on a budget, and how to get the world talking about your brand. Plus it will inspire you to consider how you're female entrepreneur and change agent off to move mountains and shape a better world. Visit shetakesontheworld.net/book

The Millionaire Messenger – Brendon Burchard: It's a staple on your bookshelf that you can refer back to anytime you're

feeling lost or unclear on what you're actually doing. It's also a very positive and inspiring read (or you can listen to the audio series). Visit millionairemessenger.com

Engagement from Scratch – Danny Iny: The real life advice from real people is invaluable and you can instantly apply it to build your blog, paid-membership site, forums and discussion boards. This book also covers how to do this for the all important e-mail list community and social media platforms. Visit

engagementfromscratch.com/dannyiny.html
Small Business, BIG Vision – Torren Brothers: It delivers. You'll get the information you need along with how to implement that information and plenty of example and lessons to back it up AND it applies to you no matter what stage of business you're at. Visit smallbusinessbigvision.com

- www.suitcaseentrepreneur.com

Generational gaps

Today, when we talk about workplace employees, we actually have people labeled by decades. Remember the generation X'ers and Y'ers? One generation of kids were all about "me," and they didn't want to work that hard and were all for "quality-of-life." Who can blame them? Another young generation was supposed to be all about, "Money, money, money," I want the stuff that my mom and dad gave me when I grew up and I want it now!"

In our family businesses, over the years we have been blessed to retire a large number of people. Many of these people retired twice. When I would go to a retirement party, I would always wonder to myself what happened to all the valuable information that the retiree possesses. Well, it is basically gone forever. In the auto industry, cars are generally built in say, five year segments. After five years the availability of parts and knowledge to fix cars gets increasingly thinner. When the technicians who worked on these cars retire, the unique secrets as to how to best fix these problems are, likewise, lost forever.

Recently, I read an interesting article. It basically reflected my thoughts; many times people in their 50s and 60s are amongst the best

employees. They're reaching their stride in productivity and they have the knowledgebase of all those who went before them. Many of these people were raised by parents who caught the tail end of the Depression and World War II. Their value system is one of hard work, integrity and the uncanny ability to appreciate the value of a good job.

Today across our country, hundreds of thousands of these people are the ones who have given up looking for a job. That's the bad news. The good news is that they will work hard and at an income level far below the value to your company. In closing, businessmen of central Indiana, realize that there is a huge pool of 50- and 60- something year-old men and women ready to go to

work. They live under the radar and are many times hard to find. But with a little energy, you can find them and they will care more about you and their job than perhaps many of your current employees who may have been with you for a long time.

Howard Hubler is a partner with Hubler Express Collision/NAPA, and the owners of St. Augustine (Fla.) Toyota. He may be reached at hhubler@statoyota.com.



Howard Hubler



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Killing flies and taking names

I find flies especially irritating. Like a friendly dog that wants to explore you entirely, they are the great intruder of personal space. Unlike the friendly dog however, the fly gets into all kinds of unsavory places and in my mind the fly is indelibly linked to and a symbol of all things dirty. Only the roach comes to mind as nastier than the fly, an overreaction I'm sure.

As summer draws to a close, my outdoor activities have increased allowing the fly to take his rightful seat at the throne as king of irritations. Again, I completely understand that I'm on the verge of being considered a germ freak, but the fly is an irritating fellow. You can swat and swipe at them and they still find a way to land on your food or the rim of your drink again and again. Efforts to ignore them go unfulfilled. And, even if you don't share my opinion of their nastiness, most would agree they are irritating. The proof, most people kill them.

For me, the fly also represents a business analogy. This seemingly inconsequential little guy, so tiny you'd like to ignore him, can spoil a party. Consider

a cookout. Lots of people, drinks, fun, kids running about, laughter and smiles. There he sits, the fly with a dozen buddies crawling all over the food and drinks while people talk. You shoo him. He lands on someone's forehead. You shoo him again, he moves to your arm then to your drink then to your plate. The fly is a relentless, determined spoiler. He always wants to disrupt your party, mildly irritate people, and he's only interested in himself.

Little things can ruin the entire experience. It takes a lot of work to prevent the little irritations in the daily experience of your customers,

too. It's a lot of work to get rid of the flies in your business. I am consistently on the lookout for flies. I'm the flyswatter or at least the fly spotter. Always working to prevent having flies, spot them quickly when they enter the scene, and immediately escort them out of our business party. After all, too many flies are a signal that something must be rotten.

David Cain works at Magnitude, a sales and marketing company in Carmel. Contact David at David.Cain@MarketMagnitude.com.



David Cain

Protecting your business: self-edit

As former Massachusetts Gov. Mitt Romney's 47 percent of Americans remark made its way through the media, it struck me how incredibly important it is for people to watch their words. For business people, where market place image is so important to success, individuals should consider the spotlight always "on."

In most cases, your business correspondence (likely e-mail) will stay between you and your correspondent. However, when you send that email, in the first instance you are placing a great deal of trust in the recipient's hands. That individual could simply forward that email with a "click" of the mouse to anyone in the world in a matter of seconds. If your email contains confidential, proprietary business information – it could impact your bottom line. If your email contains loose language discussing your not so centrist political views, it could offend your customers. If your email contains derogatory statements about a third person – it could open you up to litigation.

It is on the litigation front that business owners need to know – they should assume nothing is completely confidential. Presumably, if you are writing an email or even speaking to trusted colleagues or friends, they will not betray that trust. The risk may be minimal. However, in the unfortunate event your company is involved in litigation the spotlight is brighter, and more focused. Litigation (and more particularly the discovery process) has one goal in mind – get to the "truth" and the "truth" comes out

when all the information is discovered. Thus, no matter how "confidential" the email or meeting was supposed to be, the email or the discussion (subject to very limited exceptions like communications with your lawyer) will become part of the case.

Much has been written about document retention policies for business in hopes of minimizing the risks associated with loosely drafted correspondence or memos. Obviously, businesses should consider document retention policies to minimize the risks associated with the inevitable missteps that result from the poorly phrased email. However, perhaps the best risk minimization policy is to conduct a little self-editing and forethought prior to putting hand to keyboard or stepping up to the microphone.

Stop and think about how your email or language could be used

against you or put you or your company in a bad light. If it is a joke you are wishing to memorialize in email, as clever and funny as you may think it is – it is not nearly so clever and funny when you are asked about it in front of six jurors that don't know you and aren't exactly in a laughing mood. The old adage is correct, if you wouldn't want to see the email written in bright lights in Time Square, probably best not to say it at all.

Sean Devenney is a partner at Drewry Simmons Vornehm, LLP and the vice president of the Chaucie's Place Board of Directors. Sean can be reached at sdevenney@dsvlaw.com.



Sean Devenney

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- Demolition/Landclearing

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- LEED Compliant Services
- Asphalt Shingle Recycling

METAL RECYCLING

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- Scrap Metal Recycling Purchasing Program
- Scrap Metal Hauling

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You Get Paid To Do That?

By Lana Bandy
Carmel Business Leader

How would you describe your job?

I am a photographer and I do a lot of portrait work. I also do makeover sessions for women who aren't high school seniors. They come in and get their makeup and hair done and we shoot it more fashion-like. A lot of photographers are doing boudoir photos; this is more about the face, eyes and personality. You can see the connection between the photographer and the subject – they're not just trying to look sexy. These are photos you can display at home and your kids can see.

How and when did you get started in photography? I've been a model for 20 years. I lived in Chicago for 10 years; we had three kids there and were tired of it. Indianapolis is a nice city, not too big and not too small, and we're from Southern Indiana, so we moved back here to raise the kids. I took up photography when we got here. I started taking pictures for fun. There was no school learning – I learned it all on my own from all the photo shoots I've been on. I took some pictures of my niece for fun, just messing around and all her friends started calling. I decided 'OK, maybe I should think about this.' I bought gear as I went and learned as I went, about seven years ago.

How does your background in modeling help? I did a lot of catalog work for Kohl's and Parisian, some runway, everything. It's a good transition from modeling to photography because you know the industry, you know what looks good and what the client is looking for. And you put your own take on it.



Rodimel

Most photographers haven't been behind the camera and don't know how it feels. I know you have to help clients along and say 'this looks good.' I can help with posing and I know about lighting and all that since I've been in a lot of studios over the last 20 years. That helps with shooting the fashion end of it.

How did you get started doing these makeover shoots? I had clients who had their senior pictures taken and then the mothers loved what we did with the seniors and they booked makeover sessions. There are a lot of boudoir photographers, but not so many people doing fashion/makeover shoots. I think women like to have their pictures taken and this is a good opportunity to get beautiful pictures they can put on the wall and feel good about themselves.

What do you like best about your job?

I like it when they come in and look at the pic-

Name: Shane Rodimel
Title: Photographer
Business: Shane Photography

tures for the first time and say 'Oh my gosh!' I get satisfaction out of them seeing themselves as I see them. It can really change how they feel about themselves and give them a lot more confidence. Everybody is beautiful. You have to focus on their pluses and accentuate them with posing or lighting. Whatever is the prominent feature, I work with that.

What is the most common misperception about your work? A lot of people think you just take the picture and anyone can do it if you have a nice camera. But it's knowing posing, knowing lighting and knowing Photoshop and composition. All these things come together to make a nice picture. Just because you have a nice camera doesn't mean you know how to look for the different features people have.

What tips do you have for the casual photographer? What mistakes do you think people make? Turn off the flash on your camera – it blasts everything out. Use the light you have, not the pop-up flash. Be more creative. Go into the other more creative modes of the camera. For travel photography, if I'm going to a town I've never been to, a tourist town, I look at the gift shop postcards. There may be things you didn't know exist; you can ask the shopkeeper where they are.

Where can readers see your work? I have a Web site, shanerodimel.com. There you can see my seniors, my fashion makeovers (with before and afters) and also my Italy art samples. I've also done shows on Main Street, with my more artsy work.

Do you or someone you know have an interesting job? Or is there an occupation you would like to know a little more about? Send your story ideas to lcbandy@yahoo.com and we might feature you in an upcoming issue of The Carmel Business Leader.

Center Grove ICON coming in November

Times-Leader Publications, publisher of The Southside Times, The Carmel Business Leader (with Current Publishing), Hendricks County Business Leader, Hendricks County ICON and Johnson County Business Leader has announced it will publish Center Grove ICON, a monthly news/lifestyle tabloid, beginning in November.

"We're excited to be expanding our coverage into the Center Grove area and building on the success of the ICON brand. While many newspaper companies are shrinking, Times-Leader continues to grow, and we're humbled by the support of our readers and advertisers," said Brian Kelly, CEO and president of Times-Leader Publications.

The Center Grove ICON will reach 8,701 single-family homes monthly via direct mail within the boundaries of County Line Road, 300 North, SR 135 and US 37.

"Response to the publication from an advertising standpoint has been fantastic," said Rick Myers, publisher of The Southside Times and Johnson County Business Leader. "Content is king and the content of the Center Grove ICON, which will be Center Grove centric, will rule the market."

Times-Leader Publications has been publishing the Hendricks County ICON since April 2008. It is also direct-mailed monthly to single-family homes in Avon, Brownsburg and Plainfield. "The Hendricks County ICON has been just that, an ICON of the community – serving it well, and we expect the Center Grove ICON to play the same role," Myers said.

Advertising space deadline is Oct. 5 and the November issue will be mailed Oct. 27. For more information about editorial submissions or advertising, e-mail info@myicon.info or call 787-3291.



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Indiana's economy on track for a prosperous future

We are continuously striving to create legislation that will provide our state the economic tools it needs to lead the nation when it comes to job creation. Indiana is on the right track for economic prosperity. According to the Pollina Corporate Top 10 Pro-Business States for 2012 study, Indiana has the best business climate in the Midwest and ranks fifth overall in the nation. This is the fourth ranking in less than a year where Indiana found its business climate finishing in the top ten nationally.

Indiana's fifth place standing makes it the only Midwestern state and the only Northern state in the top ten. The rankings of our neighboring states illustrate how we have separated ourselves from the competition. Kentucky ranked 28th, Ohio ranked 20th, Michigan ranked 39th and Illinois ranked 48th.

To evaluate states, the study examined 32 state government controlled areas including state infrastructure, education, taxes, energy costs, economic incentive programs, human resources, economic development efforts and Right to Work legislation. Since 2010, Indiana has jumped forward 18 places, receiving the title of "most improved state." The Dept. of Workforce Development

announced in August that Indiana has added more than 143,000 private sector jobs since July 2009, recording a growth rate of 6.2 percent. This puts the Hoosier state on a track outpacing the 3.4 percent national growth rate.



Kathy Richardson

It is my top goal to increase job creation in Indiana, and this increase is exactly what we were hoping for when passing economic driven legislation like the Venture Capital Investment Tax Credit. This legislation was designed to attract investors by increasing the maximum amount of investment tax credits to \$1 million.

It is fantastic that the Hoosier state continually receives national recognition for its growth projection and exemplary fiscal standing. Indiana is one of nine states to maintain the AAA credit rating, according to Standard & Poor, Fitch and Moody's credit

rating agencies.

The legislature will strive to exceed Indiana's current accomplishments as the Hoosier economy continues to shine in the Midwest and shape the country's economic landscape.

For Pollina Corporate's complete report, visit www.pollina.com/top10probusiness.html.

New Re/Max branch to open in February

Pedcor Companies has signed a lease with Re/Max Ability Plus to open a 3,500 square foot office space on the first floor of the Indiana Design Center.

The new office will be home to more than 30 residential real estate agents based in Carmel.

"We know the Indiana Design Center will be a great home for our business," said Jimmy Dulin, owner of Re/Max Ability Plus. "Our agents are proud to share the Design Center with their clients, and clients will appreciate a seamless introduction to the state's top showrooms and professionals for their home interiors projects."

The space is set to open in February 2013.



Indiana Design Center

"It's a great addition to the Indiana Design Center," said Melissa Averitt, Vice President and Director of Marketing and Sales for Pedcor Companies. "We welcome new homeowners to enjoy the Design Center's offerings and create the residence of their dreams. Real estate agents are seasoned in guiding their clients and an introduction to the design center is just one more way to help clients settle into their home or prepare to sell."

JACKSON GARNERS AWARD – Last week, Michele Jackson, founder of Harden Jackson, LLC and Chair of the Adoption and Reproductive Law Practice Group, was awarded the Congressional Coalition on Adoption Institute's (CCAI) Congressional Angels in Adoption award by Congressman Andre Carson. The award honors individuals whose contributions in the fields of adoption or foster care have had a national impact. Past honorees include Laura Bush, Bruce Willis, Al Roker, Muhammad Ali and Patti LaBelle.



MIDAS TO GET A TUNE-UP FROM DREAM SYSTEM SOLUTIONS – Everything needs a tune up once in a while – even auto repair outlet Midas. Dream System Solutions recently obtained the contract to provide search engine optimization (SEO) services to the Midas chain housing 1,600 locations. "Online, it's all about being in the top few organic spots because these are the ones clicked more often," said Slava Vidomanets, president Dream System Solutions. "The more clicks, the more likely there is to be a larger return on investment." SEO helps companies get to the organic top spot when a person searches for a keyword or phrase – placing a business in front of a prospective client as he or she searches. When properly used, SEO gives small businesses the opportunity to compete at the same level as large corporations. It also provides large corporations with the opportunity to increase brand awareness and further solidify dominance in an industry. For more information about Dream System Solutions, visit dreamsystemsolutions.com.



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Health care law ensures consumers get information about health coverage

Carmel Business Leader

Because of the health care law, millions of Americans will have access to standardized, easy-to-understand information about health plan benefits and coverage. Insurance companies and employers are now required to provide consumers in the private health insurance market with a brief summary of what a health insurance policy or employer plan covers, called a Summary of Benefits and Coverage (SBC). Additionally, consumers will have access to a Uniform Glossary that defines insurance and medical terms in standard, consumer-friendly terms.

These tools will also assist employers in finding the best coverage for their business and employees.

"Thanks to the health care law, Americans will now get clear, consistent and comparable information when shopping for health coverage," said Health and Human Services (HHS) Secretary Kathleen Sebelius. "These new tools empower consumers to make informed decisions about their health coverage options and to choose the plan that is best for them, their families, and their business."

The SBC includes a new comparison tool, called Coverage Examples, which is modeled on the Nutrition Facts label required for packaged food, that helps consumers compare coverage options by showing a standardized sample of what each health plan will cover for two common medical situations – having a baby and managing type 2 diabetes.

The SBC will include information about the covered health benefits, out-of-pocket costs, and the network of providers. The glossary defines terms commonly used in the health insurance

market, such as "deductible" and "co-pay," using clear language.

Before today, people often lacked uniform and comparable information when shopping for coverage, often relying only on marketing materials to make decisions. Starting this fall, consumers will receive the SBC free of charge and in writing from the consumers' insurance company or employer. This information can be requested at any time, but it will also be made available when shopping for, enrolling in or renewing coverage. It will also be provided whenever information in the SBC changes significantly.

The SBC will be available beginning today for consumers in the individual health insurance market. For enrollees in group health plans enrolling during an open enrollment period, it will be available during the next open enrollment period that starts on or after Sept. 23, 2012. For enrollees who enroll outside of an open enrollment period, it will be available at the start of the next plan year that begins on or after Sept. 23.

The SBC and Glossary were developed in collaboration with the Department of Labor, Department of Treasury, consumer groups, the insurance industry, State Insurance Commissioners, and other stakeholders.

For more information on the announcement, please visit: www.healthcare.gov/law/features/rights/sbc/index.html. For a sample SBC, please see: www.cciio.cms.gov/resources/files/sbc-sample.pdf. For the SBC template, please visit: www.cciio.cms.gov/resources/files/sbc-template.pdf.

For the Uniform Glossary, please visit: <http://cciio.cms.gov/resources/files/Files2/02102012/uniform-glossary-final.pdf>.

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'NO HARD FEELINGS' - A big group of laid-off workers have a message for their former employers: No hard feelings. A study from Temple University found that 45 percent of layoff victims surveyed would go back to work for the employer that let them go. The study's sample included a wide range of unemployment lengths, with 65 percent of those surveyed out of work for at least 27 weeks, the U.S. Department of Labor's definition of long-term unemployment. Another 23 percent of those included in the study were unemployed for more than two years. - www.foxbusiness.com



CAN'T SAY 'NO' TO THIS - Let's face it: There are days when it's just darned tough to get out of bed. Yes, you love your business, but sometimes you burn the candle at both ends and simply love five more minutes of sleep. We have a cure for that: an alarm clock without a snooze button and with a battery backup that makes you get out of bed. more. And as wake-up time approaches, you cannot reset the alarm time. It could be the world's most exasperating alarm clock. Once it goes off, to stop it you must get out of bed, go into the kitchen or bathroom, and punch the day's date into a telephone-style keypad. That's the only way to stop the loud 'ding-ding,' designed to sound like a customer angrily banging on a concierge bell at a hotel. At \$350, you wouldn't want to smash it, but you will open your business on time. - www.ramosclock.com



EVEN MISTAKES BIGGER IN TEXAS - You don't ever want to short America's team, but the Dallas Cowboys did fumble the domain name Cowboys.com. According to The Dallas Morning News, team owner Jerry Jones chose not to pay \$275,000 for the Web site name when it came up for sale in 2007. Dumb move, and now it's come back to bite him. After years of sitting dormant, Cowboys.com came to life recently as "an online dating community for men who enjoy the same country living lifestyle." While the database does allow men to search for women, the vibe tilts toward Brokeback Mountain. Not that there's anything wrong with that. - www.cnbc.com



DON'T BE A BUDDY - Bosses who become friends with employees risk professional lines being blurred, but there are steps to take to make the expectations clear, business author Gwen Moran writes. Among them: Don't socialize with employees on weekends, set a professional tone in conversation and discourage oversharing of personal information. - www.entrepreneur.com

TOOL COULD PROVE USEFUL - SizeUp, a tool created to help small businesses learn and grow, is now available free of charge through the Small Business Administration. The widget shows businesses how they stack up against the competition in their area, and is available both on sba.gov and sizeup.com. The tool can help businesses create a strategic plan for growth through by analyzing competition, seeing how their business currently stacks up in the market, and finding the right advertising markets to reach their target market. - www.smallbiztrends.com



LITTLE LIES - The best leaders allow themselves a degree of self-deception but don't completely lose touch with reality, experts say. A slightly inflated sense of your own ability can give you the confidence needed to influence and inspire others, explains Rutgers University anthropology professor Robert Trivers, and can help you to deliver more convincing and impressive public presentations. - www.wsj.com



LEADERSHIP TIPS - When Michael Phelps' goggles filled with water during an Olympic final four years ago, leaving him swimming blind, his training kicked in. Phelps' coach, Bob Bowman, had taught the swimmer to count strokes to gauge his distance from the finish line, enabling him to push through even without visual cues. "Great leaders ... give their team members the experience or at least the opportunity to think through what they're going to do if things don't go perfectly," notes Scott Eblin. - www.eblingroup.com

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