Where Hendricks County Business Comes First

January 2013 | Issue 0089

RUSIN

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Hitting all the right oftes

Jeff Donovan continues to orchestrate Donovan CPA and Advisors into a thriving firm.

page

You didn't ask, but I will tell you anyway P/4 Special Report Business Accounting 101 P/11

iuhealth.org/less-pain

The real purpose of a Web site P/16

Tell your back, neck or joint pain you're making other plans.





Photo by Rick Myers



THE STRENGTH IT TAKES

Tell your back, neck or joint pain you're making other plans.

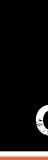
If you're fed up with chronic back, neck or joint pain, Indiana University Health West Hospital can help. Our nationally ranked back, neck and joint specialists offer expert care and minimally invasive surgery options to help you get rid of your pain for good. So you can look forward to less pain, and get back to doing what you love.

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on the future. ning, right? I hope so.

vou do. Goals are es sential to any type of success. If you look at the most successful sports teams, their success begins with goals - some simple, some lofty. Same in the business



Success in 2013 begins with goals

We have used this space at this time in the past to focus

I always enjoy January because most everyone I meet has an energy, a vigor that is intoxicating. Yes, with a new year comes much promise, as it should. For all that didn't get accomplished in 2012, 2013 is the time to make those goals become realty. A new begin-

What are your goals for 2013? Do you have goals? If **Rick Myers** you don't, please see to it that Inder and Publish

world. This, of course, is no secret.

A successful business is successful because its sales team has goals and as a result the team is more productive; those businesses that don't are in a state of chaos and are barely productive.

"A successful business is successful because its

in a state of chaos and are barely productive."

into play here because goals won't be a part of the program if there is a lack of leadership - either you or your organization or your product suffers. In less space than usual, I

Of course leadership comes

am rehashing the simple, fundamental practice of establishing goals in your life – not only professionally, but personally, too. I do this because it can never, ever be rehashed enough. This is a time that we think of doing better - it's a clean slate, a renewal of sorts and you must take

advantage of it because you don't want to be thinksales team has goals and as a result the team is ing about what you more productive; those businesses that don't are should have/could have done a year from now. I guarantee you

Here's to a goals-induced, productive 2013. One that you look back on with a sense of pride that propels you to new heights in 2014. Rick Myers is publisher of the Hendricks County Business Leader. E-mail: rick@businessleader.bz

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And you're invited...

We hope you can join us for Johnson County Business Leader's February Cover Party sponsored by First Merchants Bank. Come for food, fun and networking. Connect with your community's business leaders, enjoy appetizers, and win prizes in this fastgrowing, business-to-business networking event, as we honor recent cover profiles.

February 26, 2013 5:30-7:30p.m. **Serendipity @ Metropolis** 2499 Futura Park Way Suite 205, Plainfield



by Friday, Feb. 22

Looking ahead

From Super Storm Sandy to the Super Jump from space to the election to the fiscal cliff, we have just completed a tumultuous year. But 2012 is now history and it's time to look to the year ahead.

Many may feel that 2013 is the year we begin to get a taste of the huge \$%^# sandwich that is Obamacare. We can understand that sentiment. With Obamacare and a second Obama administration, the law of unintended economic conseguences and continuing hostility to profit, capitalism and the American Way will likely continue. But the heart and soul of America is small business and your never-say-die attitude. We encourage you this year that whatever Washington may throw your way, be it higher taxes, higher regulation, with even less accountability, you embrace it and do what American small businesses do: adapt, overcome, and succeed. We wish for you a Happy and prosperous new year.



QUOTE OF THE MONTH

It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently. 77

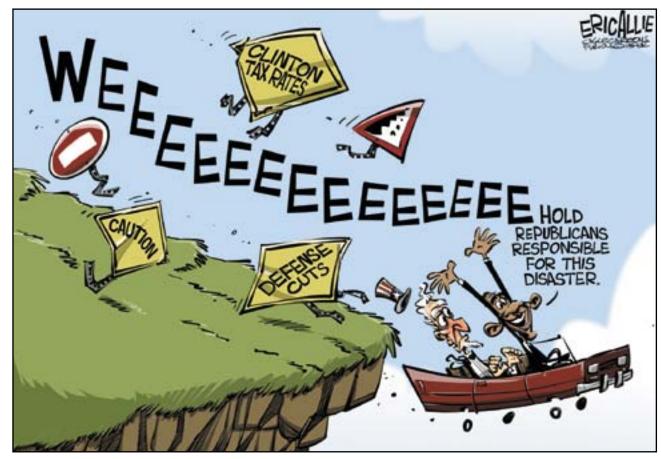
~ Warren Buffett

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.



You didn't ask, but I will tell you anyway

One of my New Year's Resolutions is to give more unsolicited advice. It's part of my journey in life, the stage right before I start ranting to children to get off my front lawn. This advice is golden and you are getting it free. If it ends up working, you all owe me \$50.

How to be happy – It's amazing that there are so many books about this subject. It's not that complex. I can sum it up in just a few sentences. Spend more time with friends. I didn't say business associates, I said friends. They should be people you enjoy. This includes family. Rearrange your life to do this and you will have an excellent 2013.

Stop taking things so personally – This is what I like to call The-ABC-Afterschool-Special Effect. One of the repercussions of our selfesteem, get your own Facebook, reality show

culture is everyone feels slighted for the littlest things. We are more argumentative; more insular; and dagnabbit, so full of ourselves that we forget that our greatest resource is collaborations with others. Yes, you are as unique as a snowflake, but it takes billions and billions of snowflakes to make a snowball. Keep calm and Carry On because the other guy is just as selfabsorbed as you

You are a creature of habit – Most things you do in life are habits that you learned. Breaking them is not easy, but if you understand that every habit has a trigger that induces your behavior and a reward that makes it worth doing, then you can dissect your bad habits and try to find a better alternative. It's too late for me. Save yourself.

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Founder & Publisher Richard K. "Rick" Myers

Contributing Writer Gus Pearcy Content Editor Katie Mosley Design/Production Carey Germana



Columnis

many people think lounging on a beach drinking a piña colada on a Hawaiian beach is the best life, but it isn't. Setting goals is a key to mental health and distracts you from negative synapses of your mind. Many people follow the SMART goals. SMART is an acronym for Specific, Measurable, Attainable, Relevant, and Timely. Set a reasonable goal that stretches you with an enforceable deadline and you will be happier striving. Be happy with what you have – On the ob-

Set worthy and attainable goals - So

verse side of the goal is the ability to be happy with what you have. Psychologists have determined that once you meet basic needs, more money doesn't increase happiness. In a strange study, people left paralyzed in an accident and lottery winners were found to have the same

level of happiness a year after the life-changing events. Think about what you already have and be grateful. Work at developing more relationships with your family and

friends and have something to shoot for. These are the basics for a happy life.

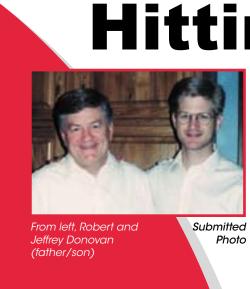
Of course, you could just wake up tomorrow and be glad you are alive and living in the greatest country ever. Deciding to be happier is tough for the perpetual crabby. They should make a point to read my columns every month and send me the \$50.

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



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Taipan)



Hitting all the right notes

The List

A list of Jeff's top five books, movies or albums...

The Bible

In The Beginning, **Compelling Evidence for** Creation and the Flood by Dr. Walt Brown

The Discovery of Genesis, How the Truths of Genesis Were Found Hidden in the Chinese Language by C.H Kang and Ethel R. Nelson

Foxe's Book of Martyrs by John Foxe

The Shogun series by James Clevell (my favorite in the series is

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Jeff Donovan continues to orchestrate Donovan CPA and Advisors into a thriving firm.

By Gus Pearcy

Someday, Jeffrey M. Donovan, the managing partner of Donovan Certified Public Accountants and Advisors, wants to have a window case in his office displaying his collection of World War II items he found on Saipan. A history buff. Donovan said he also found three 500-pound, unexploded bombs during his hunts on the Northern Mariana island where he worked for four years.

"On Saipan, there is a tank, a U.S. Sherman tank that didn't make it to shore with a turret sticking out of the water," Donovan recalls. "Our men were on that tank and it never made it to shore."

His office is adorned with unique crafts from Micronesia. He not only brought home his WWII trophies, but he married a local girl who he met in church. He started a family in Saipan and earned a spot in his father's accounting firm in Danville.

For the last 18 years, Jeff has worked hard to fill his father's shoes and continue to build a powerhouse accounting firm. Now, as the managing partner since 2011, Jeff is beginning to leave his mark.

But none of it would've have come true if Robert Donovan had given his son a spot in his firm fresh out of college.

The beginning

R.M. Donovan, CPA started in 1974 in a converted Danville home one and a half blocks ern Pacific Ocean. It was 8,800 miles away and west of the Historic Town Square, Robert Donovan got his accounting chops working for Ernst and Ernst before moving to a smaller firm in Speedway. By 1973, he was looking for a place to build his own firm.

"He decided he would look for a place, a small community, where little league baseball was prominent and children had a great time growing up, Jeff added with a smile."Danville was selected."

The clincher was a small practice on the Square that was for sale. The Jim B. Davis, CPA firm was started in 1948. Donovan bought it and then moved his family to 2.5 miles from the office

In 1981, Paul Thomas became a partner making the firm Donovan and Thomas until 2008.

Ieff was a Danville Warrior and enjoyed being reared in a small town. He graduated in 1986 and headed to Bloomington to be just about anything but a CPA. Still, he wasn't

that he wanted to do something in business. aminations, forensic accounting, and so much Robert suggested accounting because it is the more. heartbeat of business. Jeff would be allowed to change at any time. But as he got into it, he found he really enjoyed accounting. When he graduated, he came to a decision that would change his life forever.

As his graduation approached, Jeff began to look to his father for a job - a position at his firm. He was surprised when his father said

you need to go find out if you like public accounting and I am not the best source for that," Jeff recounted the conversation with his dad. " I have to hire experienced people. I can't hire people out of college and spend the money to train them. I don't have that luxury."

Jeff said OK and then went about finding a job in a market that was glutted with freshly graduated accountants. As his graduation day was nearing, Jeff ran out of prospects when a friend suggested he interview with a firm in time difference. Jeff interviewed by phone with KPMG

He had no idea where Micronesia was.

So it came as an additional shock when he was offered a position in Saipan, the largest island in the Marianas archipelago in the westtook a 30-hour plane ride to get there. He felt better when he learned he was going to an hising war paraphernalia. It's also where he met his wife Ifen

By 1992, Jeff and Ifen gave Robert a grandson and by 1994, Robert offered Jeff a job.

Donovan and Thomas also bought two other firms. Max Poynter, CPA in 2003, and Terry Dillon, CPA in 2006. Eventually, the firm was growing too large for the office and Jeff was splitting his time driving back and forth between Danville and Plainfield where the Donovan and Dillon office was. So the time came to move to a larger space with more parking. Robert and Jeff bought the former Century 21 building near Prestwick.

The Donovan firm is full service, offering not only the standard accounting practices, but also audits, accounting, payroll services, and tax preparation. The firm also can evalu-

sure what he wanted to do. He told his father ate businesses, complete certified fraud ex-

"We help attorneys whenever they prepare for court," Jeff said. "So many times I am called upon to testify as an expert witness."

Donovan says he enjoys helping businesses define their goals and the path to achieve them.

"One of the difficult things for a business owner to understand is the need for succession," he said. "Every business owner is going to leave their business in one of five ways and "He said, 'You know the best thing for you, we want to make sure we plan on which way we're going to leave."

> "I don't want my clients to be in a position where they haven't thought about it," he added. "We want to make sure that we're maximizing value ... so that when they decide to sell, in one of the more stylish ways to exit your business. that they're doing it for the highest value."

One thing Robert has instilled in his son Jeff is the importance of giving back to the community. Jeff and Ifen have stepped that up with involvement in several arts organizations inher native Guam. He did and with a 15 hour cluding the Hendricks Symphonic Society and the Hendricks County Community Foundation. The Donovan firm is also the title sponsor for the University of Indianapolis Young Artists Voice and Piano competition held in January. There's a good reason that the Donovan's are so involved in these artistic projects.

"Ifen's an artist," Jeff said proudly. Her work hangs in the reception area along with other artists from the Hendricks County Arts Countoric site of World War II battles. He had an cil from time to time. She is also a musician. In interest in history and says he spent time seek- fact, Jeff met her when she was singing in the choir of his church in Saipan. Their children also are artists. Ryan is an accomplished vocalist studying engineering at IUPUI. Elaine, their daughter, is a pianist hoping to study at Indiana University, the Cincinnati Conservatory, or the University of Denver.

Jeff is sort of a daredevil in his off hours. He loves to scuba dive, ride motorcycles and he is a pilot, not to mention loves music as he plays the piano and the trumpet.

Donovan CPA, and Advisors celebrate 40 years this year and the founder still comes in to work a few hours each week, more during tax season. Jeff is glad to have him because he knows what his father built.

"I admire him tremendously," Jeff added "and I recognize the big shoes I have to fill here

How Jeff did it...

What's the best advice you ever received? Marry her (Ifen).

Best business decision you ever made: To have hired all the staff at Donovan. We have an outstanding crew whose talents, experience and training complement each other very well. We are well positioned for future growth and to improve our services for our current and future clients.

Worst advice you ever received: Invest in Florida real estate, it never goes down.

In five years, I want...To get better. I want to be a better leader, a better communicator, a better friend, a better father, a better husband, and most importantly to love better.

My secret to success... Foremost is my faith in God followed by being fortunate enough to have great people in my life. First of course

is my wife, Ifen, who is an incredible person and great artist, along with our children, Ryan and Elaine, who give me great joy and pride. Second are my parents who provided a great family life and allowed me to be a part of the family business. Third is the incredible staff at Donovan who compliment my strengths and very importantly cover for my weaknesses. Finally, our clients who motivate me to strive for excellence.

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A resolution you should keep

January finds us filled with hope for the year ahead and fond memories (sometimes) of the year just ended. New Year's Day provides us with the annual opportunity to make promises to ourselves, our friends, our loved ones that this year we will do better. We'll lose 20 pounds, we'll quit smoking, and we'll exercise regularly. Our physical health is very important and is something we have a great deal of control over. Our financial health is the same. As your physical condition is largely up to you, so is the state of your financial condition.

Every year, many of us, me included, tell ourselves that this is the year we get in better shape. We then head to the gym or the Y and begin a vigorous workout regimen. We hit the treadmill, the weight machines and the running track. We do this for a week, maybe two, then life intercedes and

KNOW YOUR

we miss a workout, then two, then we're back to going only once or twice a month. We fall out of our routine, or we made our initial routine so demanding that we can't help but fail at it.

Pursuing financial health isn't that much dif-







this year we're gonna get serious about saving for retirement. So we open an IRA and we say we're going to put \$500 a month into it. (Actually, the new IRA contribution limit for 2013 has been raised to \$5,500 so \$458 a month will max it out.) We start out writing a big fat monthly check to ourselves (our IRA) then quickly find the Christmas bills coming due, the Starbucks gift card we got from Aunt Sue runs out, and we per widget that everyone is get-

ferent. We tell ourselves that

ting... and we skip our monthly IRA contribution. Then another, and another, and soon we quit making any at all. Health and fitness experts, whom I am

definitely not one, suggest we make lifestyle changes in modest steps rather than in one fell swoop. Commit only to a regular exercise pro-

gram that your schedule allows you to keep. Build a foundation, then as you see the improvements in your stamina, your ability to handle stress, and in the mirror, you can then add additional sessions to your regimen

Saving for retirement should be handled the same way, gradually modifying your savings percentages as your cash flow and good financial decision-making ability improves. Start with your 401(k). Have you maxed out your contribution level vet? If not, do so but maybe gradually. If you don't have a 401(k), have you established an IRA? Do so, and right away. You need not have thousands of dollars to put into it. Many firms allow you to open an account with just a small amount of money and committing to a regular monthly contribution.

Whether we're talking about your physical health or financial, the resolutions you make should be ones that you can keep for life, far afjust have to have that new su- ter any New Year's resolution has lost its luster.

> *"Our physical health"* is very important and is something we have a great deal of control over. Our financial health is the same. As your physical condition is largely up to you, so is the state of your financial condition."

> 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.

Theatre needs a quick infusion of cash

Since the Royal Theater reopened in 2001, the mmunity has responded to the entertainment venue. Its popularity is built on playing current movies and welcoming musical acts on special occasions. The movie segment may be in jeopardy if the Royal's projectors are not digital by the end of this year, says manager Tracie Shearer. All newer movies will be delivered in a digital format. The equipment costs are staggering. The Royal needs to raise between \$70,000 to \$100,000 to make the switch. That's a lot of \$4 tickets.

Shearer runs the movie theater, but local busiessman, Lee Comer owns the building and would like to see the theater continue to be a community gathering place. So Comer enlisted the aid of the Greater Danville Chamber of Commerce to see what type of help might be available.

There have been several brainstorming sessions, but one idea has been to turn the theater into a nonprofit entity and apply for grants and other fundraisers. This would be a similar setup to the Artcraft Theater in Franklin. The Artcraft is owned and operated by Franklin Heritage, Inc., a nonprofit dedicated to preserving the historical character of Franklin. Volunteers run the theater.

Another option is to hold more fundraising events in an effort to raise the money needed to purchase the equipment. Either way, time is ticking on this landmark that offers an added dimension to the Historic Town Square in Danville.

"It's a benefit to the community." Danville Chamber executive director Marcia Lynch said. "So as a community we are trying to figure a way to save it." - Gus Pearcy

Before us lies an entire year

by year.

2013 Legislative Breakfasts legislators. THEIR DECISIONS AFFECT YOUR COOPERATIVE ONE THIRD O Complimentary breakfast at 7:00 am BE IN FIRST FOUR YEARS OF SERVICE IN 2013 Fairgrounds Conference Center di di



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Who is your Legislator?

ww.IndianaVoters.cor

RSVP: For reservations, please contact the Hendricks County Farm Bureau office at 273-0442 by the Thursday prior to each breakfast.

We have invited Representatives Bob Behning, Greg Steuerwald and Jeff Thompson to join us, along with Senators Pete Miller and Mike Young.

Dates:

Monday, January 28

Monday, February 25

Monday, March 25 Monday, April 22

Time:

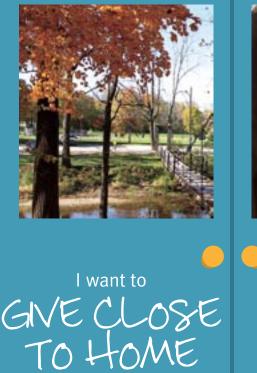
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Ianuarv 2013

You'll find it easier with a map Four steps to create your 2013 business success map

of opportunity. The slate can be completely blank to begin anew or to continue on with what you started in 2012. Either way, it'll be much easier if you have a map or plan to follow. Contrary to popular belief, a business plan isn't only used to get financing from a bank or investor. It really should be a map of the direction you want your business to go - even year

First, ask some key questions about your business: Why you are creating the business plan in the first place? What is it you

a purpose and a set of goals. Who are your major competitors? How does your business compare to competitors? What do you have to offer that your competitors do not? You need to put yourself into the mind of the consumer and answer Dan Kennedy's famous question, "Why would I, given all the possibilities available to me, want to use your company (buy from you)?" Below are the four steps to follow to create a business plan that will work for you.



Columnis

1. Put some time and thought into it. Dream a little.

2. Take your business plan seriously. Make it a map of where vou want vour business to be by vear-end 3. Do your research. What do

you need to do more of? Less of? What do you need to start doing and stop doing? 4. Investigate similar compa-

nies. What are your strengths, your weaknesses, your opportunities and threats to your business

If you look at the business plans of some other successful companies, then you might

want to accomplish? Every business plan needs be motivated to do a better job on yours. That can show you examples of a good business plan that gets results, whether its purpose is for procuring investors or lenders or just for your own goal setting and business success. Either way, get busy creating a business success map for 2013. And since it is already January, as Wyatt Earp said, "Take your time, but be quick about

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

Garrett joins Gilchrist & Soames as VP of sales Gilchrist & Soames, Plainfield, a leading luxu- president of the hospitalry hotel amenities company recently hired Brian

Garrett as executive vice president of sales. "We are delighted to welcome Brian to our managing the division's team," said Kathie DeVoe, CEO of Gilchrist & sales, marketing, and na-Soames. "He brings a wealth of experience in the hospitality industry and will be a great asset as tel, cruise line, foodservice we seek to provide the absolute best products and restaurant industries. and service to our expanding roster of clients."

Gilchrist & Soames is enjoying strong growth and recently moved its headquarters to a new 250.000-square-foot facility to increase the company's manufacturing and distribution capacity. During the next six months, the company expects to increase its staff by an additional 35% (40 positions), primarily in manufacturing, sales, marketing and operations.

Garrett comes to Gilchrist & Soames from Astor Chocolate Corporation, where he was vice

ity division. In this role he was responsible for tional accounts in the ho-Previously he was vice



president of sales and marketing at Marietta Corporation.

Prior to entering the hospitality industry, Garrett served in executive positions at Seneca Data Distributors, Julius Kraft Company, HIROSS Incorporated and IBM. He holds a Bachelor of Science in Business Administration and a Master of Business Administration from the State University of New York at Buffalo



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Plainfield Chamber Business of the Month



From left, Brad Dubois, executive director of the Plainfield Chamber of Commerce, Scott Sontag, Dave Tesmer, Ashley Janneck, J.D. Harris, Lora Myers, Ken McCoy, Dick Whicker, Bruce McDanie Nancy Skinner, Jim Callahan and Bob Stout, JDH employees.

JDH Contracting is PCC BOM

Dr., Plainfield, was recently name the Plainfield for the cellular tower industry. Chamber of Commerce's December Business of

JDH Contracting, Inc., 8109 Network the Month. JDH Contracting provides service



HC Movers & Shakers



Recently hired CEO of Hendricks Regional Health Kevin Speer talks with members of the community at a recent open house. Next to him is his wife Kim and their son, Cole.

New HRH CEO gets acclimated to the community

Kevin Speer says he is looking for opportunities in his new role as CEO of Hendricks Regional Health, especially as he is spending his first few weeks meeting people in the commu nity and the hospital. "Person af

ter person talks

their own life," Speer said. "It's very affirming." Valparaiso University School of Law. In 1996, he became a partner at Hall, Render, Killian, Heath & Lyman, a law firm specializing in health care law. In that role, he became the general counsel and chief legal officer for St.Vincent Health and in 2006 assumed the role of system vice president and chief strategy officer for St.Vincent Health. In that capacity, he was responsible for strategic direction of business development; mergers and acquisitions; marketing; communications; physician relations; corporate sponsorships; employer health and wellness; real estate; and facility design and construction.

diana Academy of Family Physicians where he oversees that organization and acts as the principal spokesperson for the Academy and its 1800 members. He will continue in that role

Kevin Speer, new CEO of HRH

about the hospital to the community and to ommendations. He already sees that the financial bottom line is flush, good scores for quality Speer is a graduate of Purdue University and healthcare and a great medical staff that should be an opportunity to grow market presence in Hendricks County.

He said that one area of opportunity is wellness in partnership with area businesses offering employee clinics.

"Healthcare is changing rapidly and it's not going to be long before you're paid to keep people out of the hospital," Speer said. "As that shift occurs, we have to be positioned to do that."

Speer and his wife, Kim, have two sons Eric and Cole. He is an Eagle Scout and his most passionate pastime is lacrosse. He was just appointed co-chair of the committee that will oversee Speer is executive vice president of the In- the NCAA Division I Men's Lacrosse Tournament at Lucas Oil Stadium.

The family expects to move to Hendricks County this year.

Storv and Photos by Gus Pearcy

tions are due Tuesday, Feb. 19, 2013.

Announcement

College scholarships available from HCCF

Online applications for college scholarships \$10,000, with each scholarship having specific are now being accepted by the Hendricks Coun- criteria. Applications and complete informaty Community Foundation (HCCF), which of- tion are available at the Hendricks County fers more than 50 scholarships to seniors at the Community Foundation's Web site. Applicacounty's high schools.

Individual awards range between \$500 and

Speer says he has a 90-day plan to observe the staff and leadership of the hospital. He wants to understand what the health system does well and what it might do better, he said. He expects to return to the board in March with some rec

Hendricks County Economic Development Partnership



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LEADERSHIP

Looks at Local Leaders

Each month, the Business Leader focuses on how a graduate of Leadership Hendricks County is using lessons learned through the program to provide leadership in our communities.

We begin this series with a graduate of the Youth Leadership Hendricks County program, which helps high school sophomores develop their leadership skills. Luke Stephenson graduated from Danville High School in 2012, and is currently a freshman at Ivy Tech. He's also a new member of Danville's School Board, having defeated an incumbent in November's election.

How did your YLHC participation influence your decision to run for office?

Without YLHC, I wouldn't have had the confidence to run for office. Speaking to others or in public doesn't scare me in the least, but I'm afraid of not having answers for people. Just because I was running for school board, I was expected to know what was going on in Danville, Hendricks County, and the nation. YLHC gave me the confidence that I knew where to find the answers. Through my favorite YLHC activity, Value Voting, I had to listen to others, and sometimes they swayed my opinion. At other times, I was very committed to my stance and had to defend it against others.

How did what you learned benefit you during your campaign?

YLHC showed me how to talk to people about important issues. Seeing others speak and having to do so myself a few times during the year, I learned that you can't just jump in and overwhelm people with details or emotion. Most people don't know a lot about what the school board does, and even though the details are important to me, it's not always what people want to talk about. Even if most people aren't interested, it is our job as leaders to pay attention to every detail.

What was the most valuable thing you learned?

That I'm not always right. It may be obvious to a lot of people, but at 16, I thought I was. I had fallen into many leadership roles and a lot of people usually just listened to what I had to say. Being in YLHC put me in a room with others who were great leaders and some who were just hands-down smarter than me. I learned that you don't have to be the smartest person in the room to be an effective leader, but you have to know how to get some of those people moving. It also taught me how to lead leaders, which is one of the hardest tasks anyone in government has to face.

Will that experience help you on the School Board?

Whether or not they say it, I'm sure some school employees are thinking "Do we really have a 19-year-old who will be serving on the School Board?" I don't blame them. I'm going to have to sit back and learn from others because I don't know everything there is to know about being a board member. I do know that having learned how to lead leaders during YLHC will be a huge help, because so many of our teachers and administrators are already great community leaders.

Please join us to honor retiring Executive Director Suzanne Whicker

Leadership Hendricks County Annual Reunion and Annual Meeting Thursday, January 31, 2013 5:30 – 7:30 pm

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Business Accounting 101

Special Report: Getting you ready for tax time

Business Accounting 101 • January 2013

It's tax time and your accountant is ready....but are you?

Once again the time is here to begin gathering your information in anticipation of that much anticipated "tax appointment". No doubt your accountant is ready to prepare and help you file your returns, but are you?

Every year, there is always something that you forget, and don't you know it, you'll once again realize this when your preparer asks that magical question, "by the way, did you remember to bring this or that"? Or "did you do this or that this year"?

Well let's talk about what some of "this or that" might be:

1. Be sure you have received all of your information from third parties. Remember, if you have investment/brokerage accounts, those 1099 reports don't have to be to you until Feb. 15.

2. When is comes to non-cash charitable contributions such as clothing, household goods or furniture, it is your responsibility to assign a value to those donated items. The Salvation Army has a pricing list available on its website for some of these items. Some high dollar donations require an appraisal as well, so be aware of this. Also, don't forget mileage

that you incurred on your vehicle for charitable purposes as there is a deduction for this.

3. If you bought or sold real estate (including your home), collectibles, or investments be sure you provide documents related to its purchase. The purchase date and original cost (and improvements for real estate) will help offset the selling price when computing gain or loss

4. If you are able to deduct medical expenses be sure to look at true cost of operations. this carefully because deductions such as medical mileage, travel and lodging out of town, and medical equipment are often overlooked.



"Every year, there is always something that you forget, and don't you know it, you'll once again realize this when your preparer asks that magical question..."

5. Expenses related to a job search in your current career, and those unreimbursed expenses for work can add up quickly, so don't forget these two items

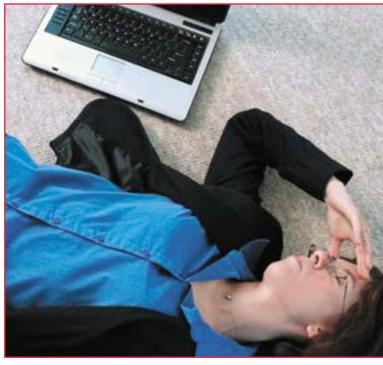
6. If you have a business or rental activity that is reported on your return, be sure to keep your receipts, add up and categorize your expenses, and be able to document the business purpose connected to meal and entertainment costs. This will save your accountant time and probably lower the fee, but also will be your best defense in case of a tax audit.

7. The last area of deduction relates to business use of your personal vehicle. Logging business miles is re-

quired. In fact, you should track both business and personal mileage as both mounts are required to be reported on your return. If vou used more than one vehicle, you need to track the mileage per vehicle.

Keep in mind you can always deduct the actual expenses for a vehicle so keep track of your fuel, maintenance, insurance, license plates, operating expenses, lease payments or loan interest. You'll also need to know the vehicle cost and date placed into use for business. You may be able to use the Standard Mileage Rate, which is 55.5 cents for 2012 (56.5 for 2013); however, for larger vehicles, using this rate can result in a deduction lower than the

8. Finally, when it comes to income, you are required to report ALL income received....not just that which is reported by a third party or on a 1099-MISC form. If you are audited and unreported

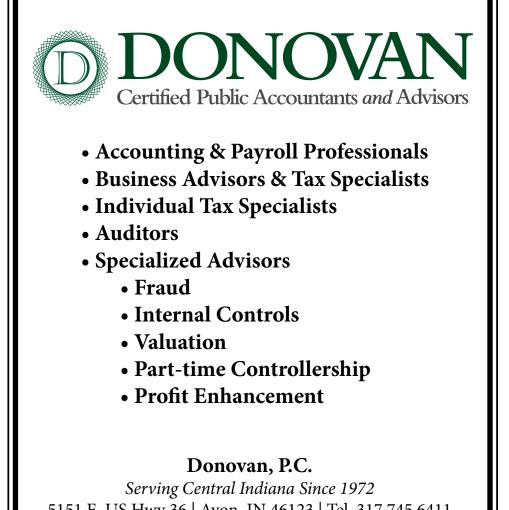


income is discovered, this can lead to a wide spread investigation by the IRS which will be both costly and time consuming. One thing to always remember is that nothing on this year's

return should be the "same as last year." Every year is different. If you are like my clients and receive a tax organizer or check-

list from your preparer, don't ignore it. You might not feel like filling it out, but the questions may help to jog your memory about a deductible expense. It also provides a nice format into which you can organize all those forms and reports you receive.

Robert Bering, CPA, PFS, owns Bering CPA Firm, Indianapolis. Contact him at (317) 244-3355 or rbering@beringcpa.com



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2013 tax increases on investment income and wages

Steve Levy

"...with the Supreme Court

upholding the legislation

and President Obama's

re-election, it appears these tax

increases will remain in place."

Tax Manaa

With a multitude of negotiations taking place in Washington to avert a "fiscal cliff", one certainty for 2013 is that there will be a tax increase on investment income and wages for those income earners above a certain threshold. The income thresholds are \$250,000 for married taxpayers filing jointly, \$125,000 for married taxpayers filing separately, and \$200,000 for other filers. Therefore, it will be imperative to engage in planning to keep income below these levels. Some taxpayers and employers delayed in preparing for the new tax increases, waiting to see if the U.S. Supreme Court would uphold the 2010 health care legislation and/or if the GOP would win the White House. However, with the Supreme Court upholding the legislation and President Obama's re-election, it appears these tax increases will re-

Taxpayers whose income will be above the amounts mentioned should become familiar with how the new tax increases will take effect. Luckily, the IRS recently released guidance on the matter (I apologize in advance for the technical language to follow, but it does get quite complex) Starting in 2013, a 3.8% Net Investment Income Tax (NIIT) will be imposed on the

(AGI) over the threshold amount. At the heart of this tax is the definition of net investment income. According to the rules and guidance, it consists of gross income from interest, dividends, annuities, royalties, rents, passive activity income, and gains on disposition of passive property less deductions allocable to the gross income or gain. Net investment income does not include self-employment income or distributions from a qualified plan. Please note that the 3.8% tax also applies to trusts and estates Also effective in 2013 is the 0.9% Additional Medicare Tax on

an employee's share of Medicare tax on wages and compensation, as well as on self-employment income, that in total exceeds the threshold amounts mentioned above. For this tax, instead of using AGI, the income thresholds only include wages, compensation, and self-employment income. In addition, there is no "employer match" for the Additional Medicare Tax. An employer is required to collect Additional Medicare Tax with respect to wages earned only to the extent an employer pays wages to employee in excess of \$200,000. Employees who expect to pay Additional Medicare tax but earn \$200,000 or less from one employer may not request withholding of the Additional Medicare Tax from that employer but can instead ask for additional income tax withholding. Those that did not request additional withholding, and the self-employed, may need to make estimated tax payments. Finally,

individuals will report Additional Medicare Tax and pay any shortfall on their Form 1040.

With proper planning it may be possible to keep income levels below the threshold that triggers the additional tax. One such year-end planning technique may involve accelerating income that is otherwise subject to one or both of the new taxes. If AGI cannot be lowered below the trigger levels, additional investment strategies and planning can be utilized to keep investment income at a minimum. While 2013 indeed ushers in a level of

lesser of "net investment income" or the excess adjusted gross income uncertainty in many respects, there are definitive actions you can take to minimize your tax bite from the government. Your CPA or other advisor can assist with these tax saving strategies.

> Steve Levy is a Tax Manager at Donovan CPAs and Advisors. He can be reached at slevv@cpadonovan.com or (317) 745-641



- Retirement & Compensation Planning
- Business Sale or Purchase
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Midwestern representation

Cincinnati, Ohio made a list of cities that foster success for startups. The city has various programs that help nurture startup businesses, including a not-for-profit venture capital provider and an accelerator called The Brandery. - money.cnn.com

The smell of consumerism

A recent study has shown that shoppers will dole out 20 percent more cash when a simple smell – such as the experiment's plane orange scent - occupies the air of a store, as opposed to a complex smell. - smallbusiness.foxbusiness.com

Big deal

VistaJet, a corporate jet company and manufacturer Bombardier Inc recently made a deal for 142 jets valued at \$7.8 billion. - buzz.money.cnn.com





FINANCE Dispatches

Go abroad for bonds

The average yield for emergingmarket bond funds is 5.4 percent, more than triple the current yield on a 10-year treasury note. Sound risky? Many emerging-market economies are in better shape than the U.S. and Europe. -www.cnnmoney.com

Get a pro's help

Participants in 401(k) plans who receive some form of guidance earn annual returns an average of three percentage points higher than those who don't, according to Aon Hewitt and Financial Engines. You may even be able to get it for free; an increasing number of companies offer it as a benefit. -www.cnnmoney.com

Indianapolis lands on CNNMoney list

Indianapolis ranked third for most affordable city to live in, according to CNNMoney. The Circle City's variety of business platforms and percentage of "affordable" homes placed it high on the list. The entry for Indy also notes that in years past the city "led the affordability index" for the list.

- money.cnn.com





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thing safe and contained, what can you do for a party? This is that answer. Having done a few parties, I can honestly say you don't feel much better than after spending two hours





The party truck has arrived

Jason Green created the ultimate video game party brought right to your house. GameTruck is a patented entertainment service that provides the easiest party a parent could ever handle. Featuring a custom made 32 foot RV with four TVs, eight game systems, and up to 17 players at once, this party also comes with customizable music, full heating and air conditioning, and a self-contained power source. GameTruck even helps start your party with customized invites. To ensure everybody gets the party they wanted, each is run by a certified and vetted Game Coach, who can also help parents with the game selection and content. All GameTruck needs is a place to park and people to play.

Why did you open GameTruck?

I have always wanted to, as I put it, "Bring the fun." GameTruck rang with me because it is a wonderfully exciting service, and it really fills a

giving partiers the time

Game Truck Jason Green, owner and operator 317-268-6083 jason.green@gametruckparty.com

Compiled by Rick Myers

What did you do to prepare for the opening of GameTruck?

I met with a nearby franchisee a number of times and went with him to see how he runs parties and prepare. I of course did my market research, but really, I talked to the sons and daughters of people I know about it to see if it was something kids really wanted. After I did that, and saw the excitement the idea brought. I knew this was the job for me.

Who is vour ideal client

Our parties are really catered for kids five-15; however, the truck isn't limited to that. We also are great for festivals, school events, and especially corporate team building events.

How do you plan to be successful?

Provide the best product I can. You might be able to do other things for your party, but they niche that currently doesn't have anything in it; don't come with a staff member whose only job after your kids grow out of the bounce house is making sure your party is great. From start to age, or it is winter, or you just want to do some- finish, I am 100% committed to giving the best party to every cus-

tomer. What would we be surprised to learn about you or Game-Truck?

I am a true child of Hendricks County, having grown up in



lason Gree

I live in Avon, and I love my community. The GameTruck is interesting because it is the original mobile video game theatre, and it is even patented. So we are the only business in this

Camby, went to school in Plainfield, and now industry with such a solid performance and product that we could get it patented. You know when you choose GameTruck that you are choosing the best.

Some people get back to their roots.

We never left ours.



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Danville Chamber honors local businesses and citizens

The Danville Chamber of Commerce announced the winners of its yearend awards on Dec.12 at the Hendricks County 4-H Fairgrounds and Conference Complex, 1900 E. Main St., Danville. Those honored were:

- Business of the Year: Carla Huntsman,
- Carla's Creations and Gifts, Danville
- Community Servant of the Year: Jennifer McPeak, Danville Chiropractic, Danville
- Public Servant of the Year: Danville Public Works Department, Danville
- Educator of the Year: Diane Blankenship, North Elementary, Danville Senior Citizen of the Year: Lorraine Ott-Perdue
- Chamber Member of the Year: Shane Ray, XRB Radio, Brownsburg

The awards were sponsored by North Salem State Bank. For more information contact the chamber at (317) 745-0670 or visit danvillechamber.org.

Nelson Jewelers is BCC **Business of the Year**

Nelson Jewelers, Brownsburg, was recently named the Brownsburg Chamber of Commerce's Business of the Year.

"We have been members of the chamber of commerce since its inception and feel that it is important to support its efforts to promote business and the interest of their members." Jeff Nelson said. Founded in 1958, Nelson Jewelers offers a full range of service; two gemologist appraisers, finer diamonds and gemstones, custom design services and in-house jewelry repair. "I would like to thank Brownsburg Chamber of Commerce for this award.

I am humbled. Nelson Jewelers feel it is very important to be a good citizen. Supporting the chamber is a priority that we take seriously.

The real purpose of a Web site

Just 47 percent of Indiana's small businesses have a Web site, reported a recent study of Hoosier companies with fewer than 250 employees.

No big deal, you say? "My company doesn't do business online! Our customers don't need to order from us that way, and I have no interest in whether someone living in Botswana can find me on Google. So I'm perfectly happy to be in that 53 percent group. I don't need to waste money on a Web site"

Ah, but you're mistaken. Your customers may not conduct business with you online, but they do expect to see you there. Consider that one of the most important roles Web sites play these days is to establish and prove a company's legitimacy when you're

not around to do it. If a prospective customer can't find you daily business tasks. online, odds are good that he or she will doubt that your organization is legitimate or really wants his or her business.

And if they can't find you, they'll look at the results that showed up in the search engine and do business with one of them instead. There's a name for all those other results. We call them your competitors.

Today, a company's online presence is the key to saying, "We're real, and we want your business!" When you choose not to have that online presence, you cut yourself off from a geting, the number of online users continues to grow at a faster pace than any other marketing channel in history.

Prospects aren't the only group you miss when you choose not to be online. You might be surprised at how often your

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Columnist

#A624B-white, or a quick question about a service. When they can't find that answer from vour Web site because vou don't have one.

current customers check to see if you have a

Web site. Why? They need some small piece

of information - whether you're open on

Saturday mornings, whether you stock part

they'll find it somewhere else, and odds are good that "somewhere else" will be a competitor's site. The Web has made us even more of a so-

ciety that's focused on instant gratification. We get frustrated when search engines don't produce the perfect answer right away, or when a company's Web site doesn't tell us exactly what we want to know at this moment. It's changed the way most of us handle

It's true in most industries. Retailers without an online presence are losing market share to web-based competitors. Banks that lack strong online systems are losing customers to out-of-town institutions that have invested in sophisticated web-banking interfaces. Cities and towns fail to gain new employers because another municipality had better information on its Web site.

If your business doesn't have an online presence, you need to get one. Now. It doesn't need to be elaborate, it doesn't large group of prospects. No matter what group you're tar- need to be expensive – but if you're not online today, you stand a much better chance of being out of business tomor-

> Scott Flood can be contracted via email at sflood@sfwriting.com or by calling 317-839-1739, or visit his blog at: sfwriting.com/blog/

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Find out more about our unique

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Monday, **February 4**, 5-7 p.m.

Thursday, February 21, 6-8 p.m.

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State Bank of Lizton as vice president, commercial banker. With over 20 years of banking experience, Jerry has served various positions including commercial credit analyst and commercial lender, predominantly in commercial and industrial markets. He has led a sales and administrative team. Most recently he was employed with First Financial Bank after its acquisition of Irwin Union. He is a graduate of Purdue University and serves on the finance commission of St. Simon the Apostle church.

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Connie Lawson receives INARF's 2012 Career Recognition Award

The Indiana Association of Rehabilitation Facilities (INARF) honored Secretary of State Connie Lawson with their 2012 Career Recognition Award. The organization recognized Secretary Lawson for her work to raise awareness and impact the lives of Hoosiers with intellectual and developmental disabilities.



plans for the coming year. Goal setting - defining business objectives for a future time period - is a critical step in the planning process.

It seems that the most successful small business owners and entrepreneurs are also the best goal-setters and planners. Goal setting is how smart business owners transform lofty ambitions into concrete results.

On the surface, goal setting may seem easy to do. But like many things in life, it's a skill that takes time and practice to master.

Here are some tips to help vou improve vour goal-setting skills. Set long-term goals first

Small businesses often set goals within a couple of time frames: long-term (also referred to as "horizon" goals) and near-term. Generally, long-term means greater than one year and near-term means less than one year. Long-term goals focus on business achievements within the firm's planning horizon. Because of the lon-



Guest Columnis



as detailed as near-term goals. Long-term goals should be developed before near-term goals, with near-term goals crafted so move the business closer to its tention on what's most important. horizon goals.

Follow the SMART guideof the SMART approach to goal cause of their practicality and simplicity:

• Specific – Goals should be written in precise, well-defined terms, rather than use am-

biguous wording. Measurable measure your progress in numeric or "yes/no" terms. • Achievable – Goals

should be challenging, but not impossible to reach.

• Realistic – Well-written goals are not "pie in the sky," but are grounded in reality.

• Timely – Goals should specify a target date or time period for their completion.

Set a manageable number of goals – If a few goals are good, then more must be better, right? Not necessarily! Some people get carried away

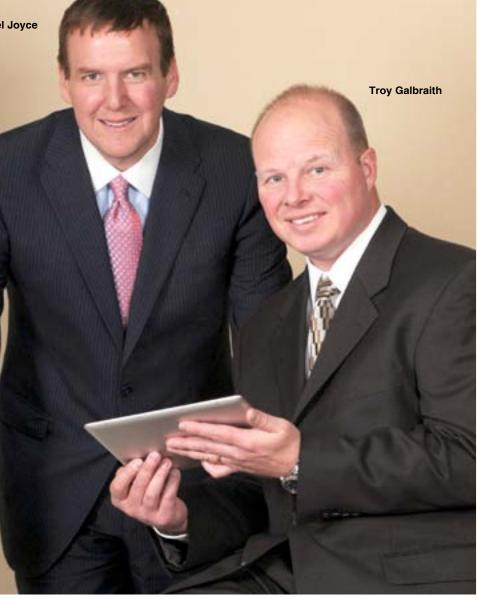
ger time frame, these goals tend with the process and end up with an unwieldy to be broader and often are not number of goals. If you have too many goals you may end up spending too much time just monitoring your progress. Having too many goals can be distracting and you risk not accomplishing much of anything. Having a few wellthat accomplishing them will conceived goals will allow you to focus your at-

Put your goals in writing - Don't set and keep goals in your head, get them down on palines - Chances are you've heard per. There's something about recording goals and putting them in writing that makes them setting. The SMART guidelines more formal and meaningful. Once they're in are as popular as they are be- writing, it's easier to share them with others (if necessary) and it's less likely that you'll "forget" them.

Revisit goals regularly – Don't set your goals in January and then wait until December to see how well you're doing. Revisit your goals periodically – monthly or, at least, quarterly – and monitor your progress. Doing so allows you to Write goals so you can make mid-course adjustments, if needed. Or you may find that you have to revise a goal for any number of good reasons.

Management theorist Laurence J. Peter (developer of the Peter Principle) is quoted as saying, "If you don't know where you're going, you'll probably end up somewhere else." Good goal setting will help you and your business end up where you want to be instead of somewhere else.

Kevin W. Jones is a business advisor with the Central Indiana Small Business Development Center. He can be reached at 317-916-7529 or kjones@isbdc.org



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January Chamber of **Commerce Meetings**

9 - Danville Chamber of Commerce (members' meeting); Wednesday, Jan. 9, 11:15 a.m., Hendricks County 4-H Fairgrounds and Conference Complex 1900 E. Main St., Danville, For more information call (317) 745-0670

15 - Plainfield Chamber of Commerce (members' meeting); Tuesday, Jan. 15, 11:30 a.m., Plainfield Recreation & Aquatics Center, 651 Vestal Rd. Plainfield. For more information, call (317) 839-3800

16 - Brownsburg Chamber of Commerce (members' meeting) Wednesday, Jan. 16, 11 a.m., the Brownsburg Fire Territory, 470 E. Northfield Dr., Brownsburg, For more information call (317) 852-7885

22 - Avon Chamber of Commerce (members' meeting); Tuesday, Jan. 22 11:30 a.m. Prestwick Country Club, 5197 Fairway Dr., Avon. For more information, call (317) 272-4333

25 - Westside Chamber of Commerce, (members) meeting); Friday, Jan. 25, 8:30 a.m., Indianapolis International Airport, 7800 Col. H. Weir Cook Memorial Dr., Indianapoli 46241. For more information, call (317) 247-5002

Avon Chamber Nev Members

Misty Eyes Anima

Renee Harlo P.O. Box 1202 Brownsburg, IN 46112 (317) 408-9202

Game Truck

Jason Green 7394 Glensford Dr. Avon, IN 46123 (317) 268-6083

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