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HENDRICKS COUNTY

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## Selling With Integrity

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*'Old-school values' are what  
Brownsburg's Tony Reffeitt has  
been practicing since 1994.*

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## Our View

## Growth not such a taxing problem

Areas of Hendricks County continue to experience a housing development boom. However, in terms of local tax revenue, residential does not pay for itself. Yet, quality of life depends on adequate schools, parks and infrastructure, the carrot that lures talent, investment and disposable income.

So when local government budgets feel the strain of trying to keep up with an influx of people, it seems everyone's first inclination is to raise taxes. But in reality, it should always be the last resort.

If anywhere in the world, residents of Hendricks County should understand how effective their local business leaders are at raising money. For example, take the Parks Foundation of Hendricks County, a nine-member panel made up of business owners or leaders from stellar local companies. They plan to raise \$600,000 to supplement the county budget so we can have a brand new park right in the middle of Hendricks County. We're confident that the number of man-hours it takes for them to raise it will be a fraction of what it would take to raise, collect and allocate tax money.

This type of cooperative effort between leaders and local government is the best way to keep Uncle Sam out of our pockets, and keep value in our cities.

We urge readers to help continue this tradition at every given chance, this is a tradition we cannot afford to lose.

## Quote of the Month

"There is nothing wrong with men possessing riches. The wrong comes when riches possess men,"  
~Billy Graham, (Nov. 7, 1918 – Feb. 21, 2018)

## Cartoon



## Humor

## What ever happened to middle ground?

By Gus Percy

Have you ever seen someone committing an error in their life? Nothing fatal, just wrong-headed. Perhaps they need an attitude adjustment or they're dating the wrong person. You want to say something but you don't because experience is a better teacher. That feeling is ignored on social media.

Remember when Facebook was this gathering place where people posted cat videos and annoying photos of what they had for lunch? Ahh, good times.

These days Facebook has matured into a crotchety curmudgeon who spouts what's best for the rest, without any respect for your moccasins or the miles put on them.

Every post seems to have something to say about the issue du jour.

It's funny how Facebook started out as a collegiate, digital version of the old facebooks, where young men or women (I do not want to be accused of gender bias) could check out the freshman class for a date. Like most things, once the adults are involved, it immediately goes to crap.

The only people who post anymore either have something to sell or a bone to pick. And the solutions are radical extremes, on both ends of the spectrum. It's either get rid of (insert subject here) or don't you dare touch my (insert subject here).

These solutions are always binary. Either you're for us or against us. Bicker, bicker bicker.

So here is the middle ground for all who can't wade into the fray. I shall speak the common human's point of view. If you don't like it, please reply in the margin.

Wait for my reply.

No one cares about whether you like President Trump or not. Most of us are resigned to the fact that he is our president. It may be bad or it may be good. He doesn't mark the end of the world. Just keep it to yourself.

Guns. Why is there no middle ground when it comes to gun legislation? Step back from your fervent need to keep all guns available to look at some common sense legislation that could possibly prevent a mass murderer from gaining access to tools that help them achieve their desires. The U.S. needs to have

a civil discussion about any and all solutions. Personally, I think some age restrictions for certain weapons should be seriously considered.

Stop seeking legislation for every ill you perceive. Laws are not always the answer. Whatever happened to pushing for a cultural shift?

Go back to sharing recipes and photos of your children growing up. Be civil. Stop calling everyone a Nazi.

My advice? Resist the urge to add your opinion. Let bygones be just that. Seek to understand. Of course, you didn't ask for my advice. Yet, I gave it anyway. See how annoying that is?



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

**BUSINESS LEADER**  
HENDRICKS COUNTY

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### Biz Briefs

## Hendricks County home prices continue to rise

Sellers in Hendricks County are seeing their home values rise. According to F.C. Tucker, in January 2018 the average price for homes sold in Avon was \$203,436, a 3.4 percent increase from January 2017; Brownsburg was \$204,172, a 10.1 percent increase from January 2017; Danville was \$231,023, a 14.9 percent increase from January 2017; and Plainfield was \$213,600, a slight 0.7 percent decrease from January 2017. On average, homes in Hendricks County sold in 69 days, just one day more than January 2017. Avon and Plainfield homes sold faster at 63 days and 59 days, respectively, with Plainfield seeing a significant 34.4 percent decrease in time on the market. Brownsburg and Danville homes both spent additional time on the market at 68 and 86 days, respectively, with Danville homes selling a noteworthy 95.5 percent slower than in January 2017.

## Sheriff's Sale

The Hendricks County Sheriff's Office will auction off property Friday, March 16, 11 a.m., at the Hendricks County Government Center (Rooms 4 and 5), 355 South Washington St., Danville. According to a press release, bid forms will be available the day of the sale and the highest bid submitted by 11 a.m. will prevail. For a complete list of rules, see "Sheriff's Sale" under News and Notices on the Sheriff's Dept. webpage, [www.co.hendricks.in.us](http://www.co.hendricks.in.us), or call (317) 745-6269 for more information.

5189 Montevideo Dr., Plainfield  
258 Enclave Dr., Unit B, Avon  
10732 Parker Dr., Indianapolis  
1442 Lock Bend, Avon  
10780 Parker Dr., Indianapolis  
324 Lawndale Dr., Plainfield  
10175 Comith Way, Avon  
6608 Golden Oak Ln., Avon  
1861 Spring Beauty Dr., Avon  
2923 Armaugh Dr., Brownsburg  
10641 Carrie Lane, Indianapolis  
1277 S Center St, Plainfield  
184 Morningside Dr., Brownsburg  
573 Sunmeadow Ln., Avon  
803 Garden Place, Plainfield  
9630 N St Rd 267, Brownsburg  
9058 Bayview Cir, Plainfield  
528 E Co Rd 900 S, Clayton  
1421 Locke Bend, Avon  
1837 Cumbia Dr., Avon  
7065 E US 36, Avon  
6550 Reed Road, Pittsboro

### From the Publisher

## Knowing when to say no thanks

I love not-for-profit work. I love it so much I am way too involved. Whether it's board work or service club membership – I am there.

I jokingly tell people that if I raise my hand one more time to volunteer for something, please cut it off. Yes, if I say yes one more time to a not-for-profit, I am going to be a not-for-profit.

I had a conversation recently with a friend of mine. We both sit on the board of one of several not-for-profits that I am involved with. This individual does incredible work for this organization—single-handedly he has garnered more revenue than you could imagine.

In the eyes of any none-profit executive director, he'd be a rock star. But he is at a crossroads – actually he's past it; he's ready to relinquish many of the duties that he provided for the organization because he's burned out. He just doesn't have it in him anymore.

He told me something that gave me pause. Many of us perform board work for a not-for-profit or we join a service club and we end of giving it less that what we should. Isn't that a reflection of your work ethic? The result, he said, is that you can brand yourself through your work on a not-for-profit – and it may not be so impressive.

I couldn't agree more. This thought has crossed my mind many times. If I slack here on the board or for this service club, will folks think this is how I approach working in my business.

Think about this before you take that journey into volunteer work. Yes, it can be a lot of fun – and you can have the opportunity to meet a lot of interesting people along the way. Either you're ready or you're not, and if you're not, you have no alternative than to say, no thanks.



Rick Myers is founder and publisher of the Hendricks County Business Leader. Email: [rick@icontimes.com](mailto:rick@icontimes.com)



# Tying together the loose ends of technology



By Chet Cromer

I was meeting a prospective client earlier this week and was early, so I stopped in to see friends who had recently moved their growing business from a shared office space to their own brick and mortar place in the heart of Downtown Plainfield. After the tour, we had a few minutes to talk about

their growing business, and the conversation wound its way to technology and the myriad tools it takes to serve our clients and run our businesses.

How many tech tools do you use on a daily basis? From email and calendars to Fit-Bits and smartwatches, our days are filled with data points gathered by a wide variety of apps and databases. Some are for work, others for play, but at the end of the day, wouldn't it be great if they could "talk together" better?

How great is it when your voicemail at the office sends a notification to your smartwatch (during business hours only, of course) and when your nutrition tracker knows you worked out for an hour and increases your calorie needs for the day?

Say hello to the world of APIs. An API (application programming interface) is a tool that facilitates the interaction between multiple technology services. APIs are tools such as those that allow you to connect your website to your mailing list or your custom-

er database to your bookkeeping software. They're everywhere, and we count on them more than we know.

You and I have little say in how one application talks to another, so why should we care? Let me give you two reasons, and I'd encourage you to consider how these tools affect business decisions you're making this year. First, consider how much trust you are placing in systems you know very little about. It's one thing to trust a company like Google to manage your email and calendar, but it's something else to give away company secrets to a no-name cloud-based systems simply because it helps you connect the dots between two other obscure systems.

Be careful when you sign up for cloud-based services; pay attention to how they're using your data and ensure that you're comfortable with the way it's cared for. Secondly, realize that a time may come when it's worth it for you to build your own API. We've helped clients move from expensive

enterprise systems that can "do it all" to a hand-crafted mix of solid tools that are well connected and thought out.

These unique solutions can be custom tailored to your needs, and all it may require is some forethought, research and a few hours alongside a techie to figure out how to get your tools "talking to each other."

In today's world, good information can propel a successful business forward, but if that data is siloed across multiple disconnected systems, you may never be able to piece together the puzzle that is the big picture you know you need to see.



Chet Cromer is the president of C2IT Consulting, Inc., a Plainfield-based technology business that provides websites, mobile apps, and IT consulting/support to businesses across central Indiana. He can be reached at [chetcromer@c2itconsulting.net](mailto:chetcromer@c2itconsulting.net) or (317) 721-2248.

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# Selling With Integrity

***'Old-school values' are what Brownsburg's Tony Reffeitt has been practicing since 1994.***



The Reffeitts, from left, Truly, Rock, RubyMae, Tony and Sherri.

Photo by Rick Myers

## By Lindsay Doty

A late closing. An early showing. On the phone. Online. On the go. It's the hectic life of a real estate broker. Not the glamorous one you may see on HGTV reality shows but a real job. For Tony Reffeitt, owner/broker of Integrity Real Estate of Indiana, it is a career that continues to grow. The 51-year-old from Brownsburg has been able to navigate the always-changing market and build his own brand in Hendricks County and beyond. As the company he credits success to



Tony Reffeitt

Submitted Photo

demonstrating integrity when buying and selling property.

"We try to keep the old-school values. Always looking out for other people's best interests and I'm big on educating my clients so they understand the decisions they are making and not just signing a bunch of papers," explains Tony Reffeitt.

While his style may be old-fashioned, Reffeitt takes a modern approach when it comes to the web.

"I was one of the first in the town to use the 3D model of a home online. I also have been using aerial drone photography and high-end still photography."

Those investments combined with a focus on social media and online tools for clients are a top priority. Reffeitt currently has three websites, including a networking hub for area businesses called [bestofthewest-indy.com](http://bestofthewest-indy.com).

"I call it marketing and a referral network. We do traditional referral business, but we also have social media and video conferences, luncheons, and trainings," he explains.

Almost always in a suit, the owner/broker works out of his Brownsburg home, but like most in the industry, he has plenty of car time. In the same week, he can be found showing a small ranch and a half-million-dollar property. Some clients are referrals, others are already in

his virtual rolodex—he's currently finding a house for a returning client who's now divorced and looking for his bachelor home. So many times, Reffeitt says, the client's personal lives are a huge part of the job.

"You get a perspective when you see them buy their first home and then downsizing to a retirement community or whatever. It's humbling to be let into people's lives," he said.

Last week, he got the paperwork signed for a closing just in time for his client to deliver her baby.

"They were selling the house, buying the next one. It was four hours later (after signing) she went into labor, so it was pretty neat," he says.

The father of three has a strong faith (he actually toured the country in a gospel singing group before becoming a real estate guy). As a kid, he helped build homes and got some construction knowhow with framing and painting. In 1994, Reffeitt got his real estate license. He worked for several larger companies (F.C. Tucker & Carpenter) before going out on his own. He says the first year was slow, but he was able to thrive. The toughest obstacles came with the recession in 2008.

"That one was tough. The biggest challenge was weathering that and

staying focused and being real about it," he recalls.

He bounced back and kept going, unlike so many others in the business. No stranger to marketing, Reffeitt is known for slogans like: "Yesterday's Integrity, Tomorrow's Technology." or "Who's Number One in Real Estate? At Integrity Real Estate, we know YOU are!"

"He does a good job promoting that catch phrase, he really treats the client like they are number one," says Gary Tedrow of Verity Mortgage, who has

***"We try to keep the old-school values. Always looking out for other people's best interests and I'm big on educating my clients so they understand the decisions they are making and not just signing a bunch of papers."***

*~Tony Reffeitt*

worked with Reffeitt on a personal level and with his clients for years.

"He truly does do a good job with following through and actually doing what his marketing says he does. It's not just lip service," said Tedrow.

As spring nears, Tony Reffeitt is busy with a round of closings. He expects the warm weather to bring more listings

his way as the existing seller's market encourages owners to reach for that "For Sale" sign.

His advice for those wanting to enter the real estate business? There are no shortcuts. He says have a years' income saved. Know your craft, know how to market and give people respect.

"Be in it for the long term, not try to sell or shove a house down somebody's throat, but be thinking about where that family is going to be 5 to 7 years from

now by taking your advice. Are you going to put them in a better position? It's not trying to take a quick commission and move on but building relationships with people."

**Integrity Real Estate of Indiana Inc.  
Tony Reffeitt, CRS  
President / Broker / Owner**

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## Tony's list...

**Five reading sources that have had an impact on Tony Reffeitt:**

- *The Bible*
- *How to Win Friends & Influence People* by Dale Carnegie
- *Dress for Success* by John T. Molloy
- *Raving Fans* by Ken Blanchard, PhD
- *Charting the End Times* by Tim LaHaye

## How Tony did it:

**What's the best advice you ever received?**

"Keep thy heart with all diligence; for out of it are the issues of life." – Proverbs 4:23

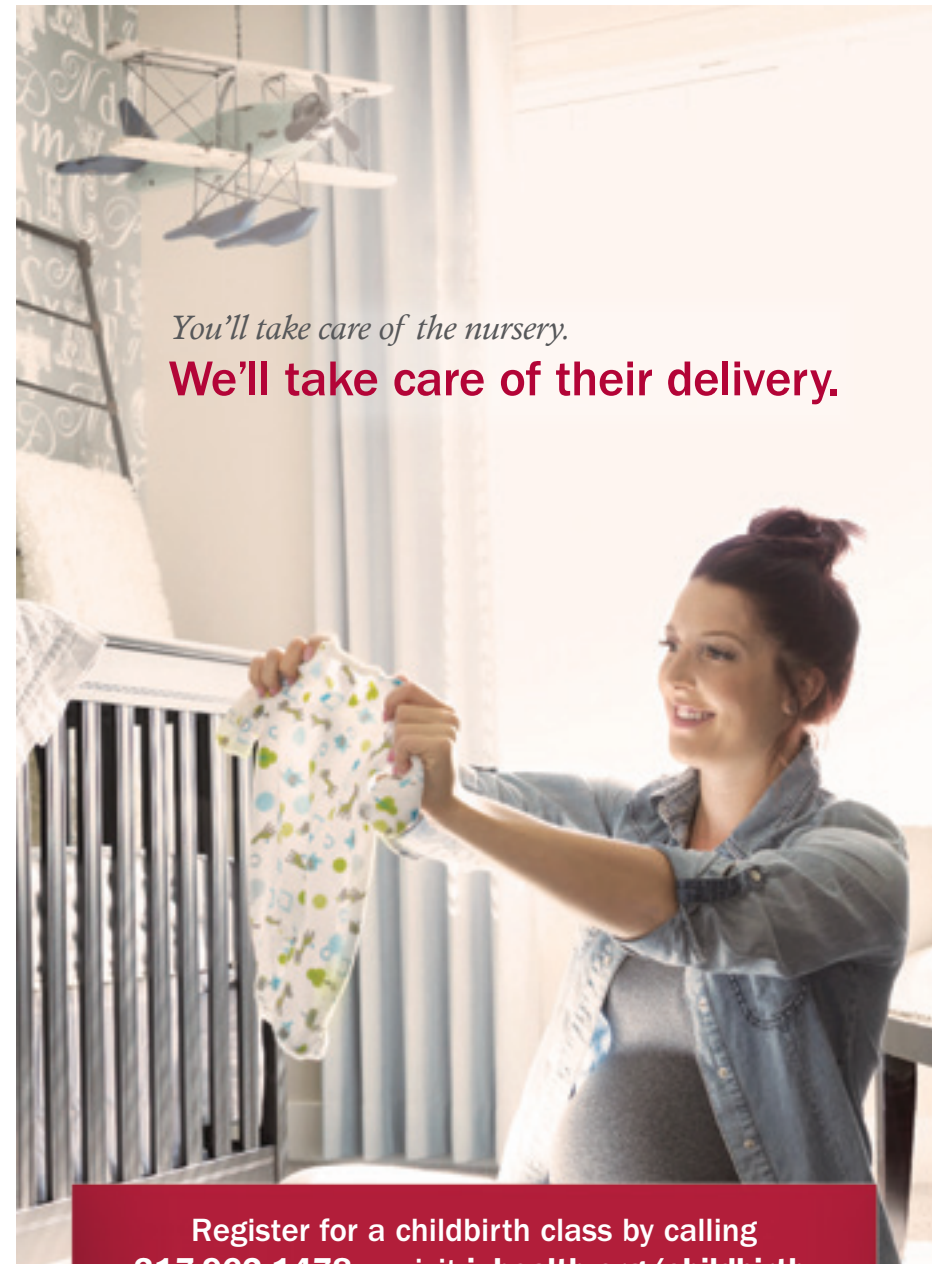
**Worst advice you ever received?**

"Take a course on day-trading."

**In five years I want to...**

"Celebrate our 25th wedding anniversary on a sailboat cruise of the Mediterranean."

*Cover photo by Rick Myers*



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## Biz History

# Hendricks County Bank & Trust

By Deanna Hindsley

Having spent the first seven years of my life on East Main Street in Brownsburg, I feel Hendricks County Bank and Trust is part of my own history.

When I met with Chairman and President, Steve Denhart, the stories he told brought back some warm memories; even so, I learned some new ones.



Brownsburg State Bank in 1908

Originally named Brownsburg State Bank, it began in 1908 in the IOOF building at the same street corner where HCB&T stands today and where the new building will stand when construction begins in the next few months.

Original owners were Bill Evans and J.L. Marsh. Mr. Evans lived next door to me on Main Street, and I would see him walk to work every day. He retired in 1954 and Hiram McKee became Chairman of the Board.

In 1963 the bank purchased and demolished the building just to the south on Green Street to build a parking lot. Just two years later, the 57 year old building was demolished to build the current building. That really changed the look of downtown Brownsburg.

Steve Denhart joined Brownsburg State Bank in 1971. It was under the wise tutelage of Keith Foist, President from 1969 to 1998 that he learned much about banking. "I was fortunate to have him as my mentor," says Denhart.

He soon saw changes in banking. "When I had worked here just two weeks, Keith sent me downtown Indianapolis to a meeting at AFNB on the Circle. There I saw a demonstration of a new banking product, an ATM."

In 1974 a merger was formed between Brownsburg State Bank and Hendricks County Bank in Plainfield. It would be called Hendricks County Bank and Trust.

In 1982 a third branch was built in Brownsburg at Northfield Drive, when the only other businesses in that area were an AMOCO station and McDonald's. Now there are also branches in Avon and Danville.

Fred McKee was Chairman until his untimely accidental death in 2011. His son, David began working at the bank in summers when he attended Purdue. Like so many small-town businesses, he followed in his father's footsteps, and now is Executive Vice President.



Melissa Yetter and Steve Denhart

Melissa Yetter, Assistant Cashier-Marketing Director-Security Officer has also "grown up" in the business. Working as a waitress at the Bon-Ton Restaurant in Bainbridge, the local banker came in one day and offered her a job. She jumped at the chance and has followed her heart to remain in banking. You can tell she loves her life here.

Changes she has seen? "Transporting documents to the Federal Reserve used to be

packaging a bundle of papers to send." She happily says now all this is done electronically.

And Steve remembers when a customer could call him and say, "I want to buy a car." Steve would just say, "Sure, go ahead and then you can come in and fill out the paperwork."

Life seemed simpler then, but now online banking has made life easier. But Yetter adds that also changes how marketing is done. "Now we just find other ways to reach people."

But they both agree there is still satisfaction in what they do.

When they see a house they helped to build or a business they helped to grow, they both feel good about how Hendricks County Bank and Trust has helped build Hendricks County.

Steve asks, "Want to know what we are doing now?"

Of course I did – that was what prompted me to call him!

He continues, "We have outgrown this building. We have offices across the street."

I didn't know that but realize that is why I often see people walking across the street.

He is excited about the next step, which is demolishing this 55-year-old building to re-build here, increasing space from 7,000 sq. ft. to 16,000. This location will not only house corporate offices, but will continue as a full service bank, all in a warm, inviting environment. There are plans to incorporate a nice plaza in front, with parking still in the back, to present a beautiful street-front.

I was glad to hear that. My parents met on that corner in 1937 when they each performed in a street-corner talent show. That corner means something to me. They would be glad that 80-some-odd years later there will be space for other young people to meet there, maybe enjoying music! And all right in front of the 110-year-old Hendricks County Bank and Trust.

A building replaced after 57 years and now a new building after 55 years. Wonder what will happen in 2073?

**Hendricks County Bank & Trust**  
Several locations throughout the county  
[www.hendrickscountybank.com](http://www.hendrickscountybank.com)



Safe from the original Brownsburg State Bank. Photo by Deanna Hindsley



## The Personal Touch

# You want people to feel, not think

By Scott Flood

I've seen organizations make a lot of mistakes in marketing communications, but the most common is the belief that the best way to motivate people to a course of action is to make them think.

The most successful marketers and salespeople know there's a far more effective way to get people to buy your product, use your service, support your cause, or listen to your pitch: make them feel.

The people who try to get others to think believe that human beings are rational animals who make decisions based primarily upon a long list of facts. They believe we compare various facts and come to the most logical conclusions, and then make our choices accordingly.

The simple fact is that humans are emotional animals, and our decisions are driven primarily by our emotional responses. Oh, we'll come up with a lengthy

list of rational reasons to explain those decisions, but that's only after our emotions have pointed us in a direction.

Being an emotional animal is who we are, as much a part of our makeup as the flight-or-fight response that's at the heart of what we call stress. We need to remember

that whenever we seek to communicate with humans -- and yes, that includes CEOs, accountants, attorneys, network administrators, and even engineers -- they're emotional animals.

That's just as true in the business-to-business world. Your customers buy your

product or service rather than someone else's because you've managed to address some emotional need. So don't focus on making people think your company or your product is better. Instead, create messages that target emotional factors. Ask yourself what makes your customers feel fear or discomfort, and find your message in how you keep that from happening. Instead of talking about your production engineering, emphasize that customers won't have to worry about downtime due to component failure.

Facts are important, yes, but emotions ... they're far more powerful.



Scott Flood creates effective copy for companies and other organizations. You'll find more articles at [sfwriting.com](http://sfwriting.com). ©2017 Scott Flood All rights reserved.

## Recent statistics from Indiana Department of Workforce Development

▲ 3,136,200

Total Non-Farm Jobs (SA)

Indiana saw a monthly increase of 5,700 jobs

▼ 63 %

Labor Force Participation Rate

Indiana saw a monthly decrease of -0.40%

▲ \$9,498

Exports (millions of dollars)

Indiana saw a quarterly increase of \$191 million dollars

▲ 2,697,700

Private Sector Jobs (SA)

Indiana saw a monthly increase of 6,000 jobs

▼ 3,169

Unemployment Insurance Initial Claims

Indiana saw a weekly increase of -120 claimants

▼ 1,262

Residential Building Permits

Indiana saw a monthly decrease of -221 permits

▲ 534,500 Manufacturing Jobs (SA)

Indiana saw a monthly increase of 4,700

▼ 3.4

Unemployment Rate (SA)

Indiana saw a monthly decrease of -0.3 points

▲ 0.2 %

Employment (SA) Monthly Change

Indiana saw a monthly increase



INDIANA  
**WORKFORCE**  
DEVELOPMENT

▲ 1,710

Business Establishments (annual change)

Indiana saw a quarterly increase

▲ 1.1 %

Business Establishments (annual percent change)

Indiana saw a quarterly increase

▲ 102,237

Job Postings (SA)

Indiana saw a monthly increase of 1,865 postings

# What is your most nagging frustration?

By Karl Zimmer

Many business leaders, and many of the people leaders, lead, face a variety of frustrations in daily life. When you think about the most nagging frustration you have in your business life, what comes to mind? When I think about some of my most nagging frustrations (of which there were several in past endeavors), one comes to mind that many face, and I want to share my experience in hopes that it might shed some light and help you.

Is there enough time in the day to accomplish all that you need or want to accomplish? Are you pulled in so many directions that it seems impossible to get it all done? Chances are, not only do you not have enough time, but the time you do have is filled dealing with the most urgent items rather than the most important items. I remember all too

well, feeling like I was on a treadmill, or hamster wheel, just running and running but going nowhere, until....

I remember years later when someone asked me, "So when do you know when enough is enough, when you can stop?" My answer was, "Until." You keep working at it until the task is done, or until you decide that it is time to take a different track, but you keep going, until. And so it was, with the frustration of not having enough time to get everything done, with having too many things on my plate, and with being so frustrated by pedaling as fast as I could but not getting anywhere, it was time to

reevaluate what I was doing and how I could get more done without ruining my health, which had, by that time, gotten pretty tenuous.

The first step was to do a better job of setting my priorities and scheduling my time. I scheduled time for important items and clearly evaluated the importance of "urgent" items.

Some things that come up as urgent are not important at all, so their attention is not worth your time. That led me to the most important solution of all. The answer was really quite simple and could be revealed in one word. Sometimes the best solution

*"Sometimes the best solution is also the simplest, and the one word is, 'No.'"*

is also the simplest, and the one word is, "No." I learned to say, "No," without being contrary or apologetic, but by giving clear direction on what was important, on what the mission and the values of the organization were, and I gave others the authority and responsibility to make more decisions. Frustration is simply a sign that you need to make a change.

Send your questions so that we can further explore how to inspire and motivate the highest performance and satisfaction at work. This column is dedicated to sharing experiences, research, and ideas about great leaders.



About: Karl is a father, speaker, author, and successful CEO. We encourage questions & comments. Karl can be reached via Zimmer Success Group in Plainfield (<http://Z-Success.com>). RULE® is a Registered Mark of Karl R. Zimmer III

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## Money Matters

## The market is crashing (the boards!)

By Jeff Binkley

Well, that was quick! The Dow Jones Industrial Average closed at a record high on Jan. 26, 2018 of 26,616.17. Two weeks later, it had fallen by over 3,200 points intraday to 23,360. That represented a 12 percent drop. Since that low, the Dow has climbed back to 25,709 (at press time 2/26/2018). That's a 12 percent drop with an 8 percent rebound in a very short time. This market must be a March Madness fan. With that kind of rebound, it's really "crashing the boards!"

What the heck's going on? What's caused this dramatic whipsaw activity in the market? Ask a dozen Wall Street Wizards and you'll get two dozen or more answers. Ask what this Rockville Road Researcher thinks and one of the things I'll point to is program trading. Traders can't physically trade the amount of shares that are now daily exchanging. Their fingers aren't quick enough to enter the trades

necessary for the literal billions of shares traded each day. But the electronic fingers of trading computers are. What drives them? Algorithms and what I refer to as "voodoo analysis" aka technical analysis.

Charts and graphs, graphs and charts. To a technical analyst, those charts reveal at what price you should buy and at what price you should sell, at least theoretically. As a stock breaks through to a new high, the previous high becomes a support or floor

point that the stock should (theoretically) be supported at with new buyers coming in. Should it "fail" at that support level, then it becomes a sell and should fall further until it tests a secondary support point... like a point where the price stabilized before it went on to the new high it just sold off from. Catch all that? Like I said, VOO-DOO. But there are computers trading billions of shares each day

based on that voodoo, buying then selling after just a few cents gain. Selling, then,

buying back after an "attractive" price point is reached. Then, doing it again and again and again... Sometimes buying and selling the same stock many times each day. And volatility can make the strategy even more profitable. A computer program can trade millions of shares hundreds of times each day for just a few pennies in gain each time and make a lot of money doing it.

What's an INVESTOR to do? Turn CNBC off, pick up your fishing pole or golf clubs and enjoy the beautiful days that March in Indiana often bring. And watch some basketball!



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



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Emily Perry, Danny Crum



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## Cunningham, Shearin and Maddix honored at Business Leader's February Cover Party

The Hendricks County Business Leader held its quarterly Cover Party, sponsored by Kemper CPA Group, Feb. 8 at Boulder Creek Dinning Company, 1551 N. Green St., Brownsburg. Honored was December cover and 2017 Hendricks County Business Leader of the Year, Mike Cunningham, owner of Cunningham Restaurant Group; January cover Scott Shearin,

owner of NuMedia Marketing; and February cover, Heidi Jo Maddix, owner of BB Consign & Design. The next cover party, sponsored by State Bank of Lizton, is scheduled for Thursday, May 10, 4:30- 6:30 p.m., at Avon Gardens, 6259 E CR 91 N, Avon. To RSVP contact Catherine Myers at [coverparty@businessleader.bz](mailto:coverparty@businessleader.bz) or call (317) 918-0334.

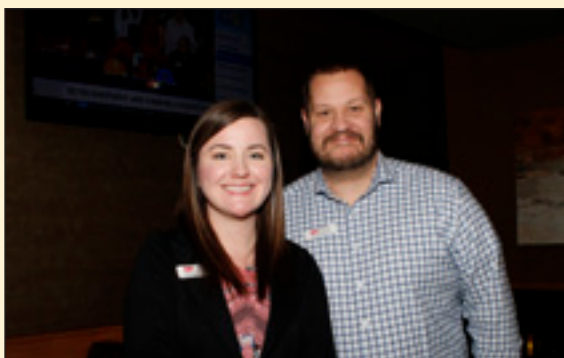
*Photos by Dave Gansert*



Heidi Jo Maddix, Carrie Hanni



Kristin Ferklic, Robin Teasley



Kristina Lakins, Russell Broughton



Marsha Jones, Carol Robinson



Mike Arnould, Brad DuBois, Tom Downard, Julie Randal, Lesley Rhoden



Mike Cunningham, Carrie Hanni



Scott Shearin, Carrie Hanni



Zane & Rachel Bousum



# A Fitting Creation

## Clayton woman turns lifelong sewing passion into business



Diane Frewer in her element and all else that are tools of the trade.

### By Lindsay Doty

Some of the earliest memories for 68-year-old Diane Frewer are being at her mother's feet under the sewing machine. At just 6-years old, she started learning basic hand stitches from "mom" before graduating to the pedal years later.

"My mother was my mentor. When we were growing up, mom made our clothes and I learned a lot from her," Frewer said.

What that little girl didn't realize then is that her sewing skills would become a lifelong passion and a career, but one that wouldn't fully blossom until many decades later.

Diane Frewer spent twenty years as a 911 operator in places like Colorado and the city of Carmel. She also spent 20 years working at a law firm. And while she enjoyed both careers, she always had her needle and thread close by.

"Any time I had a day off, a holiday, or a vacation, if I had extra time at night, weekends, I was always sewing," she remembers.

It was a hobby and a part-time business she ran from home starting back in 1976. But it was always just part-time. Until now.

Three years ago —and newly retired— Frewer decided to launch A Fitting Creation, a full-service tailor and alteration business run out of her home near Clayton.

"I LOVE it," she shouts joyfully "Oh my gosh, I wish I could have done it sooner."

During business hours, you can find her doing fittings or comfortably seated at her Pfaff machine inside the "sewing cottage" —a 600-square-foot tin metal roof room that her husband built for her on their property (she jokes about her "long" commute). Frewer believes she does her best stitch work when it rains or snows.

"To me it's just very soothing to watch the snow come down quietly and softly. That's just the place to be."

The sewing professional specializes in bridal and formal wear alterations and has even been dubbed "The Fairy Godmother" for her willingness to show up on the big day to bustle a dress or do a last-minute hem.

She also does alterations on daily wear and can create custom clothes. She will do home décor but admits she'd rather dress "a body" than "a window."

A perfectionist, she puts everything into her work.

"My heart is in my sewing. I always feel if I wouldn't wear it, they are not going to wear it. I do put my blood sweat and tears into it, whether I do t-shirt quilts or bridal gowns."

Frewer is doing well with her referral business and has a small staff to handle her website and Instagram in hopes of growing her business.

While many shoppers and bargain hunters wouldn't consider professional alternations, Frewer reminds us how a beautifully tailored dress or jacket can be a worthwhile investment.

"If you don't mind putting a little money into it so it does fit you, well then you've got a nice

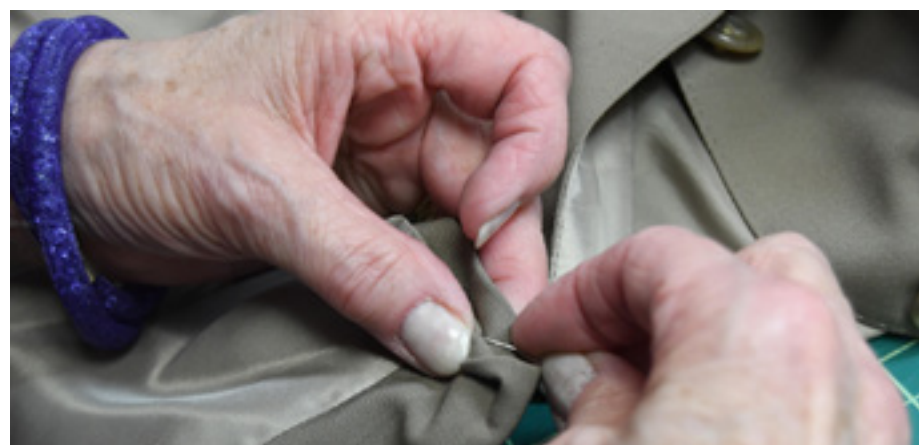
garment you can wear for a long time."

Her work is a diminishing art, no longer passed down by grandmothers and mothers like generations past. Frewer is thankful to have soaked up those skills and hopes to one day find somebody to take over her work.

"It is disheartening to me. I don't have anyone coming up behind me. I would love to find someone who is truly interested in the art and has some of the skills and I would teach them."

### A Fitting Creation LLC

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afittingcreation.com



Photos by Rick Myers

## Biz Research

# What you should be measuring

By Angelina Iturrian

"The Computer Age is just beginning. Most companies today have about a thousand times more data than they actually use to make better decisions. When you overlay the latest in computer science – AI, machine learning, deep learning, unsupervised learning – you will create an explosion of opportunity and also a real emergency. Over the next few years, as the cost of making something intelligent approaches zero, companies will succeed and fail based on their ability to translate data, including historical data, into insights and actions and products and services in real time. We like to think of ourselves as a company with big ears: We listen, we learn, we understand – and we create things."

Michael Dell: Dell, founder and CEO in Forbes magazine's 100th Anniversary Issue, "Lessons and Ideas by the 100 Greatest Living Business Minds."

There has been a lot of talk for a while now about big data—how to get on board, collect it, manage it and recruit data scientists to analyze it. Many are now looking towards

data mining techniques and hopes for AI to elevate big data into working and learning solutions all in real time. But truth be told, most of our clients are still trying to get a foothold on simply utilizing their data. Let's break this down and get to answering our meaningful business questions:

"a thousand times more data than they actually use" Has your company struggled with what the heck to do with the data it already has? Take a step back and ask: what do the numbers mean to your business? And what actions should be taken to improve the most important metrics of the business? If the data isn't feeding into your Key Performance Indicators, then you are probably capturing the wrong data. What are we trying to achieve? Now look at the

data you are collecting and make sure it aligns with those goals.

"make better decisions" This is the crux, what is the point in capturing data if it doesn't provide any real insights which allow you to make better business decisions? Successful brands know how they are different and what they do best. They avoid the "all things to all people" trap.

"translate data into insights and actions and products" The beautiful thing about data is the potential to harness it into better products and strategy. Don't get stuck focusing on data which simply tells you how much and how often. Look for unique groups and segments which signal trends or opportunities. Make sure you have data that focuses on the "jobs to be done." Once you

get to the point of knowing your way around the data, start compiling a list of possible actions you could take to engage what the data is telling you. This could be as simple as brainstorming calls to action for each corresponding data story.

"We listen, we learn, we understand" Truth be told, listening is the most powerful thing any company can do. What does the data really mean? I'm a big fan of data (shocker!). But I never fail to be surprised by how much can be learned by simply listening to customers tell their stories. Data can only tell us so much if we don't use the stories to thread the data points together. Don't lose sight of the big picture, it's an easy trap to fall into with data. Data is simply the minutiae. Understanding context is what will lead to higher level decision making.



Angelina Iturrian is Director of Accounts for SMARI, a strategic marketing firm, and offers insights based on years of research experience

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# Driving Diversity

## Diverse sales team a driving force at Hare Honda

By Lindsay Doty

On a bitter cold Saturday afternoon in February, The Hare Honda dealership in Avon (formerly Terry Lee Honda) is bustling with activity. Customers looking for their next ride or repair rotate in and out of the glass doors while the sales reps work the floor and the phones.

While the 100-person team is in the heart of Indiana, the dealership has a staff with a vast range of hometown credentials, from the corners of Poland to Peru.

Like Umer Awan: A 29-year-old car salesman from Pakistan who moved to America with his family when he was a young child. At 21, he bought a car at the dealership in Avon and never forgot the easy-going staff.

Two years later, he decided to put off medical school for a steady job. He wanted to give sales a try.

"My wife was expecting at the time and I really didn't feel like going to medical school was the best for the family's interests, so I said let me just check out Terry Lee Honda," explained Awan.

"And now I've been here six years."

During that time, he has carved out a niche among buyers.

"I had two guys here this morning from the Pakistani community that asked to see me word of mouth," he explains.

On the other side of the showroom is Milton Echegaray. He's originally from South America and keeps a tiny Peruvian flag above his desk as a little memento. He works internet sales and has an

advantage when it comes to Spanish-speaking customers.

"The American dream, I'm living it," Echegaray said.

The "melting pot" culture is something that Hare Honda General Manager Marcus Schuh learned while working at Terry Lee Honda and has tried to cultivate.

"I realized how well diversity works in the car business because everybody needs a car. Male, female, black, white immigrant or not. Yah," said Schuh in his distinct German accent.

He's a German-born immigrant who came to the states from the picturesque town of Baden-Baden.

A proud American citizen for years (his birthday is July 4th), he also keeps some

reminders of home in his office, like a German calendar sent yearly from this mother and a small Mercedes 500 statue that was a gift from his brother (of course, Schuh

currently drives a Honda).

His journey started after meeting his wife (a Hoosier) on a beach vacation in Florida in the 90s. While he failed at the restaurant business, Schuh found he had a knack for selling cars in Indiana. He started out at Tom Wood Volkswagen in Indianapolis and worked his way up.

"It doesn't get much better than having German sell German cars," he laughed.

He was known in the early days as the guy with the accent. So much so, that his business card even read: "the German guy."

"People forget names, but they don't forget where you are from. I told the



Hare Honda General Manager Marcus Schuh.

Photo by Lindsay Doty

receptionist if someone called and asked for the German, you know, that's me, so give me that lead," he said.

Schuh made his way into management and became general manager of Tom Wood Toyota and later joined Terry Lee Honda in 2008. Now he's at the helm of the dealership off Rockville Road that was recently sold to Hare Honda (January 2018). Hare is a newly acquired subsidiary of Asbury Automotive Group, a Fortune 500 auto retailer based out of Duluth, GA.

The staff in Avon has been busy reminding customers that they are still here.

"We are still in the middle of rebranding the name. The name of the dealership might have changed but the great people are still here selling and servicing your Hondas," Schuh said.

His team is always evolving. He estimates 20 to 30 percent of his staff comes from a diverse background, including employees who have roots

in Poland, the Philippines and Mexico, but there are also plenty of homegrown Hoosiers.

"My best advice is to include everyone on your team, it doesn't matter if you like NASCAR or Cricket.

Schuh says they're looking for good employees. He believes good hires, no matter what the background, are just that. And like most business owners, they are always looking for more of them.

"We have positions open in all departments and need some more Hoosiers to apply. It is very hard to find people at the moment."

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*"The Amercian Dream,  
I'm living it."*

~Milton Echegaray

# A process by any other name is a process

By Howard Hubler

Here is a dribble of business-history folklore. Once upon a time in New York City, deep in the Bronx, two Jewish brothers named Abram and Vinny owned delicatessens in opposite parts of the neighborhood. One night, as the story goes, Abram went to Vinny's delicatessen to help him close down. They would frequently take turns going to each other's store to help close down for the day. On this particular night, Vinny asked his brother if he would add up all his tickets so he could get his totals and averages for the day.

"While are you do this", Vinny said, "I'll clean all the stainless steel and put food back in the walk-in."

Abram said, "I can do it," and noticed Vinny's stack of tickets were about as tall as his.

After Abram had counted the tickets, he divided by the total number and got an average dollar per ticket sale. Vinny's sales were now far higher than his. With this, he started counting the one sale, two sales

and three sales per ticket. He noticed a preponderance as his brother's tickets had two sale items on them while his own deli tickets only had one. He asked his brother how this happened since they both were in the same neighborhood had similar income levels. Vinny promptly said, "I did this through experimenting. Here's what I did."

"Well, for two weeks, three days each week, I asked people what they wanted and they told me. Then, for three days each week I would ask people what they wanted and when I handed them their meat or cheese, I would say instinctively, 'what else?' Without fail, the weeks that I would ask the question, my sale items per ticket would go up by half. I would go from one item to 1 1/2 items per ticket. My revenue went up by half as well."

After two weeks it was conclusive, "what else," was the magic phrase to driving business up another 50 percent in sales and gross profit.

"Over the life of owning this delicatessen, those two magic words could be the difference to buying a row house and no longer living over top of the store and sending my two kids to college. Two magic words that if repeated would drive my business like nothing else I knew of. Plus, there was no additional cost to the profits."

Thus, a process was built. So what is the process in the world of business? I chat about this frequently in various columns. The process is a repeatable activity with an anticipated and desired outcome.

I don't need to tell you the rest of the story. Abram soon did this in his store also and drove his income up by half. If you think that all business life is as simple as a little Jewish delicatessen and processes will drive your income up by as much as half. Yes, it is simple, but often times overlooked.

For this article to be relevant in a business magazine, it must have application. Today, most businesses have more than one person interacting with the public. Management

can create an effective set of scripts and activities that make the interaction with a customer more efficient for both. However, "hired help" tend to never want to use the same process twice, and by definition then, this is no longer a process. They simply do not have the discipline, even when they are convinced that customer satisfaction scores go up, as well as gross profits, they still want to perform the task "one time in a row."

Is this your operation, stuck on process pause? To succeed, you need weekly training with written plans, a performance matrix, and a compensation plan that encourages use of the "map process script." Yes, these topics are entire articles in themselves. I think you get it.

"Here is your cheese, what next?"



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

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## Biz Law

# The Indiana Home Improvement Act

By Eric Oliver

Spring is rapidly approaching in Hendricks County and it means many families are dreaming of Spring Break and home repairs and renovations. Today's article is intended to be a guide for both contractors and homeowners. For over thirty years, Indiana law has recognized the issues and concerns involving home improvements and renovations. The Indiana Home Improvement Act is a consumer-friendly law which requires a home improvement contractor to follow specific details in order to enforce a home improvement contract against a homeowner. The Act, intended to protect a consumer, applies to any home improvement to a residential property in excess of \$150.00. This may include anything from residential security alarms to window repairs to landscapers. If a home improvement contractor does not explicitly follow this law, the homeowner may be entitled to recover all costs of the home improvement as well as attorney's fees. The ramifications of this law can be very detrimental to a contractor and it is very important for them to carefully follow the act in all home improvement contracts.

A contractor's guide to a home improvement contract

The Indiana Home Improvement Act requires the contractor to include the following:

1. If a permit is required, the contractor should secure a permit.
2. The contract must include the following information:
  - a) The name of the consumer
  - b) The address for the home improvement
  - c) The name and address of the contractor/supplier
  - d) The approximate timeframe for the completion of the project
  - e) The date the contract will expire, if not accepted
  - f) A reasonably detailed description of the home improvement to be provided
  - g) The home improvement price
  - h) A signature space for the consumer and the contractor

3. Additional requirements are required of the contractor if an insurance company is expected to pay all or part of the home improvement.

If the home improvement contractor fails to comply with these provisions, the home-

owner may be entitled to void the contract and the contractor can be out thousands of dollars.

As a consumer, what can you do if your home improvement is not done to your satisfaction?

If your home improvement contractor failed to abide by the contract, you should talk with an attorney to explore all available avenues in this unfortunate situation. You, as the consumer, have several options:

1. The Indiana Attorney General can investigate and request injunctive relief from a court on your behalf.
2. You may be able to have your home improvement contract rescinded and have your money you paid to the supplier returned.
3. The contract may be voided or non-compliant provisions of the contract may be voided.
4. You may be entitled to recover all the costs of the home improvement and other damages.
5. You may be entitled to recover your attorney's fees.
6. The Prosecutor may be willing to pursue a criminal case against the home improvement contractor.

Pursuing and resolving a claim against a home improvement contractor

If you decide to pursue a claim against a home improvement contractor, it is very important you carefully follow the law. Indiana law allows you to recover your actual damages or \$500, whichever is greater. Additionally, senior citizens may be entitled to treble damages (three times your damages). As previously stated, you may be entitled to recovery of your attorney's fees as well.

While the home improvement act is very consumer friendly, Indiana law does provide an opportunity for a contractor to resolve disputes prior to any litigation. It is very important for a contractor to review the requirements or any defenses to a lawsuit may be lost and you could end up paying thousands of dollars in attorney's fees.



Eric Oliver is an attorney at Oliver & Cline, Danville, specializing in business and commercial law, trust and estate planning, probate, real estate, family, divorce and criminal law. Contact him at [eric@oliverandcline.com](mailto:eric@oliverandcline.com) or by calling (317) 563-7400.

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## Looks at Local Leaders

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

### Strengthening others so they succeed

What's the overarching purpose of our schools? Ask that question, and you'll get an amazingly wide variety of answers. To educate children. To develop the skills young people need. To prepare students for careers. To ensure that our communities have a viable workforce. To support the economy's needs for growth. The list goes on and on, and each of those answers is correct to a degree,

Yet all of those answers can be wrapped in a larger purpose, which is to strengthen others so they succeed.

From preschools to continuing education, all components of our education system are designed to impart knowledge that will help individuals achieve success, whether that's economic fitness, personal satisfaction, health and well-being, or whatever terms you might use to define what allows an individual to succeed.

**Leadership Hendricks County** devotes a full day to education because of its critical

role in the community and the amount of resources devoted to it. Class members visit classrooms and learn about the realities, objectives, and challenges of local public school systems. They discover that educating young people accounts for the lion's share of the local property taxes they pay and somewhere around half of Indiana's state expenditures. They learn how our county's public school systems are structured, and about the roles played by school board members and administrators. Many discover that long-held beliefs about what school districts do and why they do it are incorrect.

Their journey through education isn't limited to traditional public schools.



County School Superintendents Jim Diagostino (Mill Creek), Tracey Shafer (Danville), Scott Olinger (Plainfield), and Jim Snapp (Brownsburg) discuss public education with the LHC Class of 2017.

They also learn more about alternatives such as private schools and homeschooling, as well as programs to help adults who were unable to graduate from high school earn equivalencies that will open more jobs to them. Many class members are surprised to learn about the many postsecondary programs located in Hendricks County, including the opportunity to obtain a graduate degree without ever leaving the county.

The day is far more than a sharing of the county's educational resources. The focus is on how all those resources work cooperatively to improve the quality of life for local residents and economic health of our communities. As local leaders, the class members not only improve their awareness of what's available to support their efforts -- they witness models for collaboration and effective use of resources. Those lessons will help them become better at strengthening others around them and tapping into the skills they need to accomplish more.



Members of the YLHC Class of 2017-18 learn about the importance of public service while visiting the Indiana Statehouse.

*Leadership Hendricks County is a not-for-profit organization whose mission is to seek, prepare, involve and sustain leaders from diverse backgrounds to address community and countywide changes. Since 1993, Leadership Hendricks County has given citizens the background and inside information they need to take on effective leadership roles in the Hendricks County community. To learn more about Leadership Hendricks County or leadership training for your organization, email Kerry Tuttle at [KTuttle@LeadershipHendricksCounty.org](mailto:KTuttle@LeadershipHendricksCounty.org) or visit our website at [www.LeadershipHendricksCounty.org](http://www.LeadershipHendricksCounty.org).*



# 2018 Hendricks County Business Leader's Women's Luncheon

## Our March Speaker: Jackie S. Gessner

*Presented by*



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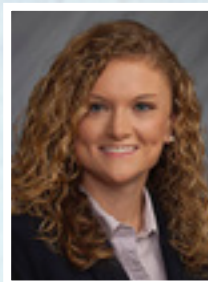
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### Talk: "Understanding and Creating Healthy Workplaces in the Era of #MeToo"

Jackie Gessner is an associate in the Indianapolis office of Barnes & Thornburg LLP, where she is a member of the firm's Labor and Employment Law Department.

Prior to joining Barnes & Thornburg full time, Ms. Gessner was a summer associate and a legislative intern in the firm's Indianapolis office. She also served as a pro bono legal clerk in the Criminal Appellate Division of the Office of the Indiana Attorney General.

Upon graduating with a B.A. from Purdue University, Ms. Gessner interned with the Indiana State Senate and worked as a campaign manager for a 2010 Indiana State Senate election campaign. Ms. Gessner earned her J.D., summa cum laude, from the Indiana University Robert H. McKinney School of Law in 2015. In law school, she was an editor for the Indiana Law Review and served on the executive committee of the IU-McKinney Women's Caucus. She also was a mentor through the Student Bar Association and a tutor to first-year students through the Dean's Tutorial Society.

Ms. Gessner currently serves as an executive committee member of the Women & the Law Division of the Indianapolis Bar Association.

In addition to being admitted to practice in the state of Indiana, Ms. Gessner is admitted to practice before the U.S. District Courts for the Northern and Southern Districts of Indiana.

**DON'T MISS! To register, contact Cathy Myers  
cathy@icontimes.com or call/text (317) 918-0334**

## Planner of Note

### Avon Chamber New Members

**Orangetheory Fitness**  
8100 E US 36, Ste. 8  
Avon, IN 46123  
317-542-2999

### Regency Preserve LLC

1971 Carlton Blvd  
Avon, IN 46123  
317-315-5482

### Hare Honda

8693 E. US Hwy 36  
Avon, IN 46123  
317-833-7065

### Brownsburg Chamber New Members

**Hendricks Civic Theatre Inc.**  
4998 N 100 E  
Danville, IN 46122  
317-252-9626

### Bolt Family Dental

945 North Green St.  
Brownsburg, IN 46112  
317-852-7112

### Terra Environmental Corporation

20 Seumin St.  
Brownsburg, Indiana 46112  
317-858-1858

### Danville Chamber New Members

**Phoenix Pest Control**  
298 E. Columbia St.  
Danville, IN 46122  
317-563-3273

### Wilson Design, LLC

309 N. Indiana Street  
Danville, IN 46122  
317-624-9900

### Plainfield Chamber New Members

**Highgarden Real Estate**  
209 W Main St.  
Plainfield, IN 46168  
317-370-5330

### Marketing Pro Lab LLC

7662 Gunsmith Court  
Plainfield, IN 46168  
317-440-7147

### Newly Incorporated Businesses

#### C-N-M Maintenance

Grantor: Cindy Bray  
Grantor: Robert Bray  
Grantor: Megan Boroff  
Incorporated: 2/8/18

#### Material Girls Quilting

Grantor: Heather Burgess  
Incorporated: 2/8/18

#### 4A Water Consulting

Grantor: Patrick Hall  
Incorporated: 2/9/18

#### Eye Kandy by Karma

Grantor: Karma Wolfe  
Incorporated: 2/9/18

#### Custom Blooms

Grantor: Annaleis Coombs  
Incorporated: 2/12/18

#### Windoozy

Grantor: Ann Eddens  
Incorporated: 2/13/18

#### Book Boss

Grantor: Brian Cook  
Incorporated: 2/15/18

#### Quinns Groom Stop

Grantor: Caroline Quinn  
Incorporated: 2/14/18

#### Emily Lauren Studio

Grantor: Emily Danielson  
Incorporated: 2/15/18

#### Live Edge Essentials

Grantor: Jason Douglas Miller  
Incorporated: 1/25/18

#### KCM Consulting, LLC

Grantor: Lloyd Craig Miller, MD  
Grantor: Lois K. Miller  
Incorporated: 1/26/18

#### Palatines To America

Grantor: Sharon Kennedy  
Incorporated: 1/26/18

#### Elite Nutrafit & Wellness

Grantor: Nicholas D. Vasehoff  
Incorporated: 1/30/18

#### Cake Registry

Grantor: Bette LaPlante  
Incorporated: 1/31/18

#### J & Q Nails Salon

Grantor: John Nguyen  
Incorporated: 2/1/18

#### Mason Mill Publishing House

Grantor: Savannah Goins  
Incorporated: 2/5/18

#### Telecloud

Grantor: Scott A. Bell  
Incorporated: 2/6/18

#### Tony Restored

Grantor: Anthony Jackson  
Incorporated: 2/20/18

#### Rominger Real Estate Group LLC

Grantor: Nickolas Rominger  
Incorporated: 2/23/18

## MARCH 2018



### 14 - Danville Chamber of Commerce (members' meeting):

Wednesday, March 14 at 11:00 a.m.  
at HC 4-H Fairgrounds, 1900 E Main  
St. Danville. For more information, call  
(317) 745-0670

### 20 - Plainfield Chamber of Commerce (member's meeting):

Tuesday, March 20 at 11:30 a.m.  
at Plainfield Rec and Aquatic Center,  
651 Vestal Road, Plainfield. For more  
information, call (317) 839-3800

### 21 - Brownsburg Chamber of Commerce (members' meeting):

Wednesday, March 21 at 11 a.m. at  
the Brownsburg Fire Territory, 470 E.  
Northfield Dr. Brownsburg. For more  
information call (317) 852-7885

### 27 - Avon Chamber of Commerce (members' meeting):

uesday, March 27 at 11:30 a.m. at Avon  
American Legion, 4812 E Main St, Old  
US 36 Avon. For more information, call  
(317) 272-4333

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# YOU ARE INVITED

## 2018 Legislative Breakfasts

**Dates:** ~~Monday, January 29~~  
~~Monday, February 26~~  
Monday, March 19

**Time:** Complimentary breakfast served  
at 7:00 a.m. on the above dates

**Location:** Hendricks County 4-H Fairgrounds  
Conference Center

**RSVP:** Please contact the Hendricks County  
Farm Bureau office at 745-4463 by  
the Thursday prior to each breakfast

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*Representatives Bob Behning, Greg Steuerwald and  
Jeff Thompson have been invited to join us,  
along with Senators John Crane and Mike Young.*

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