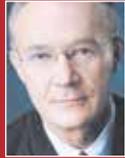


Where Hendricks County Business Comes First



The risk of leadership

PAGE 17

Karl Zimmer



What apps does Leadership HC Executive Director Kerry Tuttle most covet on her phone?

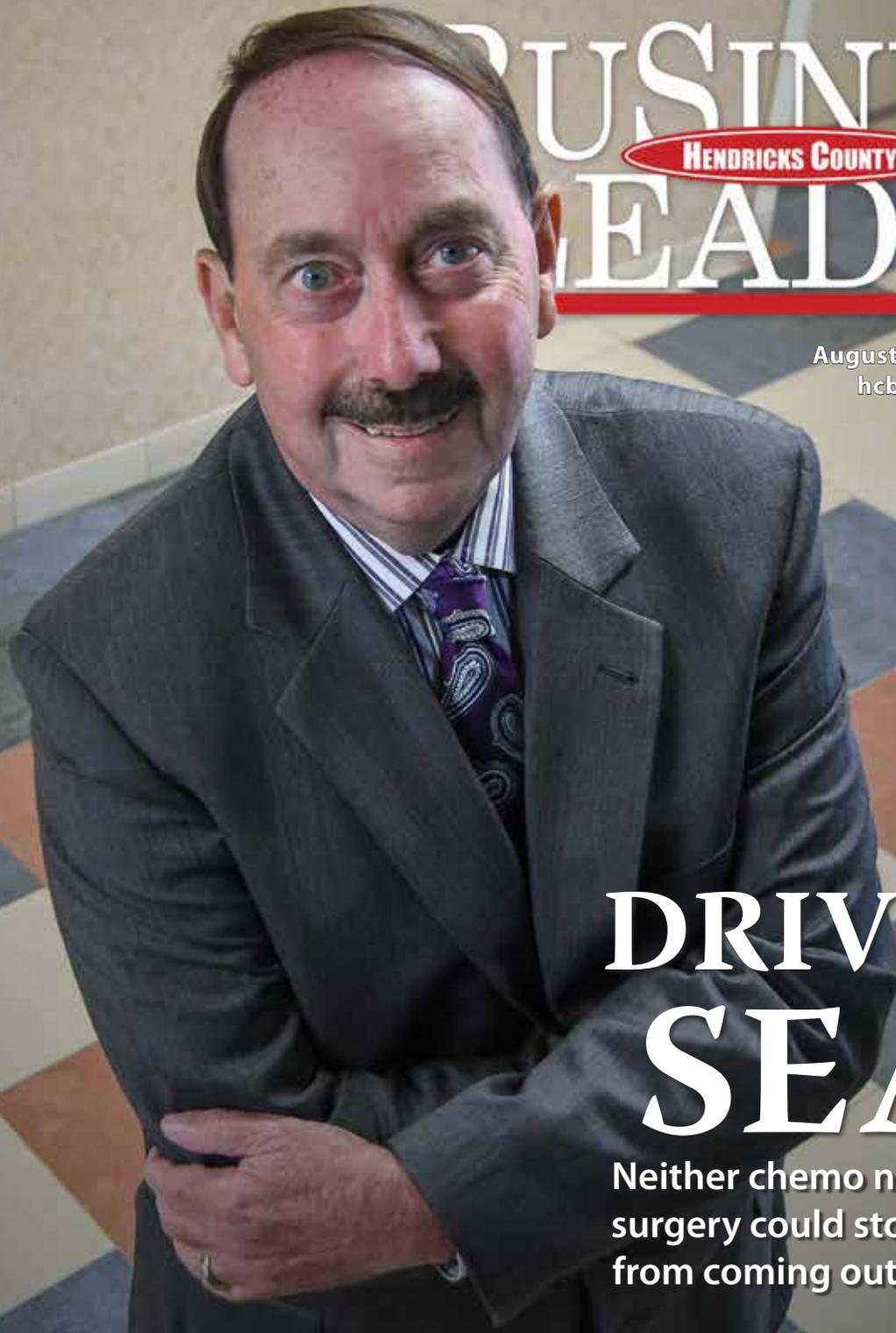
Kerry Tuttle

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BUSINESS LEADER

HENDRICKS COUNTY

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DRIVER'S SEAT

Neither chemo nor open-heart surgery could stop Lynn Driver from coming out of retirement

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OPINION

OUR VIEW

New-fashioned revival

Since its rural beginnings, Hendricks County has been experienced a suburban sprawl into what was once farmland and an urban expansion east from Indianapolis, but we will soon witness the product of a different type of development aimed at reviving (or rehashing) downtown residential. The transformation going on in Downtown Brownsburg, with new luxury apartments and retail and commercial space, is taking the right steps towards a quick and significant economic boost.

Current aerial photos of the Green Street Corridor show an impressively fast transformation when compared to images taken a year ago. A permanent residential base will drive retail but it first needs to attract folks with a pedestrian-friendly, open-after-6 p.m. environment. The Flaherty and Collins luxury apartments with resort-style outdoor features should attract the target class of resident. Also, town officials say that several business commitments have already been made across the street, but we believe the big fish is the incoming Chicago-style sports bar, Rush on Main—the anchor that will consistently draw in customers from surrounding towns.

The other good news is that development efforts have been kept to a few blocks. Expect the area to make a quick impact.

We are looking forward to this potential game-changer for Brownsburg.

QUOTE OF THE MONTH

“Benjamin Franklin may have discovered electricity, but it was the man who invented the meter who made the money.”

— Earl Wilson,
American journalist

CARTOON



HUMOR: You can't handle the truth

By Gus Pearcy

Hello, Comrades! Welcome to a new world order where nothing makes sense and Russians are the good guys. A world order where the news is opinion and opinions are alternative facts. Where cats are dogs and Mother Nature constantly reminds us we are a boil on her buttocks.

Every time I absorb the news, I shake my head with a “tsk, tsk tsk.” I can't respect any sources because they all seem to have a political bent. Even my beloved NPR is hopping on the bandwagon of gotcha journalism.

Yesterday, I heard a sponsorship message on NPR where the New York Times mentioned that they are all about reporting the facts. It's a sad day when a news organization has to tell you that they report the facts. Isn't that their purpose? I know facts are now a subset of opinion, but there has to be a set of truth, doesn't there?

Division of opinion is worse than ever. It's dividing us into camps and the walls are getting higher and higher. Facebook, and all subsequent social media, is a boon and a bust. Personally, I like staying in touch with all my friends, seeing what goes on in their lives. It makes seeing each other a bit awkward with a knowing silence, but Facebook is a great tool for staying in touch. But people can't seem to shut up about their opinions.

Our President shuffles back and forth on Vladimir Putin's guilt as a Russian spy and we are one hack away from losing all our “electronic” money or electricity in an act of terrorism. The news gets more depressing with people losing their lives on vacation and we can't seem to find a safe haven in our own schools.

The words of Jack Nicholson ring louder with each passing year: We can't handle

the truth (mostly because we can't get it). I drive more than I used to and I see many accidents. I have had a few close calls myself and I have become a bit more cognizant of my own human frailties. The truth is I could be in a serious accident that could ultimately take my life.

It's times like these that humans need a truth to cling to. We need a standard we can rely on to comfort us. I hope you have found that standard. I can tell you it isn't the New York Times.



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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HENDRICKS COUNTY

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READER WRITES

Anthem needs to return to the negotiating table

I would like to share an update to the recent article about Hendricks Regional Health and Anthem, published in the July Hendricks County Business Leader. As reporter, Cleveland Dietz, explained, Hendricks has worked diligently for 10 months to reach an agreement so patients with Anthem health insurance have access to the affordable, high-quality care they deserve. However, because of Anthem's unwillingness to work with us, certain services at Hendricks Regional Health Brownsburg Hospital remain out-of-network for Anthem members.

At Hendricks Regional Health, providing care where it's needed most is in our DNA. It's the entire reason our organization came to be. Nearly 60 years ago, a group of concerned citizens began a petition to build a hospital so they would have access to care right in their own community. We built Brownsburg Hospital so that affordable, high-quality care would be available to those who call Brownsburg, and the surrounding communities, home.

Anthem has demanded they pay 80% less for certain services at Brownsburg Hospital than what they pay at every other Hendricks Regional Health facility for the same services. As a community-based, non-profit health system, we cannot agree to this demand, especially since we have worked diligently to be among the lowest cost healthcare systems in Central Indiana – a fact that has been verified by independent, third-party data. This means nearly 20,000 Anthem members in the Brownsburg area have less access to high-quality, lower cost care.

One of the reasons we decided to build Brownsburg Hospital is because Hendricks Regional Health is the most preferred healthcare system and has the highest market share in this market. How can Anthem claim to have a broad network of providers when they don't include our Brownsburg Hospital? Why wouldn't Anthem want to keep all of Hendricks Regional Healthcare facilities in their network, and pay lower rates for their members' care? As one of the lowest cost healthcare systems in the area, these are questions we have been trying to get Anthem to answer for months.

Brownsburg residents have been dealing with uncertainty about in-network access for too long now. Anthem needs to understand how keeping Brownsburg Hospital out of network affects the personal and financial health of the Brownsburg community. As a Brownsburg resident and healthcare consumer myself, I am worried about the impact of Anthem's actions on our community. I am certain that other Brownsburg residents are concerned as well.

The vast majority of Hendricks Regional Health employees live and work right here in Hendricks County, and have our community's best interest at heart. We all want quality healthcare, great doctors and nurses, and modern facilities close to home. This is what Brownsburg Hospital offers, just like our other facilities across the region.

Over the last few weeks, I've had conversations with local employers and benefit consultants about what it means to have Brownsburg Hospital out-of-network for their employees or clients with Anthem health insurance.

"Brownsburg residents have been dealing with uncertainty about in-network access for too long now."

**– Kevin P. Speer, President & CEO,
Hendricks Regional Health**

Anthem's decision to keep Brownsburg Hospital out of its network takes access and choice away, while driving up costs – which is the exact opposite of what we as a nation need to be doing right now to fight the ever-climbing costs of healthcare. I've been encouraged by the support Hendricks Regional Health has received, and I wanted to share two examples:

"Effective January 1, 2017, Avon Community School Corporation added a Hendricks Regional Health network option on our benefit plan for our employees, and we have experienced significant savings as a result. As a public school corporation and one of the largest employers in Hendricks County, we have worked diligently to manage healthcare costs. How can we justify eliminating one of the lowest cost options in Indiana? As I work with local and state legislators, I constantly tout how our partnership with HRH has added value and options for our employees without increasing premiums. This success cannot continue if Brownsburg Hospital is effectively eliminated. Today we have employees who are disappointed, inconvenienced, and confused with Anthem's decision to keep Brownsburg Hospital out of network."

– Dr. Margaret Hoernemann, Avon Community School Corporation Superintendent

"I have been an employee benefit consultant for over 30 years. Over those years, I have been involved in many 'disputes' between insurance carriers and providers and usually have found myself siding with the carriers in an effort to keep costs for my clients as low as possible. This disagree-

ment is different, however, as Hendricks Regional Health is widely recognized as a high-quality, lower cost provider, and I do not see any evidence that the Brownsburg Hospital will increase the cost to any of the clients or members I serve. In fact, I see just the opposite ... another access point to a high-quality, lower priced provider."

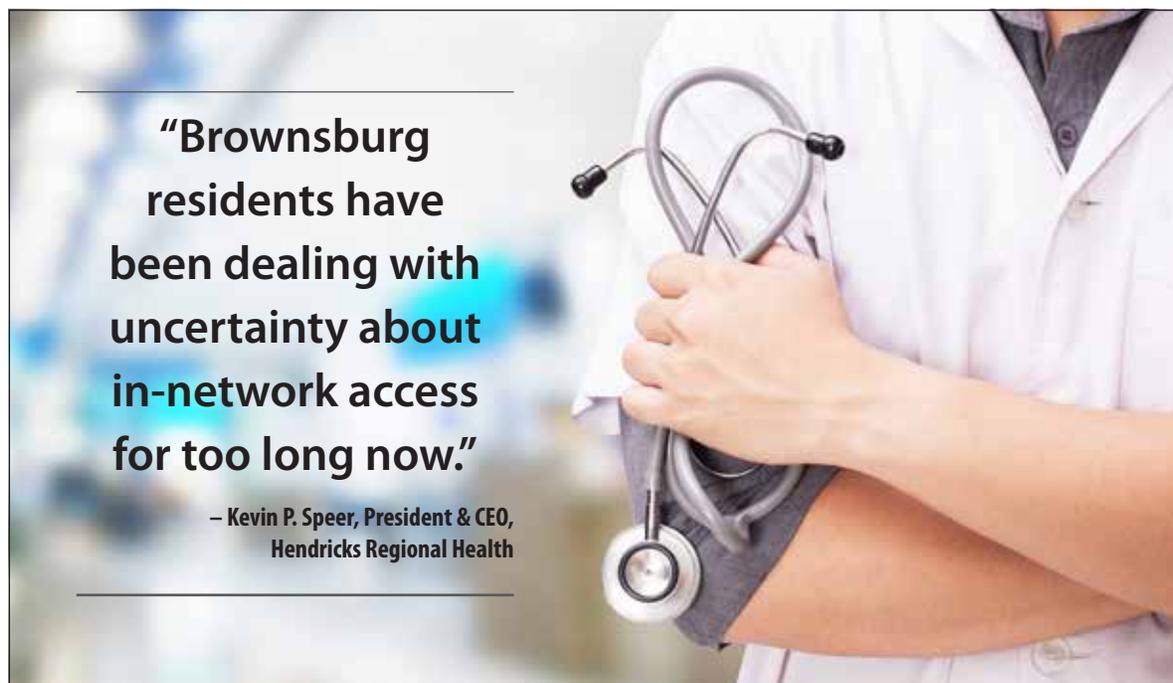
**– Richard Sutton, Employer Benefits Consultant,
RESutton and Associates**

I'm willing to do what it takes to bring a contract to Brownsburg Hospital, but we need Anthem to return to the negotiating table. I ask that Anthem members in our community help us by sharing your voice. Please call the number on the back of your Anthem health insurance card and express your desire that Anthem works with us to put Brownsburg Hospital in your network.

Our patients remain my top priority and our leadership continues to advocate on behalf of all Anthem members in the Brownsburg community. I encourage you to visit our website at www.BrownsburgNeedsHRH.com for the latest information or call our dedicated phone line at (317) 749-0088 so that we may help you navigate this confusing issue.

I want to thank the Brownsburg community for embracing our new facility. Your continued support of Hendricks Regional Health further shows there is a need worth fighting for in Brownsburg, which is what I intend to continue to do.

**Kevin P. Speer, President & CEO,
Hendricks Regional Health**



FROM THE PUBLISHER



John Taylor, Avon's new economic development chief, just before the July Avon Chamber of Commerce luncheon. Photo by Rick Myers

New Avon economic chief says it's not 'rocket science'

By Rick Myers

John Taylor is the new economic development director for the town of Avon - a town position that's creation is long overdue.

My initial introduction to Taylor was at the June Avon Chamber of Commerce luncheon - shortly after that I had the opportunity to meet with him at his office, but it wasn't until he agreed to speak to my Kiwanis Club that I got a glimpse of how Taylor may work.

"This (economic development) is not rocket science, he told the Kiwanis Club of Avon late in July. "It's taking care of people."

And taking care of people, his resume is quick to show, he has done. Taylor spent his early professional years in the hotel/restaurant industry with Hilton Hotels, not to mention he managed an industrial catering company - some of the clients were Eli Lilly, Indiana Bell and Western Electric. Anyone who has worked in this industry knows it's hard work and that building relationships with customers is the difference between failure and success.

Taylor began his career in development under former Gov. Evan Bayh where he was involved in closing military bases and helping the communities recover from the loss of the closings. He then went into the Department of Commerce under Bayh and Gov. Frank O'Bannon.

He then served seven years at CSX Railroad as regional director of development. After CSX he became the head of the Morgan County Economic Development Development for six years and then moved on to the same position in Posey County. While in Posey County he helped attract over \$3 billion of new industry and \$580 million of company expansions. He then ran economic development for the Thomas P. Miller and Associates up until January and he now finds himself in Avon.

In addition to his resume, his wife, Jamie Thompson Taylor, is president/CEO of the Martinsville Chamber of Commerce. I've had the pleasure of working with her in the past.

"I can't create jobs," he told told Kiwanians. "I can only create an atmosphere."

For those of us who live and work in Avon-Washington Township, let's all hope for his success.



Rick Myers is founder and publisher of the Hendricks County Business Leader. Email: rick@icontimes.com

MONEY MATTERS

The dog days of summer

By Jeff Binkley

These mid-late summer days are so dreadfully hot that even short-haired dogs lie around panting. Like me, I'm sure you thought that's where the term, "dog days of summer," came from. But alas, we're all wrong. The dog days refer to the Dog Star, Sirius, and its position in our skies. As for the markets, these are the dog days as well.

We have entered that periodically quiet period in the market, typically including low volumes and lack of real direction. Second quarter earnings are now mostly behind us and nothing major lies on the economic calendar, the market simply doesn't have any "oomph" to push it in either direction. This typically continues through the end of August when the next data dump happens including employment and inflation numbers etc.... Then the Fed's mid-September meeting potentially gives hints as to direction for the economy. The market can then begin to digest and determine direction again. For now, though, be careful as to making major moves on your own. Remember that low-trading volumes can and often exaggerate volatility in the short run.

Right now we have a potential restful period to buck up and prepare for what could be a treacherous fall. Pardon the pun, I mean the season, fall, not a fall in the markets. If you know anything about an upcoming fall (in the markets) that others don't see yet, please share your prognostication with all of us at the Binkley Wealth Management Group Facebook page. Go ahead and "like" the page while you're there.

This fall and into November, we shall see increased hysteria on both sides of the political spectrum. Yes, it's an election year. Yes, Indiana's Senate seat will be pivotal. Yes, Indiana's airwaves will be filled yet again with hatespeak and political ads out the wazoo. As for me, I'm going to do some fishing, some sailing, and some star gazing. Yes, I'll have the WSJ and Barron's nearby and maybe even an issue or two of the Economist within reach. But my thoughts will be focused on landing that 4-pound bass, catching just the right angle in my sails and glimpsing a few shooting stars to wish upon.

You too should enjoy these dog days of summer. They're fleeting and soon to be replaced with cold November rain. The markets will wait. The bass might not...



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.



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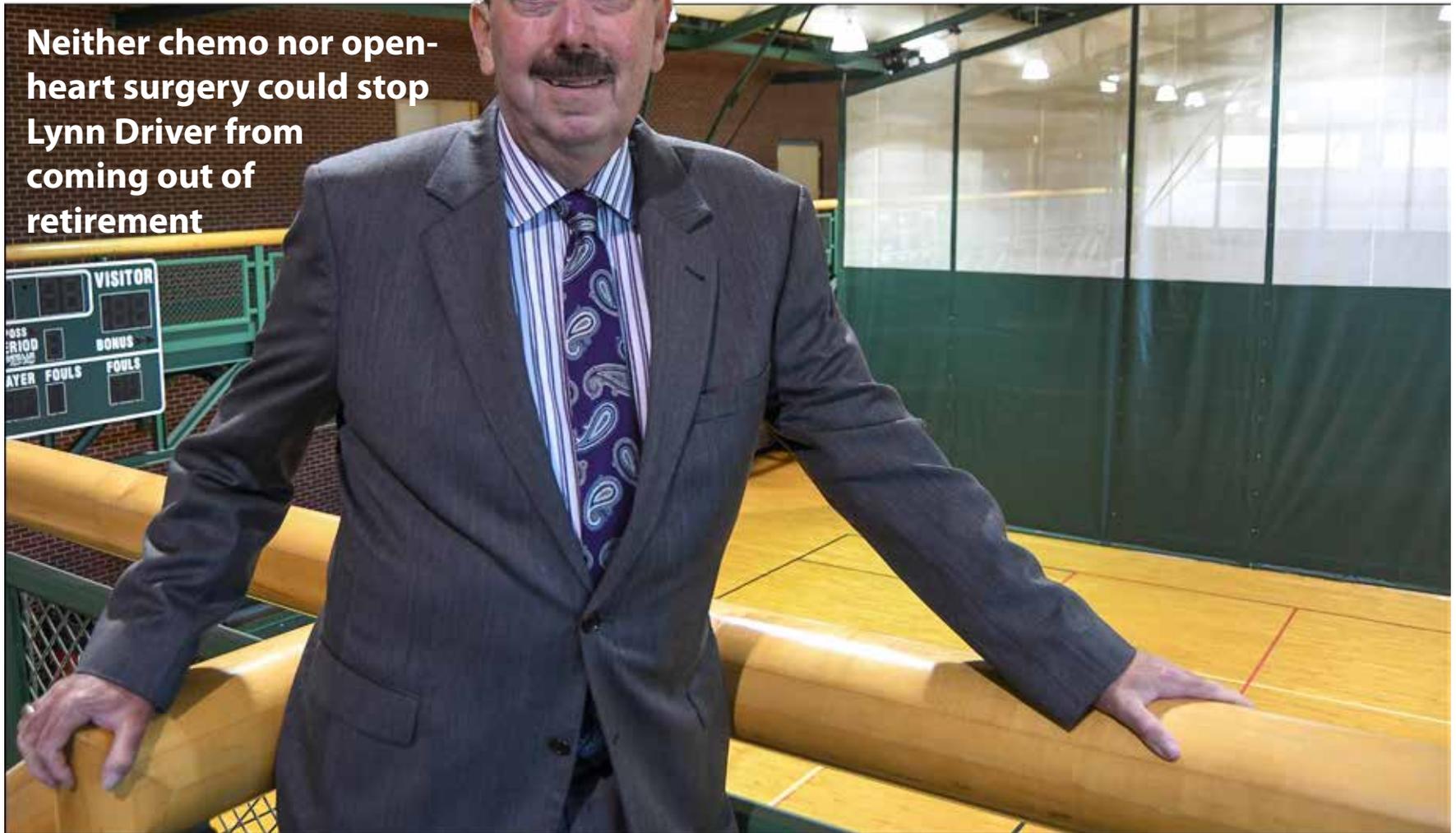


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DRIVER'S SEAT

Neither chemo nor open-heart surgery could stop Lynn Driver from coming out of retirement



By Mark Ambrogi

After surviving open heart surgery and a battle with cancer, Lynn Driver realized he wasn't wired for retirement.

"I realized I still had something left to give," Driver said. "It (working) got me going again. I could have laid in bed all day and watched TV and completely retired. There has to be some reason I'm still here today. I've dedicated that to taking care of my family, my grandkids and growing business."

Driver, 66, had successful open heart surgery due to a main vessel blockage in 2015.

"A week later I came in for a CT scan of my chest and they found a tumor the size of a softball," said Driver, who was

diagnosed with non-Hodgkin's lymphoma. "So on top of recovering from open heart surgery, I went through six months of chemotherapy. I almost died three different times."

He gained some perspective through it. "You go through things and think it's bad," Driver said. "But then you go to through the Simon Cancer Center and see people have it worse than you got it. I tried to stay positive. I'm three years out with no signs of cancer."

The Avon resident had started a health-care company, Indiana Organ Procurement Organization (now Indiana Donor Network), in 1975 and sold the company in 2012.

"When people died and donated their organs, we facilitated the whole process,"

Driver said. "I grew from myself to 140 people. We had four locations, Indianapolis, Evansville, Fort Wayne and South Bend. We had a foundation, a call center and it was a large company. I learned you better learn to solve problems if you are going to be in health care."

Driver took three months off after selling his health care business. While owning his organ donor company, he had volunteered his help to businesses.

"I found banks weren't lending to them at the time," Driver said. "I talked to my son, Brandon, and said, 'Why don't we start a commercial lending company?'"

So they did. Brandon, 32, is primarily running Skylight Commercial Lending, which was started in 2013.

Driver then started Skylight Group,

a business strategy and advisory firm, in 2017.

"I started to work with small and medium-sized companies trying to help them grow their business," Driver said. "I work with start-ups and existing businesses. I've gone in when a company needed new leadership and I've subbed until they found someone. I do business turnarounds. If it's a true turnaround I go in and take control. Anything associated with business I tend to do it. I take on all comers, I never let money stand in the way. I learned a long time ago in business you better like to solve problems. You better bring on great

.....
DRIVER continued on page 7

DRIVER continued from page 6.

people. You better learn how to network. If you can do those three things, you'll probably be pretty successful."

Driver said sometimes the business just doesn't work.

"Maybe the business has outlived itself and I can help with that, too," he said. "If a business owner calls me and needs help, I find a way to help them. I've been a life-long learner. I've invested in myself. I had a business coach of my own for years. I've read probably every book on business you can read."

Driver attends seminars and lectures on business to relay that knowledge.

"That's what my passion is," said Driver, an admitted business junkie. "If I want to take something on, I take it on. I don't take on so much that I can't meet people's needs."

Driver recently started a partnership with Plainfield Chamber of Commerce, offering business training, strategic planning, business services and education programs for Chamber members at affordable rates.

Plainfield Chamber of Commerce president/CEO Brad DuBois said Driver is dedicated to helping businesses meet challenges.

"I know myself he is done things from me to help me succeed," DuBois said. "It's what fuels his fire."

DuBois said the partnership with Driver is another way to help Chamber members be successful.

"The more successful business is in our community, the more successful our community is," DuBois said. "He can give them coaching, let them know they are not alone. There are things Lynn can do to help them with the vast knowledge he has."

Driver said he already has his first cli-

I learned a long time ago in business you better like to solve problems. You better bring on great people. You better learn how to network. If you can do those three things, you'll probably be pretty successful."

— Lynn Driver

ent through the Chamber.

"Hopefully by us offering affordable rates through the Chamber, there are other people that may want to start their own business," he said. "I'd love to offer my advice to help them grow."

Driver has been married to Debi for 16 years. In addition to his son, he has a daughter, Melissa, 37, who has four children.

"I coached AAU basketball for my son for about 15 years," Driver said. "My grandson Mason plays basketball and is at Cascade High School and I coached his AAU basketball team as well."

How Lynn did it:

Best Advice I have ever received...

"Always deliver more than expected."

Best Business Decision I ever made

"Everything starts with people. Don't let money get in way of doing business."

Worst Advice I have received:

"Give up."

In five years I want to...

"Still want to be growing business."

My secret to success is...

"Always be willing to step up and take on new opportunities."

Lynn's list:

Five books that have had impact on me...

1. "The Bible."
2. "Credibility."
3. "Good to Great."
4. "Built to Last."
5. "Who Moved My Cheese."

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Please come out and enjoy a day of fun, food, golf and fellowship and help us support these worthy causes.

Biz History

Talking with hometown realtor, Ed Schrier

By Deanna Hindsley

I called my friend, Ed Schrier, after seeing his realtor sign in his front yard.

"You're still selling real estate, right?"

"Oh, yes," he laughed, "I'll sell real estate until they shovel dirt on top of me."

A few days later we sat in rocking chairs on his shady front porch as he shared his experiences.

I noted his sign at the end of the driveway. "Is this

your office?"

He smiled, pulled his cell out of his pocket and said, "This is my office."

"It's just the way we do business now," he said. "Ads and office overhead are costly. We all compete online now."

And how did he start?

Ed and Shirley (Shelton) were married in 1954 and built a small house in the

Shelton Addition in Avon developed by Shirley's father. They moved to Brownsburg in 1958 and had four daughters, two of which are now in heaven.

Ed started out in the insurance business in 1957. He also became interested in the real estate business and joined Ralph Henderson from whom he learned the ins and outs of the real estate business. He opened his own real estate office at 601 E. Main St. in 1963.

Ed re-entered the insurance business in 1968 later naming it Hometown Insurance and selling it in 1975.

In 1976, Ed opened real estate offices in Avon and Plainfield and moved Ed Schrier Hometown Realtors to a new building on North Green Street.

He has dealt in all aspects of real estate, as a broker, builder and developer. He has built over 300 houses and condos and held many positions in the real estate community, serving as president of the Hendricks County Board of Realtors in 1964, Indiana Association of Realtors in 1973 and many others. He has also been intricately involved in the community, politically serving in town and county elected positions.

His last big project was as co-builder of Quail Creek, buying the property in 1997. Since he loves golf and he loves real estate, that was the perfect combination.

One item that has changed the real estate industry in the nearly sixty years he has been in business is housing regulation, many adding to the cost of construction.

Financing is also a game-changer. Ed remembers when a person could just talk to his local banker, who knew your name.

Ed recently sold three older homes in Brownsburg. I spoke with one seller, Nancy Roberts, who described working with Ed: "Ed is honest and professional. He wrote up my agreement within a few hours and texts me updates and information. He gives me wonderful, succinct advice and then lets me decide what to do. And you know what? He knew my name and my house."

What was the most fun he has had in the business? He immediately said it has all been fun. But after a thoughtful pause,



added, "I loved taking people and helping them discover how much more talent they have than they realize."

"A young man I knew stopped to talk with me one day after a day of working on a production line. I told him that I saw potential in him – I knew he could be successful selling real estate."

"He got his license, later left his job and went to work with me and was very successful. He had a deep melodious voice, a winning personality, spoke with conviction and was able to help people make good decisions for their situation."

Ed continued, "One of the most valuable lessons I learned was from my early mentor, Ralph Henderson. Ralph said, 'Whenever you write a purchase agreement, use complete sentences, so well-written that it could stand up in court.' It was honest, good advice that I have always used."

"However, another gentleman who worked with me couldn't write or speak a complete sentence, so much so, that after hearing him talk with a client in the office, I had to speak with him about it afterward. From then on, he always talked with

clients in their car, where I couldn't hear. Turns out, he didn't speak well, but, boy could he sell houses!"

Ed saw the market decline after 2004 forcing him to change his holdings. Now he is seeing it surge again, hoping that it will even out, and thinks about how that might work out.

In 2013 he finished writing his book, *The Battle of the Three Wills*, as it relates to good and evil. Inspired by his research, he went back to school, completing his degree in Divinity from Mid-Atlantic Christian University online. He sometimes steps in for pastors when they are on vacation or when a church is between ministers. That is the new love for this ever-learning man.

But at age eighty-three, he still loves real estate. I mentioned that he has been an inspiration to many people. He responds that real estate – and people – have been good to him. He hands me his business card with the following anonymous quote: "In God's will, there is no failure. Out of God's will, there is no success."



The Personal Touch



Kvetching employees kill reputations

By Scott Flood

One particularly disturbing trend I've noticed is a growing number of employees complaining in the presence of customers. The subject matter varies from cutting remarks about fellow employees, to whining about schedules, to the travails of having to deal with the public, but the common thread is that all of these conversations are audible and inescapable.

It's especially evident in today's retail and service industries. The success of everything these companies do rests upon a single interaction between an employee and a customer. But I've had the same thing happen in "professional" offices and all sorts of companies while waiting for appointments, as the receptionist and a fellow employee kvetch about one of the bosses.

These frontline employees appear to be completely oblivious to the fact that someone who's not a participant in their conversation is within listening range. Either that, or they just don't care that this person is an involuntary observer of their gripe session. That's dangerous, especially when that individual is a prospective customer or business associate.

Today's tight labor market may be part of the problem. If line employees

don't have to worry about losing jobs because of bad behavior, they don't have an incentive to behave. And I'm sure several employers who are reading this will point to the difficulty of finding good help.

I'd grant them that excuse if there weren't examples of companies that always, absolutely always, deliver stellar customer service. They're the businesses that you choose over their competitors largely because of the way you're treated when you walk through the door. I can give you three examples right off the top of my head: Crew Carwash, Trader Joe's, and Chick-fil-A.

So I have to conclude that the real problem isn't a dearth of "good" employees. It's the culture of their workplaces and the attitudes of their managers. When expectations for service, politeness, and discretion are low, guess what kind of results a business is going to see? Perhaps the real problem is farther up the org chart.



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PEER TO PEER

Big business and the process machine

By Howard Hubler

Last week, my wife Janet and I flew to Colombia, South America, for a wedding of the daughter of a missionary friend. We were at the mercy of the airlines on both legs of the trip of course. We experienced customs processes in two countries before our trip was over. More of that later. Here are the geniuses of the point that I would like to make.

A poll just came out in the auto business regarding the purchase of ancillary products once a customer purchases an auto. The poll was about the percentage of customers that bought extended warranties and the like for the car that they just purchased. These products are generally sold during the finance process of the purchase; those customers that opt to purchase them want to pay for them in their monthly payments since it is easier. Customers determined that the finance and insurance people in large, publicly-traded stores made a better presentation, thus sold more than smaller family-owned groups of auto dealers.

So, why is this the situation? The article did not give a reason but this is my thought. The smaller businesses in our industry have a big heart. Today, many of the dealers started up from nothing. Large automakers chose them as a candidate from a pool of other candidates. It is a sobering thing to be chosen best among your applying peers. This loyalty lasts a long time and is reflected in the attitude of staff. However, we smaller privately-owned groups lack the hiring information and sophistication of large corporations at times. We hire “like me” managers that duplicate skill sets and attitudes of current management. If the dealer is not a natural “process freak,” chances are the store will be “process weak” in the area of auto finance as well as elsewhere in the business.

The customers of a publicly-traded group do not know this but they will be more inclined to buy extended warranties and the like in the finance office. However, I know this; it is all about the process presentation. Back to the late night customs process at Miami International Airport, we did not get the usual declaration form while aboard our flight home. When we landed, all aboard went to one of 100 or so kiosks that more or less duplicated the process that the officer uses in Colombia. However, the kiosk first displayed an auto-fill form with all the usual questions, “Are

you bringing in any fruit?” and the like. Once done with this, we turned our passports upside down and slid them into the bottom of the kiosk to get international clearance just as the officer would do. Before we were done, it took our picture in duplicate, that we handed back to other officers as we were processed, leaving no doubt that we matched the passport.

This common computer was no more expensive than the multitude of officers that they replaced. The hundred or so kiosks processed say, 100 travelers at once, not the usual eight or so that officers processed. Now, I have written many articles over the years as to the inefficiency of the federal government over the privatization of tasks that could be otherwise outsourced. Here the US government was far more efficient than the Colombian customs process. However, the Colombian guys had it down pretty good, just nowhere as fast. How could they? They could not process 100 travelers at once!

So, now to the teachable moment. As we small family businesses go about our daily walk in life, we need to always be searching for more efficient processes to install in our businesses. Well executed, when we do this, there are three wins. The obvious first two are that the customer and employee both engage in a more pleasant selling environment. The last win offers us a “left-handed insult.” What if our business is slated to be purchased by large publicly-traded concerns like auto dealers, funeral homes and the like? Then, what if they make more money at our business as amateurs than us seasoned professionals did by installing the same processes that we attempted to install for the last 10 years, but ultimately failed to install? Then we wonder how did they pay us all the money when they bought this place and still making a handsome profit? If you are not working for the company that bought you out yet, then it is not too late for you!



Howard Hubler can be reached at howard@hubler.com.

This loyalty lasts a long time and is reflected in the attitude of staff. However, we smaller privately-owned groups lack the hiring information and sophistication of large corporations at times.

BIZ LAW

Keeping your company in good standing with the State of Indiana

By Eric Oliver

Indiana law requires corporations and companies to meet certain requirements to continue to operate with the protections afforded to limited liability companies and corporations. When a business fails to meet certain requirements, the Indiana Secretary of State will send a notice that the business was administratively dissolved. The reasons can vary, but the main reasons for dissolution are:

1. Failure to timely pay your business taxes
2. Failure to maintain a registered agent or office
3. Failure to timely file a biennial (every two years) report

If your business was administratively dissolved, often the cause was inadvertent and can be fixed, if done properly. The main reason for the administrative dissolution of the business is when you forget to file your biennial report. This can happen when you have multiple businesses and you miss a report or because you only have one business and you forget you need to file the report every two years. If your business was administratively dissolved, it is important that you remedy this promptly. By continuing to operate your business, you can create serious legal problems and be held personally liable for the actions of your business or employees.

If you discover your business was dissolved, you should be able to have your business reinstated by the Secretary of State, but time is of the essence because of a recent change in Indiana law.

Under the new law, you only have five years to have your company reinstated or you lose the ability to reinstate your company. If your company was dissolved less than five years ago, you will need to file an application for reinstatement. The Indiana Secretary of State's website has a packet available for reference on the process. In addition to filing the packet with the Indiana Secretary of State, you must receive a certificate of clearance from the Indiana Department of Revenue showing your taxes are paid. While the Secretary of State's process is quick, the Department of Revenue can take up to six weeks, and this must be completed prior to submitting your application with the Secretary of State.

If you are approaching the five-year deadline, it is very important for you to carefully follow the instructions in the Secretary of State's packet. Failure to follow the requirements for reinstatement may be cause for rejection of the reinstatement application and if your five-year time limit expires, your company will not be eligible for reinstatement. I recommend reviewing the packet and if you have questions, you should contact an attorney for assistance in preparing the application.

While this article has focused on administratively dissolved businesses, it is important to understand the easiest way to keep your company in good standing is to file your business entity report. This report may be filed online and must be submitted every two years. The report can be self-prepared or you can hire legal counsel to assist in the preparation of the report. The proper filing of your business entity report will help you to protect your company and your investment.



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 or by calling (317)563-7400.

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Registration and a continental breakfast begin at 7:30. The film begins promptly at 8:00, followed by a brief time of reflection and discussion. You will be on your way by 9:30, inspired and refreshed by this showcase of ordinary women doing extraordinary things.

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Kelli Waggoner

*Athletic Director of Brownsburg
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WHAT'S IN A NAME



Rock Bottom Treasures, 116 W. Main St., Plainfield. Photo by Adam Pannel

Rock Bottom Treasures

Rock Bottom Treasures, 116 W. Main St., Plainfield, is a vintage goods store owned by Scott Burress.

Its name and brand began four years when Burress was selling vintage items online and at flea markets. In 2016, he settled into his brick-and-mortar location on Main Street.

When creating the name of the store, Burress wanted something that was “catchy” and “denoted music.”

“The concept of ‘Rock Bottom’ people associate with a low price,” Burress said.

The Os in “Rock Bottom” were made into records to signify music’s impor-

tance to Burress, who’s been buying, selling and collecting CDs and records for about 40 years.

While the store has many CDs and records for sale, the “Treasures” in its name comes to represent a brand built not just on music, but also on a variety of vintage items such as clothes, games, posters, comic books and other pop-culture memorabilia.

Burress hopes that when the community sees his brand, they see a “pop-culture” and “retro” goods store that looks to “connect people” through his vintage products.

Thinking about insurance?



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BIZ LEADERSHIP

The risk of leadership

By Karl Zimmer

As most leaders learn quite early in their careers, being a good leader requires taking certain risks including risking one's popularity. Good leaders also learn that even though they may lose popularity at times, they may well gain respect in the process.

The "Risk/Reward" equation is not always easily measured, and as most leaders know, sometimes we have to make decisions based on our instincts and our values without having clear, measurable data to support a given decision. There may even be times when all the measurables contradict a certain decision, yet the leader knows that decision to be the best one for the organization.

Great leaders know that the numbers ought not always determine what decision is made. If it were as simple as following the numbers, as valuable as they may be, we could allow



computers to determine all decisions and announce those decisions to the members of the organization. Though I am intrigued by the advancements in AI (Artificial Intelligence), I also have my reservations and believe its usefulness is limited and should be approached with caution.

Think of a time in your career when you made a decision that wasn't popular, one that may even have been contradicted by the data or "conventional wisdom." What caused you to decide the way you did?

How did you know it was the right thing to do?

I believe that good leaders are those who can think beyond the data and include variables the data can't, like morals, ethics, consequences to the human spirit, physical body, the larger community, and

Entrepreneurs, owners, and leaders of relatively small, closely held organizations take risks that CEOs of huge, multinational organizations seldom experience.

more. The best leaders are those who have the courage to stand up for what is right, no matter how nebulous that may seem to others.

Entrepreneurs, owners, and leaders of relatively small, closely held organizations take risks that CEOs of huge, multinational organizations seldom experience. There is certainly a high level of stress and required skill

for leaders in public companies, yet even when they make poor decisions, we often hear of them being rewarded for their tenure with sizeable severance packages. When a leader of a private organization makes a bad decision, the consequences can be dire for many and can even result in the demise of the entire organization. When leaders make decisions based not only on the numbers but also on "what is right for all," the best decisions get made and organizations flourish.

This column is dedicated to sharing experiences, research, and ideas about great leaders, for great leaders, and to explore how best to inspire and motivate the highest performance and satisfaction at work. Please send in your comments, questions, and suggestions.



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

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Bob Meister Andy Pinegar Bob Wallace

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Biz Briefs

Avon Chamber Golf Outing Aug. 27

The Avon Chamber of Commerce 18th Annual Golf Outing will be Monday, Aug. 27th at The Country Club of Indianapolis (2801 Country Club Road). Registration starts at 10:30 a.m. with noon tee off. Spots still available for golfers and hole sponsors. Register at avonchamber.org

Expansion for Niagara Bottling in Clark, Hendricks Counties

Niagara Bottling LLC, a U.S. private-label bottled water manufacturer, announced on July 24 plans to expand its operations in Indiana, establishing a new facility in Jeffersonville and growing its current facility in Plainfield, creating up to 57 new jobs by the end of 2019.

"Global companies like Niagara Bottling are choosing to grow here because of Indiana's commitment to building a business-friendly environment that helps yield a positive return on their investment," said Elaine Bedel, president of the Indiana Economic Development Corporation (IEDC). "We're excited for Niagara Bottling's continued success in the Hoosier state as they expand their Plainfield operations and open a second facility in Jeffersonville, creating more good jobs for Hoosiers."

The California-based company, which has 29 additional locations throughout North America, will invest \$56 million to build and equip a 469,000-square-foot manufacturing and bottling facility on Logistics Avenue in the River Ridge Commerce Center in Jeffersonville. Construction is underway on its new building, and the company plans to be operational by spring 2019. In Plainfield, Niagara Bottling is also planning a \$6.1 million expansion at its existing facility at 1250 Whitaker Rd. to increase production capacity.

Niagara Bottling, which has more than 4,000 employees in North America, anticipates adding 49 new jobs in Jeffersonville and eight new positions in Plainfield to support its growth. The company is currently hiring for production, warehouse and facility maintenance positions. Interested applicants may apply online.

The IEDC offered Niagara Bottling up to \$450,000 in conditional tax credits and \$50,000 in training grants in Jeffersonville and up to \$50,000 in conditional tax credits in Plainfield based on the company's job creation plans. IEDC tax credits and grants are performance-based, meaning until Hoosiers are hired, the company is not eligible to claim incentives

BUSINESS RESEARCH



So you want to moderate a focus group

By RJ Gerard

If asked to imagine a focus group, you may imagine a glossy scene from *Mad Men*, a blind taste test or a car commercial ("real people, not actors"). The thing is, these are typically high-value productions. Recruiting, facility costs, incentives, and specialized equipment must be arranged. What if you're trying to test the waters and conduct a focus group for your own venture, but on a shoestring budget? Insights can nonetheless be gathered in DIY groups. Once your audience is selected (remember to over-recruit by 25% to accommodate no-shows), here are some tips from my over 20 years of moderating:

- **Group size:** I suggest seating no more than 8 to 10 people. Any more is hard to corral even for the most experienced moderator. Resist the temptation to seat as many people as possible in this type of research. Remember – you want meaningful insights!
- **Ground rules:** Set clear and simple expectations up front, when people sit down. Tell the participants why they are there and expectations: you're there to gather a wide variety of feedback, so there are no wrong answers. Everyone is expected to contribute. They need to feel you're running the show but feel comfortable. Explain that they need to be mindful of the microphones and speak one at a time, etc. Set the tone and be in charge. This will help keep your groups in line.
- **Give permission to be negative:** If you're affiliated with the product/topic in question, participants might hesitate to share negative opinions – they won't want to offend you. Give them permission up front to say whatever they want.
- **Master time:** Plan out everything in advance. And I mean everything! Down to the exact minute. There's nothing worse than realizing (when it's too late) you don't have sufficient time (for example) to review logos or taglines when it was super important you do so, meaning someone (usually a stakeholder) will be disappointed.
- **Don't breeze through introductions:** Quite honestly, introductions may be the most important part of a group. They let people get comfortable and start talk-

ing – an important first step to learn about participants' voices and personalities. Are they shy? Long-winded? Eager to impress? Obnoxious? Introductions are the first stop to gathering insights on the respondents seated at the table.

- **Cover the big stuff:** For groups of only 60 minutes, identify about 4 things that are must-haves. Spend a good amount of time (7-10 min) on each. You can always add a new topic or question if you have extra time. Remember, your introductions will take about 7 to 10 minutes. That leaves 50 minutes for discussion.
- **Short questions, long answers:** If you make your initial questions short and to the point, it gives people space to reply richly. Long questions get people confused. Don't ask anything leading. (e.g. 'How great do you think X is?' vs 'What are your thoughts about X?'). Let the groups fill in the details. You can be more direct when probing.
- **Have fun:** My groups typically go pretty well because I try to be super relaxed and my participants can see that I love moderating. They pick up on that. When you feel good and confident, they feel good – and they are more apt to open up and share.
- **Expect the Unexpected:** I have conducted about 1,000 of these and no two are the same. It's a live performance and be prepared for things to take a turn you may not anticipate. Just go with the flow.

At the end of the day, it's simply a conversation with people that presents many possibilities to understand others. Your job, per the RIVA Institute, is to "get in, get data, and get out." Happy moderating!



RJ's experience in both qualitative and quantitative market research is far-reaching. He is an insights guru working with consumers, top-tier pharmaceutical companies, regional and national nonprofit organizations, medical device and industrial manufacturers, along with many B2B clients.

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TRENDS IN TECH

Invent your own wheel with custom software development

By Chet Cromer

Raise your hand if you've had a great app idea that no one's thought of yet. Is there anyone among us who hasn't hit our head on a wall trying to find ways to make technology work the way we want it to? If you're like most, you've reached that point and said "fine... I'll just have to build this from scratch..." only to find yourself with another headache when you realize the investment of time and money it will take to "invent the wheel" of your technology solution.

Recently, we've investigated three ways to make technology systems our own: customization, integration, and now, custom development. Customization and integration involve taking pre-built systems such as QuickBooks, Microsoft Office, and web-based tools and tweaking them to your specific needs toward a holistic, functional solution. Custom development is where you remove the "box" third party tools and live within and create your own solution from scratch, just the way you like it.

Custom software and mobile app de-

velopment is exciting. The sky's the limit when it comes to features, expandability, and a unique look and feel that is only yours. Custom development is engaging. It can get your entire team involved in the dreaming process as you build a solution to meet your unique needs. Custom development is also engaging. It will consume your time. You'll think about what else you could do with this or that while you drive, while you sip coffee, and even while you sleep. And finally, custom development is expensive. Just because your solution may seem simple and straightforward doesn't mean it's easy to build. Large amounts of time, money and expertise will be required

to bring your idea fully to life.

In my line of work, custom software and mobile app projects are some of our favorite endeavors to take on with a client. Not just because they bring in significant cash flow, but because they allow us to partner with businesses to bring an idea to life in a way that no one has done before. We're brought behind the curtain into the way a business ticks and become part of a competitive advantage. We build a relationship that can far outlast the project and become a significant part of our own future while those we serve continue to flourish.

If inventing the wheel of your own technology solution is on your radar, you already

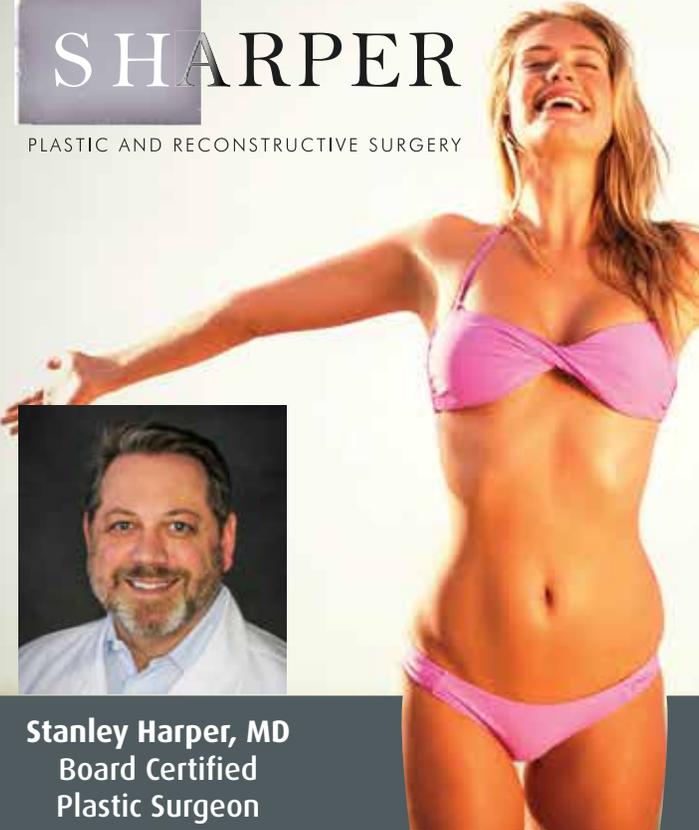
A customized or integration solution that is finished is far better than a custom developed solution that never gets off the ground or drains your bank account.

know you should tread carefully. A customized or integration solution that is finished is far better than a custom developed solution that never gets off the ground or drains your bank account. On the other hand, the solution you build may be the tipping point for the next stage of growth for your business and one you couldn't achieve any other way.

Thanks for wading through these ways to tailor fit software and technology solutions to your business. Should you ever have an idea and like to bounce it off someone to consider the paths forward, please give me a call. I love hearing ideas and sharing feedback with those who are ready to think outside the box.



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 or (317) 721-2248.



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Biz Briefs

Hendricks Regional Health is Plainfield Chamber July Member of the Month



Hendricks Regional Health was awarded the Plainfield Chamber of Commerce's July Member of the Month during the July luncheon on July 17. From left, HRH staffers are Gary Everling, Elizabeth Cisco, Kevin Speer, Adam Scott and Plainfield Chamber Ambassador Brian Culp. Photo by Rick Myers

June real estate numbers from FC Tucker

Hendricks County homes continue to leave the market faster than a year ago. Also, Avon and Danville experienced price increases and Brownsburg and Plainfield saw sale price decreases.

According to F.C. Tucker, in June 2018 the average price for homes sold in Avon was \$233,413, a 2.5 percent increase from June 2017. Danville homes increased in price as well to \$185,217, a 6.8 percent difference from June 2017. Meanwhile, Brownsburg

homes sold for \$198,011, an 8.6 percent decrease from June 2017, and Plainfield homes decreased 3 percent to \$199,864. Hendricks County homes sold in 24 days on average, 30 days faster than June 2017. Homes in all cities spent significantly less time on the market: Avon homes sold in 23 days, Brownsburg homes sold in 17 days, Danville homes sold in 33 days and Plainfield homes sold in 22 days.

Avon road project delayed

The Town of Avon has postponed plans to reconstruct County Road 200 North between 900 East and Ronald Reagan Parkway until the Spring of 2019. The project was expected to start this summer but town leaders say there was a delay in obtaining state permits

and AT&T needs more time to relocate power lines. Also, some property was not acquired prior to the bidding deadline. Town leaders will discuss options and costs to temporarily patch the road this summer/fall.

GOP Golf Outing Aug. 24

The Hendricks County GOP Golf Outing is scheduled for Friday, Aug. 24, at Twin Bridges Golf Club, 1001 Cartersburg Rd., Danville. Registration and lunch will be at 11:30 a.m., and Tee Times start at 12:30 p.m. Playing

costs are \$125 for an individual golfer, \$150 for hole sponsor, \$500 for a team of four, and \$1,000 for an event sponsor. To RSVP, email Greg Irby at Greg@IrbyLawLLC.com.

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mobileme

Kerry Tuttle is executive director of Leadership Hendricks County, a non-profit organization aimed at developing leadership skills in local residents. She is an Avon resident and former executive director of the Avon Education Foundation where she served for three years before coming to LHC. Here we connect with Kerry to share her 'Mobile Me.'



Model: iPhone 8 with a Mickey Mouse case

Color: Rose-Gold

Home and Lock Screen Background: A picture of Kerry, her husband, Jason Tuttle, and her daughter, Lexi, at The White House a couple years ago.

 **First app you check in the morning?**

A: WeatherBug. I like to see what the weather is going to be like for the day.

 **If you could be any emoji, what would you be?**

 **Favorite texting lingo?**

A: I don't use text lingo very much. I'm actually pretty old-fashioned. I text in complete sentences. If I do, it would be 'ha,' but that's about it.

 **Most used niche app on your phone?**

A: I check the CNN app on my phone pretty regularly. I like to keep up with what's going on in the world, and I check Twitter for the same reason. I check Twitter probably more frequently.

 **How many unread text messages sit in your inbox?**

A: I read my texts almost immediately if I can. I have no unread text messages.

 **Latest/Earliest call you've ever received?**

A: I have my phone set to a nighttime mode, so if it's after 10 o'clock, it will not ring through to my device unless it is a close family member.

 **How many contacts are on your phone?**

A: 208

 **What is one app you wish existed on your phone?**

A: I wish there was a 'Teenager Translator' on my phone...I know there are apps where you put in different languages, and it will translate into English. It would be great to understand what teenagers meant when they speak!

 **What is one app you can't live without?**

A: The ESPN app. I love football! I like to keep track of all the games. If I'm traveling, and I can't watch a Colts game, I'm able to see the up-to-the-minute score and play summaries.

Planner of Note

Brownsburg Chamber New Members

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AUGUST 2018



8 - Danville Chamber of Commerce

(members' meeting): Wednesday, August 8 at 11:00 a.m. at HC 4-H Fairgrounds, 1900 E Main St. Danville. For more information, call (317) 745-0670

15 - Brownsburg Chamber of Commerce

(members' meeting): Wednesday, August 15 at 11:00 a.m. at the Brownsburg Fire Territory, 470 E. Northfield Dr. Brownsburg. For more information call (317) 852-7885

21 - Plainfield Chamber of Commerce

(member's meeting): Tuesday, August 21 at 11:30 a.m. at Holiday Inn Indianapolis Airport, 8555 Stansted Dr. Indianapolis, 46241. For more information, call (317) 839-3800

Avon Chamber of Commerce (members' meeting)

No regular meeting due to golf outing. For more information, call (317) 272-4333

Newly Incorporated Businesses

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Grantor: Melinda Buckley
Grantor: Derek Buckley

VINTAGE 40

Description: antique resale
Incorporated: 5/21/2018
Grantor: Anthony Clymer

GRIMS POWER WASHING

Description: pressure wash service
Incorporated: 5/23/2018
Grantor: Justin Grimsley

PARSLEY HOME SERVICES

Description: residential renovation
Incorporated: 5/23/2018
Grantor: Ashley Wycoff
Grantor: Joseph Parsley

STEWART HOME GROUP INC.

Description: real estate services
Incorporated: 5/23/2018
Grantor: Stephanie Stewart

DAMAJE ENTERTAINMENT

Description: arts/music/entertainment
Incorporated: 5/24/2018
Grantor: David McDade Jr.

JIM'S INTERIORS

Description: painting & drywall
Incorporated: 5/24/2018
Grantor: James Ideman

MBLAIR HAIR & NAIL STUDIO

Description: cosmetology salon
Incorporated: 5/29/2018
Grantor: Marissa Blair

FRANK SHOW HORSES

Description: horse trainer
Incorporated: 5/29/2018
Grantor: Rachel Frank

CIRCLE CITY ASPHALT PAVING & SEALCOATING

Description: asphalt paving
Incorporated: 5/30/2018
Grantor: Henry Orr

CHOSEN BREED MC

Description: motorcycle club
Incorporated: 5/31/2018
Grantor: Anthony Edmondson

A MOTHER'S LOVE LLC

Description: family child care
Incorporated: 6/11/2018
Grantor: Terry Pearson

FAB FOUR DESIGNS

Description: custom shirt tumble
Incorporated: 6/12/2018
Grantor: Lois Farley
Grantor: Kristi Farley
Grantor: Veronica Shepard
Grantor: Kendra Farley

WE KEEP IT WET

Description: painting
Incorporated: 6/22/18
Grantor: William Hadinger

TTS TRUCK TRAILER REPAIR

Description: mechanic repair
Incorporated: 6/22/18
Grantor: Troy Wade

GIRLS VS GRIME

Description: residential cleaning
Incorporated: 6/29/18
Grantor: Tara Inyart

NATIONAL FLAG RACING ASSOCIATION

Description: horse club
Incorporated: 7/02/18
Elizabeth Langellier

LOWES HOME REPAIR AND GARDENING

Description: home repair
Incorporated: 7/06/18
Grantor: Daniel Lowe

LONG RANGE STABLES

Description: boarding
Incorporated: 7/06/18
Grantor: Ryan Yocum

GRACEFULLY CLEAN

Description: commercial cleaning
Incorporated: 7/09/18
Grantor: Tracey Ann Brummett

WINDRIDGE JERSEY FARM

Description: dairy farm
Incorporated: 7/09/18
Grantor: Michael Riggs

BEAUTY BLOSSOM

Description: beauty
Incorporated: 7/20/18
Grantor: Jaswinder Kaur

SERVICE GUIDE

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