

# BankNotes



Commerce  
National Bank

A Division of First Merchants Bank, N.A.

Healthcare Business  
Banking Group<sup>SM</sup>

3RD Quarter 2013

Welcome to Commerce National Bank's BankNotes newsletter! We think you will find BankNotes to be a useful tool for you and others in your company, and we encourage you to share our newsletter with staff and colleagues. Questions or comments about BankNotes? Contact Jody Shonk at (614) 583-2077.

## JENN'S CORNER

### Introducing Dr. Michael Hicks

by Jennifer Griffith, President and CEO

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Are you planning to grow, shrink or stabilize your work force in the second half of 2013? Are you investing in the skills of your current staff or looking outside to attract new skills? What is the

current demand for your goods or services and what do you anticipate it will be next year?

These are just a few thoughtful questions we know you consider routinely. First Merchants Corporation and Commerce National Bank have partnered with Michael J. Hicks, Ph.D., the director of the Center for Business and Economic Research at Ball State University to bring you valuable insight to current economic data.

Dr. Hicks' research has focused on issues affecting local and state economics. He studies such diverse issues as local telecommunication de-regulation, state tax incentives and most notably his research on Wal-Mart's effect on local economies.



He has authored one book on Wal-Mart and papers on the subject in the *Eastern Economics Journal*, *Atlantic Economics Journal*, *Economic Development Journal*, *Regional Economic Development*, *Journal of Private Enterprise*, and *Review of Regional Studies*.

Hicks earned doctoral and master's degrees in economics from the University of Tennessee and a bachelor's degree in economics from Virginia Military Institute. He is a retired infantry lieutenant colonel in the U.S. Army Reserves, having served in combat and peacekeeping operations in North Africa, Southwest Asia, Korea and Japan.

As director of the Center for Business and Economic Research, Dr. Hicks has been providing businesses and communities with relevant research and resources. His analysis for the remainder of 2013 is included in this edition of BankNotes and I invite you to formally meet Dr. Hicks' in January to share his economic outlook for the New Year. We are thrilled to partner with Mike and his research team. We trust you'll find his work insightful and valuable as you navigate your business. We look forward to introducing you next year!

Coming Soon!

## Customer Survey!

We will be sending out customer surveys soon and when you fill them out and return to us you will receive a \$5.00 gift card to Starbucks.



# Mobile Phone Malware Alert For You and Our Customers

by Clyde Hague, CISM, CISSP, Information Security Officer, First Merchants Bank

RSA is reporting a new malware that begins by infecting your PC and then tricks you into downloading malware to your smart phone. The malware is designed to intercept text messages that pertain to bank accounts. Here is what to watch for:

- If you are on a banking site from your computer and a message comes up telling you to download an app or update to your smart phone. It may be presented as a needed security update or app to protect you when banking on your phone. This is a good clue that your computer is infected and needs attention.
- The message will ask for your mobile phone number and what type of phone you have (Apple, Android, Blackberry, etc.).
- It will then send a text to the phone with a download link.
- The download is to a non-iTunes, non-Google Play Store.

- Once installed, it asks permission to use SMS messaging (text) and then begins to run in the background and steal the texts it needs.

## What should you do?

1. Never click on unexpected e-mails with links or attachments, no matter the sender and normally go to established, well known websites.
2. Do not give your mobile number, phone information or even personal information to unexpected requests. Call your banks Customer Service Center to verify and ask.
3. First Merchants will never have an app or update to download from a non-iTunes or non-Google Play Store site. Never trust an unexpected text or e-mail. Again, you can call your banks Customer Service Center to verify.
4. Be careful of Apps that want to use different services on your phone. 🏠



## Malware:

Short for "malicious software," malware refers to software programs designed to damage or do other unwanted actions on a computer system. In Spanish, "mal" is a prefix that means "bad," making the term "badware."

It is unfortunate that there are software programmers out there with malicious intent, but it is good to be aware of the fact.

# Mid Year Check-Up: Where Do You Stand?

Justin Baker, Relationship Manager, Healthcare Business Banking Group



As I am writing this the days of June are dwindling down and July is fast approaching. It's hard to believe that the year is half over, but, it's also a good time to reflect on the

progress of the goals you have set for the year for your practice. While each practice is different and can have a variety of monthly, quarterly and annual goals we will focus on just three such goals: Annual Collections, New Patients, and Practice Staffing.

## Annual Collections

Having gone thru the recent economic downturn your practice revenues may have been flat or even declined recently. If you are not starting to see any increase in revenues in your practice it may be time to review your systems and marketing programs to give your practice

the boost it needs to meet your annual collection goal over the next 6 months.

## New Patients

New patients are vital to any dental practice regardless of the size or specialty of the practice. In order to achieve a steady flow of new patients a practice needs to have a marketing program that consists of multiple strategies. One important strategy every practice should be implementing is a strong internal referral program thru existing patients and staff. This type of program is often less expensive than external marketing campaigns and is often a better return on your investment dollars. If you're not receiving the number of new patients you desire, strengthening your internal referral program is a good place to start.

## Practice Staffing

Outside of the clinical side of your practice, the next area that typically takes up the most time is management of the staff. There are many dimensions to this

including: when to hire a new staff member, when to let someone go as well as staff development and training. Often times I hear from clients that one of their biggest stressors in the practice is dealing with their staff. In order to accomplish the goal of having a great practice sometimes adding or letting go of a staff member is necessary. I have often heard one of the hardest things is letting go of a good staff member. However, in order to go from good to great this might be necessary sometimes.

Running a successful and profitable dental office comes with its own set of unique challenges and rewards. Setting monthly, quarterly and annual goals for your practice is one way to track and monitor trends to ensure your practice's continued success. In setting those goals it's often helpful to use the **S.M.A.R.T.** development method. This method ensures your goals are **Specific, Measurable, Attainable, Relevant and Time Bound.** 🏠

# Are YOU Being Robbed? Most Likely, Yes!

by George Leugers, Relationship Manager, HealthCare Business Banking Group



Fraud and embezzlement is rampant in veterinary, as well as all Healthcare practices. According to Marsha L. Heinke CPA's 2011 Survey of Fraud, Theft and Embezzlement in Veterinary Practices<sup>1</sup>,

about 68% of practices surveyed have been the victim of theft or embezzlement and of those victims, over 60% never prosecuted the perpetrator. Since the majority of perpetrators ARE NOT prosecuted, the thieves typically move on and commit similar crimes at other hospitals. There are a number of signs and defenses that practice owners can take whether they suspect theft/embezzlement or not. As a banker that works with numerous veterinary practices throughout Ohio, I have had the pleasure of helping implement these protections, while at the same time, seen the frustration of victims.

A significant key to avoiding fraud/embezzlement involves knowing what to look for and where to look. As the previously mentioned survey points out, 64% of surveyed practices report fraudsters having employment tenures of less than three years. The data suggests that employees who routinely handle payments or have access to pharmaceuticals (receptionist, tech assistant, technicians, administrator) account for 65% of fraud. Some of the signs that may suggest

theft is occurring, include accounting irregularities in the journal entries (numerous voided sales, unusually low cash sales, etc.), lack of oversight or segregation of duties (unsupervised employees with bank account access or access to drug supplies), or even transactions that occur during non-business hours. Practice owners should be very suspicious of employees who are evasive or reluctant to provide financial reports when asked. Remember, the majority of practices surveyed by Dr. Heinke's firm are victims of fraud, therefore, you have every right to be suspicious.

A lack of controls presents opportunities for theft. Once you make the commitment to protect your practice, the next step is to put proper controls and procedures in place. Some simple examples include:

- Background and employment checks, as well as drug tests should be a part of your pre-hiring process.
- Dual controls for your business checking account.
- Cameras by your LOCKED pharmacy cabinets and cash register.
- Separate address for account statements.
- Set up a hotline for anonymous theft reporting.

Background checks will help uncover potential problems before they start. Jennifer Wehrly, Cash Management expert with Commerce National Bank, suggests separating the accounts payable and

accounts receivable duties. Jennifer mentions that one person should not have unlimited check signing or online banking privileges because of the potential to steal. Rather, maximum check signing authority should be set up or an employee's online banking capabilities should be limited to preparation tasks with the owner having a separate login for approving transactions. Owners should have their bank mail account statements to their home address because it makes it more difficult for the potential fraudster to hide their activity or destroy statements.

Fraudsters are often very creative in hiding their malicious activities, however if practice owners take the initiative, they will be able to greatly diminish the opportunity for embezzlement. As the economy limps along and personal financial conditions deteriorate, the motive for employee theft increases. There are many professionals, such as Dr. Marsha Heinke of Marsha L. Heinke, CPAs, Inc., who can help you set up these controls so you can focus on providing excellent medical care and not worry about whether you are becoming a thief's latest victim. For additional information, please contact Dr. Marsha Heinke at (440) 926-3800, mheinke@vpmp.net or Jennifer Wehrly at (614) 583-2121, jwehrly@firstmerchants.com.

<sup>1</sup>Marsha L. Heinke CPA's. 2011 Survey of Fraud, Theft and Embezzlement in Veterinary Practices. <http://www.veterinarypracticefraud.com/2011-02-16%20Fraud%20Survey%20E-Book.pdf>. August 26, 2011.



**Come By and Find Your  
New Best Friend!**



## CNB Pet Adoption Day

On Monday, July 15 from 10am to 2pm CNB is hosting a pet adoption day! Stop by to visit with the cats and dogs from Pets without Parents and maybe take a new family member home with you!



FDIC



## Contact Info

### Healthcare Lending Office

513-794-7450

Fax: 614-583-2201

[www.commercenationalbank.com/healthcare](http://www.commercenationalbank.com/healthcare)

Our Customer Call Center at **888-716-1514** is available extended hours:  
Monday–Friday 7:00am–7:00pm  
Saturday 9:00am–1:00pm

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# Reaching Beyond Your Daily Banking Needs

by Mark Engle, Senior Vice President, Healthcare Business Banking Group



On a daily basis I enjoy speaking with clients and prospective clients about financing needs for their practice and cash management products that can help their practice

operate efficiently. These are two bank products that are critical to managing and growing your practice, and require a considerable amount of attention. I want to take a few moments to talk about a couple bank products that may not be on your daily task list but requires an equal amount of consideration – Insurance and Trust Services.

Sam Lower and Mark Lehan represent First Merchants Insurance Group. They provide insurance such as life, disability, business contents, or hazard coverage for an office building. Having the proper coverage for your practice is critical to protect against an unforeseen circumstance. In a healthcare practice you are the producer...you have created the goodwill...you are the practice! What if something were to happen to you? What would happen to your practice and all the hard work you have put into building it?

No one wants to think about the worst case scenario but you have a lot at stake. In the unfortunate event of your death you will not want your estate or family to be left to resolve your practice debt, so you should have a specific life insurance policy to cover your business debt. And the bills still need to be paid if you become disabled, so you should have a specific disability policy to cover the practice overhead (including debt). Why a specific policy, and how much is necessary?

You should have specific policies for your practice in order to protect your family. I am a big believer that you should not commingle personal and business financial concerns. Protect your family, and then separately protect your family!



In order to determine how much is necessary you need to visit with your agent. Sam and Mark will conduct a thorough analysis of your insurance needs. This will identify what insurance products you need and how much coverage you should have.

Another service we offer at Commerce National Bank is retirement planning. As a business owner with a hectic schedule this is an area that can easily be overlooked. Be diligent and plan for the future today. Jim Keene serves our clients as a licensed investment representative with First Merchants Trust Company.

Jim can help you structure a retirement plan that matches your investment goals. Do not rely on the sale of your practice to fund your retirement. The sale of your practice should supplement your retirement but my advice is to start early in your career to establish a timeline for achieving financial security.

You may have started your banking relationship with a practice loan, or a business checking account, but these two additional bank products will help you consolidate your financial matters while strengthening your banking relationship, which might qualify you for a multi-product discount.

Please take time to consider your current insurance protection or retirement plan. Call Mark Engle at (513) 794-7457 to schedule a meeting to discuss your particular needs.



# At the Core of a True Leader

by Todd Fulton, Vice President



I found it interesting when I was asked to put together an article on leadership. Interesting, since I have no official direct reports, and no official management duties. With that said,

leadership has very little to do with management. Management concerns itself with resources and logistics while leadership is more about behaviors and attitudes.

The study of leadership, and the resulting multitude of books on the subject, has been going on for many years. To define what constitutes a truly great company most say that the best place to start at is at the end – strong profitability. Many studies in recent years suggest, or perhaps better stated, confirm that the most profitable companies have highly engaged employees. Engaged simply means employees that have energy, enthusiasm and commitment to the company they work for. So what is it that engaged employees see at the core of great leaders that encourages them to help build great companies? There are

many qualities and I am going to discuss three of them.

## 1. Integrity

The quality of owning and adhering to high moral principles and professional standards. Without this quality, all other efforts to lead your team to being engaged employees will fail. There can be very little argument against the importance of this trait. If you can not be trusted, you will not be followed.

## 2. Humility

The quality of putting others first. Sharing credit when things go well – sharing the blame when they don't. Allowing others to have the spotlight. If you use your position as an opportunity to lord it over your employees, you will soon see what it looks like to have an un-engaged team – or no team at all.

## 3. Patience

I find this one to be one of the toughest. The Encarta Dictionary defines it as the ability to endure waiting, delay, or provocation without becoming annoyed or upset, or to persevere calmly when faced with difficulties. When I find my patience running thin all I have to do is



look in the mirror and realize the patience others must have for me. If they can be patient with me, surely I can find ways to be patient with others.

These three traits, although not inclusive of all that is needed to be considered a strong leader, represent a solid starting point for creating and nurturing a great company. The ability to inspire and lead an engaged group of employees, starts and ends with your core traits. Employees want to be part of something great. Being a great leader will allow this to happen – and will allow you to enjoy a more prosperous and meaningful company. 

## Did You Know...

by Joe Sauline, FVP, Director, Business Banking Services



As a business customer of Commerce National Bank, you have come to depend on the many commercial banking products, services and technology that allow your business to perform more efficiently while containing your overall costs. You have most likely consulted with your relationship manager about the correct

mix of products and services that would work best for your particular business needs. Also, I am sure that you rely on the personal customer service provided by the employees of Commerce National Bank to take care of your day to day needs.

**Did you know...** however, that Commerce can also handle all of your personal banking needs. We have a wide variety of personal checking and savings accounts and we can help find the best fit for you. We also have all of the ancillary

products to help make your personal banking easier, such as a gold standard rewards debit card, personal credit cards, on-line and mobile banking, e-statements and overdraft protection. In addition, we offer a full line of consumer loans that include home equity, auto, boat, RV, motorcycle and deposit secured loans. Let us help you make your personal banking as easy as your business banking.

Also, **Did you know...** that we can handle your HSA account plan. If your business utilizes a high deductible health insurance plan, we can set up and manage the individual health savings accounts for everyone that qualifies at your business. The process is quick and easy and our product is very competitively priced. Why not have your HSA plan where you do your everyday banking?

If you would like to know more about any of our personal banking services, please give us a call at (614) 583-2200, where now the "Bank For Business" is also the bank for your personal banking needs! 

# A Slow Moving Labor Market in 2013

by Michael J. Hicks, Ph.D., Ball State University/Center for Business and Economic Research



An inaugural column is a fine place to explain how I approach analyzing the economy. For starts, I believe the twists and turns of this post-Great Recession economy must be confusing for a thoughtful observer. It certainly has been for trained economists. Frustratingly, the models we use have not yielded clear forecasts. Equally injurious to clear understanding of the current economy is the incessant political spin attached to economic policy. If we are to be honest with ourselves, no economic policy is wholly good or bad, no matter how it stands in the balance. So, beyond a requisite honesty, how does an economist approach describing the economy?

Most economists, including me, use models of the economy to place economic or business news into context. These underlying models are usually very dense mathematical simplifications of the world. Still, when you hear such familiar phrases as "an increase in consumer sentiment bodes well for GDP growth next quarter" this is an explicit link of consumer expectations to spending, to GDP growth in an economic model. Of course this is a trite example, but with hundreds of different data points, a formal model should give an economist an edge at putting together all the pieces. Still, there are cautions with models that everyone should be aware of.

First, the newest data is just not especially reliable. Worse still, it appears that economists just don't agree on some basic issues. Another way to say this is that the models that economists use tend not to perform well just at the point of maximum interest. This is not an accident nor should it be too surprising. Economists agree on the vast majority of issues, and this does not make the news. The real problem with this is that we are asked our opinions most frequently in the areas in which we, as a profession disagree because we know the least. The lesson for readers is simply to expect some humility from economists.

So, with honest humility I have to report

that the U.S. economy in the summer of 2013 is deeply troubled. Labor markets tell the most important story. Job growth over the past few years has barely kept pace with the net growth of working age adults, and we are spared from an unemployment rate of say 16 percent solely due to the exodus of workers from the labor force. Worse still, as of May, all the net job growth in the United States was in part time employment. The economy has actually lost full time jobs this year. These are daunting facts, since at this rate we will not return to pre-recession levels of employment until sometime late in the next decade. It should go without saying that lengthy periods of unemployment are injurious to worker skills and bring with it all sorts of expensive social pathologies. We are undoubtedly at that point, and that is what is so troubling.

Why we find ourselves in this condition is the looming policy question. We know why the recession came about, but there is sharp disagreement as to why labor markets have yet to recover. At least part of the problem is that many workers find themselves without the skills businesses want in the places they want them. My research and that of others finds that about half of unemployment can be explained by a skills gap. One telling bit of evidence that a skills gap cannot be our single biggest problem is that wages for many occupations have not changed since the end of the recession. Without big wage increases, there can be no real skills gap.

Explaining the other half of high unemployment comes down to two competing explanations. One is that demand for goods and services is so depressed that businesses will not hire. The policy remedy for this is a boost in Federal spending accompanied by more aggressive efforts by the Fed to boost the money supply. The other is that uncertainty about future taxes, labor and health care costs combined with increased support for the jobless combine to keep employers from hiring and potential employees from seeking work.



The policy remedy for this explanation is less government intervention in labor markets, and increased policy certainty at the Federal level.

Evidence in support of either approach is mixed. Beginning in 2008, the TARP, the Stimulus, increased Federal Budget spending and the Federal Reserve's multiple

actions combine for the single biggest stimulus program in U.S. history. Most of the weight of this spending did not materialize until the recession ended, and so many models used by its proponents (most famously including those of the Federal Office of Management and Budget) argued that unemployment should now be in the high 5 percent range. Stimulus proponents bear a heavy burden in this debate, which is why they seem to be losing it in Congress and the Federal Reserve.

Policy uncertainty is nothing new to businesses. While the Affordable Care Act is fraught with unclear rules and the Federal budget deficit frightening, it is tough to argue that millions of American businesses are fearful of hiring millions of workers solely due to these worries. While unemployed workers and their households have been showered with benefits during this recession, there are now millions without benefits looking for work.

A synthesis argument is less flashy, but might fit the data better. What if a big part of our slower labor market recovery is demographic? We are a nation filled with older workers living in more two-earner households. These make us less likely to move to new jobs. Moreover, over the past generation migration has slowed noticeably, perhaps because of troubles in the housing market, but also because a larger share of us lives in the places we want to live.

Sadly, all three of these explanations lead me to predict that the remainder of 2013, and well beyond will see the U.S. and Midwestern economies growing at no more than an agonizingly slow rate.

*Dr. Hicks views do not necessarily reflect the opinion of Commerce National Bank or First Merchants Corporation.*

# Understanding What It Means To Be a Plan Fiduciary

by Jim Keene, Vice President, Personal Trust Officer



Are you a plan fiduciary? Many activities involved in operating a qualified retirement plan may make the person or entity performing those activities a plan fiduciary.

As a plan sponsor, it's important for you and other fiduciaries of your plan to fully understand your responsibilities and the consequences of not fulfilling them.

## Who is a fiduciary?

With limited exceptions, under ERISA, a fiduciary is anyone who: exercises any discretionary authority or discretionary control over the management of the plan; exercises any authority or control with respect to management or disposition of the plan's assets; has any discretionary authority or discretionary responsibility over the administration of the plan; gives investment advice to the plan for a fee or other direct or indirect compensation or has the authority or responsibility to do so. Thus, fiduciaries may include, but aren't limited to, the plan's trustee, investment manager, administrator, administrative committee, and the plan sponsor.

## What are a fiduciary's duties?

A plan fiduciary must follow the plan documents (unless they're inconsistent with ERISA) and act solely in the interests of the plan participants and their beneficiaries and for the exclusive purpose of providing benefits to them. In addition, a plan fiduciary must act with the care, skill, prudence, and diligence that a prudent person would exercise under similar circumstances. Fiduciaries must also make sure the plan's investments are diversified (unless it's clearly prudent not to do so under the circumstances) and pay only reasonable plan expenses.

## Does the pension law prohibit any specific actions?

Yes, ERISA prohibits certain types of transactions between the plan



and specified related parties (called "parties in interest"). As employer/plan sponsor/fiduciary, you are considered a party in interest to the plan. Other parties in interest include employees of the plan, any other fiduciaries (such as the plan's administrator, officer, trustee, or custodian) the plan's counsel, plan service providers, a direct or indirect owner of 50% or more of the sponsoring company, and relatives (as defined under ERISA) of 50%-plus owners.

## What transactions are prohibited?

Examples of prohibited transactions between the plan and a party in interest include selling, exchanging, or leasing

property; lending money or extending credit; and furnishing goods, services, or facilities. The law contains exceptions that protect the plan in conducting necessary transactions that would otherwise be prohibited and for many dealings with financial institutions that are essential for the plan's ongoing operations. For example, a plan can hire a service provider, as long as the services are necessary to operate the plan and the contract or arrangement with the provider and the compensation paid for the services are reasonable. And plans may offer loans to participants as long as certain requirements are met.

## Are there any other prohibitions?

Fiduciaries also are prohibited from self-dealing. Various restrictions prevent a fiduciary from deriving personal gain from actions that involve the plan. Because of the complexity of the prohibited transaction rules, you should consult your plan's ERISA attorney for advice before engaging in transactions involving plan assets.

## What happens if a plan sponsor breaches its fiduciary duty?

Fiduciaries that breach their responsibilities may be personally liable to restore the plan to the condition it was in prior to the breach, including restoring any monetary losses and returning any profits made through the use of plan assets. A fiduciary also may be subject to excise taxes for violating the prohibited transaction rules.

Often times, it seems these fiduciary duties are not completely understood or are taken lightly by the plan sponsor because they have delegated responsibilities to an "expert" consultant. Even so, plan sponsors are responsible for the selection of the consultant. Please feel free to call Jim Keene at 765-962-7696 if you have questions about retirement plan administration.





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## Columbus Dental Society's Annual Golf Outing

The Columbus Dental Society's annual Presidents Golf Invitational in honor of Dr. Tara Haid was held on Monday, June 24th at the prestigious Jefferson Country Club. The outing started at noon with lunch provided and a 1pm shotgun start. It was such a fun day for the doctors and this year there were some dental students who joined in the fun! At the 10th hole, Commerce National Bank had a Plinko game set up with a raffle. Each player was given two tokens to drop in the Plinko Board and that determined the number of tickets received for the raffle. It didn't take long for some of these dental professionals to drop their demeanor and treat us like the authentic Price is Right team. We didn't give away any new cars but the players went after the Ipod touch, \$250.00 or a Cameron Mitchell gift card like it was a new car! The winners were drawn at the dinner at the end of the evening.

The outing participants were awarded over \$2,000 in prizes for both their golf skills and the old "name draw from a hat". Two of the awards presented were inaugurated by great golfers from the society, Dr. Robert Gardner and Dr. Jerry Chess. Each of these member dentists founded awards in their name specifically for those in the age 55 and 65 and over categories, respectively. The foursome of dental students ended up winning the scramble and unseeded the place of the current scramble winners who had held that title for 10 plus years. One of the dental students even walked away with the Plinko Grand Prize of \$250.00.



*Dr. Larry Hutta presenting dental student Christopher Parker with a gift certificate. Christopher was one of the winners of the scramble.*

The Columbus Dental Society puts a great effort into this event each year, and a great time was had by all who attended.

