

Danville man earns Kroger recognition

Kroger Central Division recently announced that Dave Dodson of Danville received the highest recognition given to a Kroger associate, the 2012 President's Award.

Dodson is a manager in the division's store operations group, focusing on shrink (waste management and cost control).

"Dave began his career in 1981 as a co-manager trainee," Kroger Central Division President Bob Moeder said in a press release. "Over the years he has held many roles, including co-manager, district coordinator, and store manager. Dave is very active in the local community, his church, and he also served as a Boy Scout leader for many years. He has chaired the division's United Way campaign and participates in many community events. During his

career, Dave has conducted countless training classes with our trainees, district coordinators, department heads, and clerks. He is never too busy to take time out of his day to assist one of our stores with a problem or just to answer one of their questions and his broad subject matter expertise is sought out by everyone.



Dodson

"Dave has spent many days and weeks out of town on special projects, including store closings and the acquisition of Scott's Food & Pharmacy in 2007. Often while others are celebrating the grand opening or reopen-

ing of a store, Dave is quietly working down the street to ensure another stores' transfer or closing goes smoothly. Through Dave's focused leadership in 2011, we added an additional \$4 million to the bottom line through the execution of dairy excellence, bread excellence, markdown effectiveness, swell allowance, reclamation optimization, and many other initiatives launched that year."

The Kroger Co. has been serving local communities for 129 years. The Kroger Central Division has 138 food stores, 115 pharmacies, and 71 fuel centers operating under four banners: Kroger, Scott's, Owen's, and Pay Less, with locations primarily in Indiana and Illinois, in addition to five stores in Missouri, one in Michigan, and one in Ohio.

Indian restaurant makes home in Hendricks County

The staff at Favorite Indian Cuisine just celebrated its first year in business. The restaurant opened a year ago at 2376 E. Main St., Plainfield, across from the Walmart store on U.S. 40.

For all of the Indian food lovers, the restaurant offers a variety of North Indian dishes like chicken tikka masala, palak paneer, tandoori chicken, and fresh-from-the-oven "Naan" bread.

For those who have never tried the cuisine, the restaurant offers a large all-you-can-eat lunch every day that includes more than 20 dishes.

Patrons can also enjoy a dinner in an intimate and cozy dining room or have the dinner delivered. Food can be delivered up to seven miles from the restaurant.

An assortment of beers and wines are also available.



SUBMITTED PHOTO

Favorite Indian Cuisine celebrates one year in Plainfield.

Favorite Indian Cuisine is owned and operated by brothers Sukhtinder, Ravinder, Lucky, and Sukhjinder Singh. Sukhjinder Singh, the youngest brother, is also the chef.

A recent Urbanspoon.com survey rated Favorite Indian Cuisine at 4.5 out of 5. The restaurant is open

from 11 a.m. to 2:30 p.m. and from 5 to 10 p.m. Tuesday through Sunday, and from 11 a.m. to 2:30 p.m. Mondays.

Most major credit cards are accepted.

For more information or to place an order, call 838-9610 or visit the website at www.favoriteindian-cuisine.com.

Indiana Chamber to release 2013 legislative preview

After the election is over, attention will return to public policy. At the 2013 Central Indiana Legislative Preview on Nov. 19, Hoosiers can hear directly from key caucus members on what the top issues will be, plus learn how they impact employers and the jobs they provide.

Presented by the Indiana Chamber of Commerce, this annual event will examine such topics as business/personal property taxes, education (pre-school through college), post-secondary training,

unemployment insurance, and health care matters.

Legislative leaders — less than 24 hours before the official start of the 2013 General Assembly — will discuss how they see the upcoming session playing out, and the Indiana Chamber will offer its viewpoints on the top jobs, pro-economy issues.

In addition, the Small Business Champion awards will be presented to four legislators (one from each caucus) in recognition of their efforts in improving the small business climate.

The 2013 Central Indiana

Legislative Preview runs from 11 a.m. to 1 p.m. Nov. 19 at the Hyatt Regency in downtown Indianapolis. Tickets are \$49 per person and include the discussion and luncheon.

To register for the 2013 Central Indiana Legislative Preview, call (800) 824-6885 or visit the website at www.indianachamber.com/specialevents.

The event is sponsored by IndianaNet, an electronic resource for monitoring and tracking the actions of Indiana government, from the General Assembly to state agencies.

TsT Home Improvement honored

The Plainfield Chamber of Commerce recently honored TsT Home Improvement as the business of the month for October.

TsT Home Improvement Services, LLC is locally owned and operated by Tom S. Truesdale. He has more than 20 years of experience in the construction industry.

His experience ranges from executive management on large commercial health-care and research projects, to simple home renovations. TsT can provide residential improvement services for virtually any project, from simple handyman services to new building construction and in home renovations.

TsT Home Improvement is at 455 Avon Ave., Plainfield. For more information, call 550-8677.



SUBMITTED PHOTO

The Plainfield Chamber of Commerce recently honored TsT Home Improvements as the October business of the month. Participating in the award presentation were (from left) Linda Adams, Plainfield Chamber board member; Brad Dubois, Plainfield Chamber executive director; Tom Truesdale, owner of TsT Home Improvements; and Bob Milligan, Plainfield Chamber board president.

Financial Focus

by: Tim Shrewsbury

Explore New Opportunities During Open Enrollment

If you work for a medium-size or large organization, you may well be entering that time of year known as Open Enrollment. While it may not be as dramatic as the "other" election that's arriving in a few weeks, Open Enrollment will provide you with some choices that can have a big impact on your life.

Depending on how your organization administers its benefits program, you may be able to make changes to several important areas during open enrollment.

Here are three of them:

• **Life insurance** — If your employer offers free or inexpensive life insurance, you should almost certainly accept it. But if your situation has changed since you first received life insurance as an employee benefit — that is, if you've gotten married or had children or bought a house — you may well need to supplement your employer's policy with outside insurance. Also, make sure the beneficiary designations on your employer's policy are still correct.

• **Disability insurance** — Almost everyone recognizes the need for life insurance. But that's not necessarily the case with disability insurance — which is unfortunate, because a worker's chance of becoming disabled is 2 to 3.5 times greater than dying, according to A.M. Best, the credit-rating company. If your employer offers disability coverage, you should probably take it — but, as is the case with life insurance, you may need to supplement your employer-sponsored plan with a policy of your own. To determine how much protection you need, add up your monthly living expenses and then compare the total to your current disability insurance coverage. You may well discover

a "gap" that should be filled.

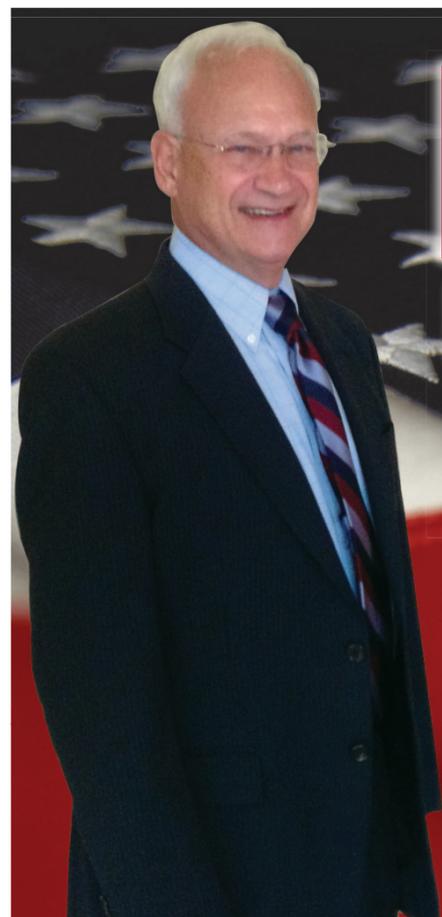
• **401(k) plan** — If you can make changes to your 401(k) or other employer-sponsored plan (such as a 403(b) plan for nonprofits or a 457(b) for state and local governments), you'll want to consider two key areas: your contribution amount and your investment mix. As a general rule, it's a good idea to contribute as much as you can afford to your retirement plan because your money can grow on a tax-deferred basis. So, if you can afford it, or if you're anticipating a salary increase for next year, consider bumping up your retirement plan contribution.

As for your retirement plan's investment portfolio, take a close look at it. Does it still reflect your risk tolerance and time horizon? These two factors will change over the years, so you'll want to make sure your investment mix keeps pace. Also, is your account properly diversified, or have you tended to concentrate your dollars in just one or two types of investments?

While diversification cannot guarantee a profit or protect against a loss, it can help you reduce the impact of volatility on your holdings.

You should have several weeks in which to study your benefit plan options, so take the time you need to make the right choices. You may also want to consult with a professional financial advisor — someone who can help you determine your life insurance and disability protection needs as well as review your retirement plan's investment mix to ensure it's still appropriate.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



BENDER

For Indiana Senate District 24

Restoring Hoosier Values



- Supporting healthcare for everyone
- Enhancing women's access to family planning and equal pay
- Ensuring equal rights to marriage for all people
- Removal of the "Right-to-Work" law to get good jobs for all workers
- Support for better public schools and teachers
- Making sure public is informed of Senate activities

PLEASE VOTE DEMOCRATIC

You may also vote for:

Mark Waterfill (Indiana Senate District 35)
Mike Blinn (Indiana Congress District 74)

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Edward Jones
MAKING SENSE OF INVESTING Member SIPC

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