



HEALTHCARE EDITION

BANKNOTES

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JENN'S CORNER

Composure Matters: Handling Surprises with Grace

by Jennifer Griffith, Regional President



My family recently returned from breakfast at the DK Diner in Grandview and found three guinea pig babies that weren't there when we left! It turns out that

what we thought we bought at the pet store (two girl guinea pigs which my daughter Morgan named Autumn and Cookie) apparently was not what we received! Morgan has since changed Cookie's name to Tony.

Professionally, we typically don't receive surprises with the same level of enthusiasm as a 13 year old girl with a growing family of guinea pigs. Instead, an office surprise might be received with the dramatic flair of a toddler losing their lollipop.

When was the last time you were surprised? Are you proud of how you handled it?

Remember that teammates will take cues from you and your executive leadership team. Your composure matters. As a leadership competency, think of composure as the ability to respond constructively to emotional situations. Leaders with this skill offer a balanced and calming influence to a team working through a potential crisis or an unwelcomed surprise. They are often respected for their ability to resist frustration in the face of obstacles.

Surprises can occur when we are least expecting them. They can come in any form at any time, both personally or professionally. The next time you are faced with a surprise, be it personally with surprise guinea pigs or professionally, be mindful of how you respond. You set the tone! 🍌

Are You Receiving Our Marketing Emails?

Often, customers may not receive emails from CNB Marketing because the messages are filtered into their Spam folder. To ensure you aren't missing out on important information, including event invitations and bank closing notices, please be sure to add cnbmarketing@firstmerchants.com to your address book and "Safe Sender List" through your email client.

Questions or comments about *BankNotes*?
Contact Cameo Stewart at (614) 583-2166.

CNB Named One of the Best Employers in Ohio for 2014

For the fourth year in a row, Commerce National Bank was recently named as one of the Best Employers in Ohio in 2014. The annual list of the Best Employers in Ohio was created by the Ohio SHRM State Council and Best Companies Group.

This statewide survey and awards program is designed to identify, recognize and honor the best places of employment in Ohio, benefiting the state's economy, its workforce and businesses. The 2014 Best Employers in Ohio list is made up of 40 companies.

We are an exceptional team and should all share in the pride of our success at CNB! 🍌



CONTACT INFO

Healthcare Lending Office
513-794-7450
Fax: 614-583-2201
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

Each member of our team works exclusively with doctors. We want to help you build an efficient and highly productive practice. Our team collectively has more than 25 years of experience providing lending and banking solutions to help doctors acquire and grow their practice.

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Jennifer Wehrly

COMMERCE CONTINUES COMMITMENT TO Midwest Dental Community

by Justin Baker, Relationship Manager, Healthcare Business Banking Group



Commerce National Bank continues its commitment to providing financing to dentists throughout the Midwest by exhibiting at three area trade shows.

Spring Seminar which took place at Owens Community College.

Our final event for the quarter had us down in the great state of Kentucky where Mark Engle and Nate Johnson exhibited at the Kentucky Dental Association's Annual Trade Show held at the Louisville Convention Center from March 13 through March 16.

If we missed you at one of these events, please feel free to visit our website to learn more about Commerce National Bank at www.commercnationalbank.com/healthcare or call me directly at 614-583-2182 to learn how Commerce National Bank's Healthcare Business Banking Group can help out your practice today! 🏠

In late February, Mark Engle, Kevin Megli and I attended the Chicago Dental Society Midwinter Meeting at the McCormick Place West Conference Center. The 2014 event was the 149th Annual meeting and had around 600 exhibitors and over 6,700 dentists in attendance.

At the next event on March 11, I exhibited our services at the Toledo Dental Society's Annual



Justin Baker and Kevin Megli at the Chicago Dental Society's Midwinter Meeting.



Nate Johnson at the Kentucky Dental Association's Annual Trade Show.

Is Your Mobile Device Secure?

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

Before we start this article, let's figure out what a mobile device is. Is it a smart phone? Is it a tablet? A "phablet" (those big phones that are the size of a mini tablet)? A smart watch? Yes and more. For the purpose of this article and your security, whenever you hear someone talk about a mobile device, just assume it is anything you carry around with you or wear. As the tech companies come up with more mobile products designed to separate us from our money because we just have to have it, we will add more items to our running list of mobile devices.

Back to the question posed in the title of this article; Is your mobile device secure? The answer, as with most technology is, "It depends". What does it depend on? It depends on the brand and OS to an extent, but the biggest factor is you, the owner, and whether you have secure habits. Almost everyone is familiar with the secure habits we need to have on our desktop and laptop computers (although we still like to click on those phishing e-mails), but many are still under the mistaken belief that mobile devices are inherently secure and nothing more than buying it and using it is needed.

Here is why that belief is wrong as reported by various sources (Gartner, Nielson Digital Consumer Report, Gizmodo, Techspot):

1. By 2017, tablets are expected to outsell traditional desktop and laptops combined.
2. 65% of U.S. citizens owned a smartphone in 2013 making them more common than game consoles and digital cable TV.
3. U.S. citizens spend an average of 34 hours per month using mobile apps and mobile web browsers versus 27 hours per month online using a tradition computer.
4. In August, 2013, the world's largest PC maker, Lenovo, revealed that is sells more smartphones and tablets than computers.

What do increased sales and usage have to do with security? The bad guys know what you are using and adapt their methods as needed.



The legend says that the famous bank robber, Willie Sutton, said he robbed banks "because that's where the money is."

The cyber criminals are attacking our mobile devices because that is where our information (and ultimately our money) is. Is there any support for that?

1. McAfee's 2014 Threats Predictions states that in 2013, the growth in mobile malware was far greater than the growth rate in PC's. New Android malware samples grew by 33%. They expect the growth to continue in 2014 along with other creative theft attempts such as ransomware and attacks on enterprise networks via "bring your own device" programs in companies.
2. Apple just had to patch a serious security flaw in its mobile devices and MAC computers that could allow hackers to intercept e-mails and other communications that were meant to be encrypted. If you have not updated your Apple device, you may have a security issue.

The first step to being secure with a mobile device is to realize that all these products are just computers in a different form. That smartphone is a computer that happens to be able to make phone calls. That tablet is a computer that happens to be portable with a touch screen. You must follow secure practices to protect yourself in a world where you are always connected.

The list below is a place to start with best practices. :

1. Only use official app stores such as iTunes, Google Play, and Apps for Windows by Microsoft. Using unknown and unofficial app stores runs the risk of installing unsafe apps that infect your device.
2. Don't let people borrow your device...even to just make a phone call.
3. Don't click on links or open attachments on unexpected e-mails and texts. Train yourself to stop wondering about an unexpected text or e-mail and just delete them.
4. Password protect your mobile device to stop someone from picking it up and using it or stealing your information.
5. Be aware of your surroundings. Don't use your mobile device for sensitive practices such as banking or shopping when in a crowd of people that can look over your shoulder.
6. Don't use unsecured public Wi-Fi for sensitive practices.
7. Install anti-virus on your mobile device.
8. Update your device and apps regularly.
9. Use a remote wipe service in case of loss or theft. Let your bank know right away if you change numbers or lose your device.
10. Log out completely after using mobile banking.
11. If you are a business, implement a mobile device management software and policy for employees that access company information via their mobile device.

Keep in mind that this list is primarily for your personal behavior and any enterprise mobile device strategy would include these but go much further in order to protect the companies assets.

This is also a dynamic list and will change as the criminals adapt, so always keep up on the latest security practices. 🏠

In Economic Models Explains Today's Policies

by Michael J. Hicks, PhD, Director, Center for Business and Economic Research, Ball State University



Folks who write about research for a popular audience naturally tend to simplify some of the elements. This is not “dumbing down” the discussion, but rather it is allowing someone without technical training in an area to understand just what those with that training are thinking. For example, when your physician gives you a helpful tip on wellness, she doesn’t dig into cell biology. That doesn’t make the insight wrong, merely simplified. Still, there’s always a danger in this and one of the worst in economics is how we think about economic growth and government stimulus.

In most AP high school or introductory college economics classes, we learn about something called Gross Domestic Product. We learn that this GDP is the sum of consumer spending, investment by businesses, government spending and the net trade balance (exports minus imports). This is true enough, and it sets up the next lesson, which is a basic model of the overall, or macroeconomy. In this very simple model, GDP gets larger if there is an increase in consumption, investment, government spending or the net trade balance.

This model is a superb way to teach the fundamentals of model building to students, so it is a great didactic tool. It can also be comforting because, like all models, it abstracts difficult ideas into digestible little pieces. Moreover, understanding economic growth this way sounds reasonable, after all, we hear news reporters talk about consumer demand, exports, imports and business investment.

If our economic education stopped there, we’d have a nice, neat and easily understood model of the economy with which to go about understanding the world. There’s just one little problem; no economists have ever used this model to explain economic growth.

A very long time ago, economists used this approach to model how a sudden drop in investment or consumption could be remedied by government stimulus. An astute reader should recognize this as the Keynesian explanation for the New Deal. But economists never used this to explain long term growth. What is more, economists long ago rejected this model as a way to explain how stimulus might work to pull an economy out of recession.

These assertions might prompt the question: why is it that economics rejected such a model? Well, it is not that it is too simple, simple is good. Nor is it due to fashion, as this remains a fashionable model among policymakers who are innocent of economics. The reason economists rejected this model is the plain old fashioned scientific method. Over and over, efforts to test the model against real data proved it false. So it was rejected and replaced by a model which has survived nearly a half century of empirical challenges.

The new model, not coincidentally named the new Keynesian model suggests that a government stimulus might work, to temporarily boost consumption or investment, just like the old Keynesian model does. But a very different mechanism is at work. The new model requires businesses and households to adjust their buying because of expected inflation.

This is an important distinction because it draws a deep difference between the ways government stimulus can improve the economy. This motivates some of the seemingly innocent fraud economists deploy in arguing for more stimulus. Only I believe this is really just dumbing down the debate.

Government stimulus, either through spending or through monetary policy has many ways of affecting the economy. New bridges or roads might be built, and the cost of investing in new business equipment might drop. Understanding these things have merit and are much studied.

However, I believe the push for a big stimulus by Paul Krugman, Larry Summers and others has been explicitly designed to increase the chance the economy will experience an inflationary period. In the models they and I use to understand the economy, only increased expectations will boost consumer and business purchases, and move us out of a recession.

At issue here is not some arcane modeling debate or the modern equivalent of mediaeval scholastics pontificating on the number of angels who could fit on the head of a pin. At issue is the role inflation will play in policy efforts in the coming months and years. Government spending, which continues at near record pace is aiming to push inflation. The Fed today is explicitly following a path in which expansionary monetary policy is pushing towards inflation. That is the goal of policy today, even if it is not mentioned in polite company.

It should be clear that not all economists believe that this model explains the macroeconomy as well as it should. For that and other reasons, many of us believe that continued stimulus of the economy is either bad policy now, or should be seriously curtailed in the coming months. Still, no matter what we believe, there are no serious economists around today that accept the old Keynesian explanation of what a stimulus does for the economy.

In the coming months, these economic models will be put to a rigorous test. If the economy begins to rebound without inflation, then the new Keynesian model will require some significant re-examination. If the economy experiences inflation without some at least short term employment growth, then too the new Keynesian model will need work. I personally expect modest inflation and modest growth will come together.

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

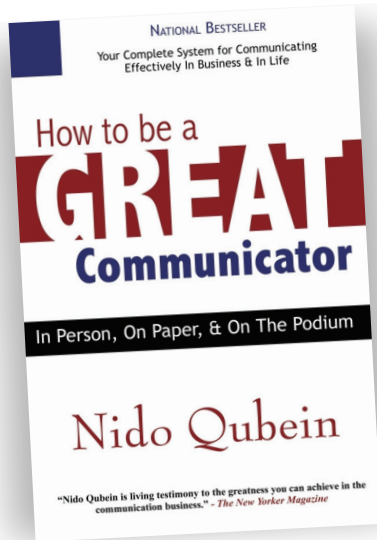


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2014 SPRING SEMINAR & NETWORK FAIR

Thursday May 8, 2014 | The Ohio State University | The Fawcett Center



DR. NIDO QUBEIN



Commerce National Bank is proud to present an afternoon with national best-selling author Dr. Nido Qubein, who will speak on *How to Be a Great Communicator: In Person, On Paper & On The Podium*.

Nido came to the United States as a teenager with little knowledge of English and only \$50 in his pocket. His journey has been an amazing success story. The Biography Channel and CNBC aired his life story titled, "A Life of Success and Significance."

As an educator, he is president of High Point University. As a business leader, he is chairman of the Great Harvest Bread Company. As a professional speaker, Dr. Qubein has received many distinctions, including the Golden Gavel Medal and induction into the International Speaker Hall of Fame.

Following the seminar, make new business connections at the Network Fair, meet Dr. Nido Qubein and receive a signed copy of *How to Be a Great Communicator*, all while enjoying hors d'oeuvres and refreshments.



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**2014 SPRING SEMINAR
& NETWORK FAIR**

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OSU Fawcett Center
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Network Fair 4:30 pm - 6:00 pm

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ATTENDING TRADE SHOWS FOR

More Than Just Continuing Education Credits

by Kevin Megli, Relationship Manager, Healthcare Business Banking Group



My name is Kevin Megli and I recently joined the Healthcare Business Banking team as the Relationship Manager for the Indiana area. I am based in Indianapolis and

will focus on bringing superior customer service to clients throughout the area. I have been with the bank for nearly three years, having started my career here in the underwriting department for commercial loans with our parent company, First Merchants Bank.

I recently attended the Chicago Dental Society Midwinter Meeting in February. This is a great opportunity for dentists and their staff to receive CE credits through the numerous classes offered. There are many fantastic trade shows throughout the Midwest in addition to the

Chicago show and they can offer more than just CE credits.

New Technologies

Trade shows allow you the opportunity to learn about advances in equipment, including 3-D imaging and laser technologies. Trade shows also enable dentists and staff to stay on top of the latest developments in dental equipment, office management software, computer software, and scheduling systems. This can provide a good opportunity to reflect on your own office technology to decide when the right time to invest in new or updated technologies may be.

Networking

Trade shows also allow you the opportunity to meet with other doctors in your field to discuss everything from best practices, to new techniques, to industry highlights. Networking with other doctors is a great time to learn from

them as well as share your own thoughts on the current industry trends.

Office Décor

Many people do not like going to the dentist and one way to ease their minds is through your office décor. Similar to equipment, trade shows allow you the opportunity to see on-going industry trends, as well as allowing you to compare these trends to your current décor. Do you need to spruce up the office or purchase new reception area furniture? Trade shows may give you some new ideas on how to design and set up your existing office space.

I encourage you to use these events for more than just obtaining CE credits. Take the time to explore the exhibits and use it as a chance to see what you may be able to do or learn to further improve your practice. 🏠

THE IMPORTANCE OF

Asking for Referrals

by Nate Johnson, Relationship Manager, Healthcare Business Banking Group



If you read any article, book or blog about sales or business development, you will undoubtedly come across something along the lines of “the importance of asking for referrals.” It

is a fundamental rule of growing any business. When you do a good job for a customer, client or patient, it should give you the confidence to say, “Thanks for your business, please tell your friends!” But asking for a referral can be daunting for some and merely overlooked by others.

This is as true in a healthcare practice as it is for any business, and asking for referrals from existing patients is a crucial part of growing your practice. The good news is, that with today’s technology, asking for referrals is easier and more effective than ever. In a world where



80% of adult internet users look for healthcare information online, asking for referrals goes from helpful to absolutely necessary. Online reviews are just a new form of patient referral and it is increasingly important to make sure your reviews are positive and recent. A great way to manage this is to directly ask satisfied patients to leave

reviews on popular sites like Google and Yelp.

Beyond reviews, it is important to ask for patient testimonials on your practice’s Facebook page. Having activity on your Facebook page and online reviews not only helps with online exposure, it can also help move your practice higher in online search results, making you easier to find. Another new way to ask for referrals online is through LinkedIn. Make sure you are connecting with your patients and asking them to endorse you on LinkedIn. A great way to start this process is to endorse patients that you know do a great job for their customers.

Technology is constantly changing, but methods like simply asking for referrals from existing customers and patients are timeless. It is imperative that you take advantage of all the new ways technology lets you implement these strategies. 🏠

Feel the Madness in Your Practice!

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



WOW! March Madness flew by and spring is already here! When I sat down to write this article, the Sweet 16 was set in the NCAA Men's Basketball Tournament, and like so many of you, my bracket had already completely fallen apart. What a great tournament though. In my opinion the theme of the tournament should have been "Great Teamwork and Sound Execution Inspires Excellence."

It is always great to see some of the early round upsets, such as Mercer over Duke, or Stephen F. Austin over VCU. Even more exciting is to see teams like Dayton and Stanford advance past the first weekend and gain a spot in the Sweet 16. It would've been great to see one of these teams win it all!

The University of Connecticut Huskies are now the new college basketball national champions. And although the tournament is over, the

teamwork theme should carry on in your practice. Some of these games have helped to illustrate the importance of practicing sound fundamentals as a practice "team" to give you a chance at realizing greatness come year-end. You don't have to maintain a position in the Top 25 all year to be great. Just ask Syracuse about that. But you do need to be sound, efficient, and decisive with your game plan on a daily basis to have a successful year, just like Dayton.

Sure, it's good to measure your practice against the national averages, but it's more important to measure your practice performance against your prior year practice performance. Everyone's situation is unique and you should have goals that help you achieve your individual success. Be sure to understand the strengths of each staff member and the role they play on your team. Encourage creativeness and fresh ideas from your staff. This contributes to their individual development and keeps them engaged in the business. Recognize great effort and award excellent performance that results in new business. Be accessible and create a positive work environment for the right team

and they will contribute to your success.

Then consider your coaches and advisors to make sure they have you positioned for continued growth and most importantly achieving your individual goals. Meet with them on a regular basis, feel confident with their guidance, and implement their suggested tactics.

Get involved in community events that help build your practice brand. Either through sponsorships or partnerships with local businesses, you can promote your practice, which may lead to new business and increase practice value. Additionally, professional societies or associations provide a great way to broaden your industry knowledge as well as share best practices with your colleagues.

Your clinical skills are what drives the top line success of your practice, but leaning on others, delegating, and getting involved helps you achieve continued success. Just like in basketball, operating your practice with excellence is a team effort. 🏀



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- Dr. Scott and Mrs. Terri Nieman
Westerville OH

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COMMUNITY COMMITMENT

CNB Making a Difference in the Community

by Martin Brady, Senior Vice President and Chief Sales Officer



At Commerce National Bank, our community commitment has been our philosophy since day one. It's more than words, it's how we do business. We are bankers working with

customers in the cities, towns and communities in which they live, and we support and encourage our employees' active involvement.

CNB is part of a program that encourages volunteer efforts with a unified message of service. CNB offers paid time off Community Days for our team to use on organized Community Day programs. Dozens of employees participate each year, serving organizations like the Animal Rescue Fund, Dentistry from

the Heart, Read to Succeed, The Salvation Army's Canteen, the Make-A-Wish Foundation, Operation Feed, Junior Achievement, and more.

This initiative not only has a high participation rate, but helps to strengthen our community but also helps us build better teams and employee engagement.

When engaged in volunteering, our employees are more proud of and committed to the Bank. It has been shown that the higher an employee rates their organization's corporate citizenship, the more committed they are to the organization. Happy employees are more productive employees, and the opportunity to make a difference increases their moral, spirit and pride.

I have had the pleasure to work on several volunteer efforts over the last eleven years

with CNB. This has included Dentistry from the Heart, The Salvation Army, and several other volunteer activities. The volunteering activities were always fun, rewarding, and made for great team building. Being involved in our community has allowed for wonderful experiences and I appreciate CNB giving me the chance to give back a little of all I have been given.

Volunteering is part of our culture and it has helped bring our team together and be proud of the company we work for. We strengthen our community and our Bank by continuing to be good corporate citizens. A culture of volunteering starts at the top and makes good business sense. Being known as a company that is conscious of its social responsibility will help you attract better employees and will help your business grow. 🏠