A TOWNE POST NETWORK PUBLICATION

FEBRUARY 2023

TWENTY & COUNTING

COMMUNITY FIRST BANK OF INDIANA CELEBRATES TWO DECADES SERVING HOWARD COUNTY

> ON THE RIGHT PATH RIGHT PATH PHYSICAL THERAPY AND PERFORMANCE ACADEMY SERVES ALL AGES

FULL OF FLAVOR DOUBTING THOMAS COFFEE & CAFE HAS MORE THAN JUST A GREAT CUP OF JOE

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- KEY CONTRIBUTORS -

Concept

Get local help with your Medicare questions.

I'm Matthew Roswog, a licensed sales agent in Indiana. When it comes to Medicare, it's important to consider all of your options. What works well for your neighbor may not be the best fit for you. I know the ins and outs of Medicare, and I'm ready to answer your questions and help you find a plan that fits your needs.

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RIGHT PATH PHYSICAL THERAPY AND PERFORMANCE ACADEMY SERVES ALL AGES

Writer / Julie Yates Photography Provided

Recently opened Right Path Physical Therapy and Performance Academy, located at 1558 East Boulevard, provides both the services of physical therapy and sports performance training to the Kokomo area. Owners Abbee Summers and Tyson Schoolman are native to the community and dedicated to providing the best care possible. Their philosophy goes beyond focusing not only on symptoms, but the whole body.

"Our goal is to provide a different intensity of care. We don't look at just the injury, but at all the surrounding components. There is usually something else going on in the chain and if it isn't addressed, then the injury tends to happen again," Summers says.

Although Right Path has only been opened since late 2022, Summers and Schoolman have over 40 years of experience between them. Both highly educated and qualified, they were co-workers at the same facility when they realized their commitment to providing the highest level of care to Kokomo meshed. They began planning their own business more than a year before it came to fruition.

"Tyson and I are two therapists that have a history of working together. Both of us are from here; I graduated from Eastern High School, and he graduated from

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Northwestern. We started to talk that we wanted to take care of the community without all the restrictions of the corporate system. We realized that we complimented each other's strengths," Summers says.

"We started the plan to leave our then jobs in October of 2021. We had a big problem finding a place for the business. We looked at so many properties! But the moment we saw where we are now, we knew it was perfect. It is huge and once we got here, it seemed like a dream come true," Summers says.

The spacious facility offers several physical therapy options. Pre-surgery as well as post-surgery therapy can speed recovery for procedures like joint replacements and rotator cuff repairs. Patients with chronic conditions such as neck pain, plantar fasciitis, migraine headaches and even dizziness from vertigo see improvement after participating in physical therapy. Patients usually have a referral from their physician, but Summers shares that individuals can always contact them directly to schedule an evaluation, a complimentary service that is provided.

Besides providing physical therapy, the facility is also a certified Parisi Speed School. Science based methods and sports psychology aid individuals in reaching their full potential The



performance training sessions, which include strength, speed and total sports performance, are offered late in the day and on Saturday to accommodate athletes ages seven through 22 years old.

To begin Parisi training, an initial evaluation is required to place the athlete in an appropriate program that will best meet their goals. The school includes several different levels. Jump Start, for younger students ages 7 to 12, is designed to develop a strong physical foundation and self-esteem. The school's signature program, Total Sports Performance, focuses on speed, strength and power for those 12 to 15.

The top level, Elite Sports Performance, is for athletes aged 14 to 22 who are interested in taking their talents to the next tier. Individually tailored programs are also offered for athletes geared toward competing at the highest level. In addition, strength classes and team training are available. All levels are based on the most up-to-date research on training techniques and injury prevention.

After the tragic death of her sister, Aimee Romero, in March 2021, Summers was grateful for the love and support shown to her by the community. As a result, her goal for Right Path Physical Therapy and Performance Academy is to provide therapy like no other facility does. The staff of three are proud of their education and efforts to continue it.

"This community is so important to us, and we want to make a difference. We go to our athlete's events because we want to see them in action. I feel so blessed with the number of referrals we have received, and I couldn't be happier with how it's been going since we opened. We keep focused on where our blessings come from," Summers says.

Right Path Physical Therapy and Performance Academy is located at 1558 East Boulevard. You can reach Right Path by emailing office@ptrightpath.com or calling 765-865-8705. You can also visit their website at ptrightpath.com.



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TWENTY & COUNTING

COMMUNITY FIRST BANK OF INDIANA CELEBRATES TWO DECADES SERVING HOWARD COUNTY

> Writer / Christy Heitger-Ewing Photographer / John Bolinger



ebruary 3 marks Community First Bank's 20th anniversary. On that date in 2003, Community First Bank of Indiana (CFB) made history by opening the first new bank chartered in Howard County in more than 55 years. Robb Blume (chief executive officer and president), Bea Wiles (chief operating officer), and Bob Hickman (chief credit officer) have been with the bank since its founding two decades ago.

"When we first started to formulate a plan to start a bank, everything was a risk,"



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Blume says. "In most cases, our employees were leaving secure jobs to join the first new bank in Howard County in over 50 years. Our new directors were disrupting the status quo in the Howard County market, and investors and customers were taking a chance based on their belief in our people and a promise - a promise that we would build a community bank that would focus on local consumers and businesses while providing a stable and safe investment."

As Blume, Wiles, and Hickman reflect on the past 20 years, they are grateful for the

vision of Mike Stegall, the bank's founding chief executive officer and president, who saw a need for a true community bank in Howard County in 2003. Stegall, who just retired from the board last year, envisioned a locally owned bank run by a local board of directors - people who understand and have passion for the community, as well as a vested interest in the local area.

Everyone affiliated with CFB is committed to making their communities better places to live and do business. One way they do this is by giving back to local nonprofit organizations. The bank's staff regularly participates in community events in Kokomo, Westfield, Noblesville, and Indianapolis and the bank contributes funds to support many locally based nonprofits. CFB's community involvement in 2021 included over \$85,000 in bankdonated funds, over \$11,500 in employeedonated funds, hundreds of employee hours of service, support for more than 75 organizations, and direct service to more than 300 veterans.

CFB's commitment to community was unwavering even amid a global pandemic. In 2020, CFB donated more than \$96,000 to nonprofits that entrusted the bank to process their Small Business Administration Paycheck Protection Program (PPP) loan. The PPP Loan provision of the CARES ACT was intended to assist small businesses/organizations facing challenges related to COVID-19, primarily helping them to keep workers employed. Each nonprofit donation was equal to the fee the bank earned for processing and funding each organization's PPP loan, rounded up to the nearest \$25 increment.

"We know that, even in the best of times, raising funds in the effort to assist others can be a difficult task. With the economic uncertainty created by the COVID-19 virus, we wanted to help by putting all fees earned on not-for-profit PPP loans back into the hands of those organizations to be used for the betterment of our communities," said Blume.

The bank is truly leaving a lasting impact on its communities. Hickman often mentions how he loves driving around town and seeing all the thriving local businesses that Community First has helped to grow. Andy Baker is the owner of AndyMark, which is one of those customers. AndyMark is a local business that's gone from a true startup to a company serving all 50 states and over 70 countries.

"AndyMark has been supported by CFB since our beginning in 2004," Baker says. "AndyMark has used CFB services for each step of our business development journey by supplying affordable loans and advice



Robb Blume (current CEO & President), Mike Stegall (founding CEO & President), and Bob Hickman (Chief Credit Officer) pictured at the bank's 10 year anniversary celebration in 2013







to utilize city development assistance." He continued by describing the bank's team of commercial lenders as "patient, persistent, and encouraging." He even shared a personal memory of experiencing exceptional service: "Tracy Brown stayed late at the downtown branch one night as we made an error in agreeing to a wire transfer hoax. Tracy was diligent and thorough as she helped us recover our funds that were sent after a scam."

Through the years CFB has been recognized in a number of ways, not only for being a community leader, but also for making a lasting impact on the community. The Indiana Chamber of Commerce named CFB among the Best Places to Work in Indiana for eight consecutive years.

"We're constantly working to create a place where local, talented professionals who have a heart for the community can be employed," Blume says. "We even recently added a Chief Leadership and People Development Officer to our leadership team to help us attract and provide personalized development opportunities for the banking industry's top talent."

Additional awards include being voted as Kokomo's Best Bank in the Kokomo Tribune's Readers Choice awards for 16 consecutive years, named Indiana's Small Business Lender of the Year for 2022 by the Indiana Statewide Certified Development Corporation, and honored with the Indiana Bankers Association C2C (Commitment to Community) award for outstanding community service performed in 2020 during the pandemic.

"We've seen tremendous growth in the Hamilton and Marion County communities since 2015, and with the acquisition of 1st Signature Lending in 2020 continued growth is on the horizon for us. However, our dedication to the Kokomo community is unwavering. Simply put, community is at the center of everything Community First Bank embodies," Blume says.

"Our CFB family could not be more grateful for the support we have received from so many since our inception," Blume says. "What began as a group of 16 employees, 14 outside directors and approximately 275 shareholders has now grown to encompass three counties, eight locations, more than 120 employees, and thousands of consumer and commercial customers. We continue to wake up every day with a mission to continue honoring that initial promise."

For more info, visit CFBindiana.com. Member FDIC

DOUBTING THOMAS COFFEE & CAFE HAS MORE THAN JUST A GREAT CUP OF JOE

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SENDING A CROSS & PATH TO SALVATION TO EVERY HOME IN AMERICA

Doubting Thomas Coffee & Cafe, located within the Cross America Community Center, aims to be a gathering place for anyone to rest, restore, and savor the amazing aroma and taste of a good cup of coffee.

"The cafe team that works here is integral to what we do," says Crystal Sanburn, executive director of Cross America. "We strive to deliver excellent craft coffee, food and homemade goodies. Our guests can grab their food or drink, take a seat at the bar or in the cross assembly room, and enjoy the warm atmosphere."

"It's hard to talk about the cafe without mentioning Cross America, a nondenominational nonprofit organization with a huge goal of spreading the Gospel to every home in America," Sanburn adds. The Cross America Community Center was founded by Terry and Nieta Merrell in March of 2018, and Doubting Thomas was opened the same month.

Since opening, Doubting Thomas (the name comes from the story in the biblical Gospel of John) has prided itself on offering premium coffee - but not without challenges.

"It took us a while to establish a customer base that appreciates premium craft coffee," says Mona White, cafe director. "We use premium coffee from excellent roasters right here in Indiana. Tinker Coffee and Indie Coffee Roasters are our main resources."

Additionally, customers occasionally overlook Doubting Thomas, thinking the community center is a church because of the signage and three large crosses that adorn the building. However, Sanburn and White emphasize that the cafe also has a drive-through, and that both are open from 8 a.m. to 7 p.m. Monday through Friday, and 8 a.m. to 2 p.m. on Saturday. The cafe is closed on Sunday.

Customers can find more than coffee at Doubting Thomas, and may even see White making large cinnamon rolls that give off an aroma upon entering the cafe.

"We're known for our sweet and savory waffles and our homemade cinnamon rolls - items that pair great with a cup of coffee," White says. "We also offer sandwiches, wraps and salads, all made fresh daily, along with bagels, breakfast sandwiches and fruit smoothies."

The cafe also offers a daily soup and a grab-and-go cooler for those in a hurry.

"Some of the soups are made from family recipes, and the pies and rolls are made locally," White says. "We also sell breads and desserts, and our maple cinnamon rolls, slightly different from the ones we make, are from the Plevna Country Market."

While customers wait for their coffee, wrap, soup, salad, waffle or freshly baked cinnamon roll, they can enjoy the gift shop that fronts the cafe.

"There is no longer a Christian bookstore in Kokomo, so we are filling that gap and carrying Bibles, some books, inspirational cards, jewelry and gifts," Sanburn says. "It's our goal to bring in unique, out-ofthe-ordinary items to sell. In the end, just like the cafe, all the proceeds from anything we sell in the shop go towards the ministry and mission of Cross America. It's turning into a really fun shop for us to provide for our community."

Ultimately, the biggest reward in operating Doubting Thomas is the community.

"The community of people that frequent the building and cafe is so caring, and some come in every day," White says. "We really enjoy serving them excellent craft or specialized coffee."

Doubting Thomas is located at 840 Daniel Drive in Kokomo. You can reach the cafe at 765-780-3094. Visit them on Instagram and Facebook @ doubtingthomascoffee.









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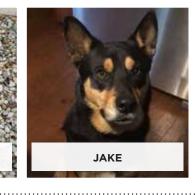






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Taste of the towne

Warm Feta Dip with Artichokes

(1) 14 oz can artichoke hearts
(drained & chopped)
5 oz feta cheese crumbled
¾ cup mayo
½ cup grated parmesan cheese

(1) 2 oz jar pimentos (drained) 2 tsp minced garlic



Preheat oven to 350*

Mix all together and put mixture into small casserole dish. Bake uncovered 25 mins or until slightly browned. Serve with crackers or small bread bites... enjoy

Bakir Coulter, Mary Kay Consultant

Apple Cranberry Spritzer

Apple Juice Cranberry Juice Sprite Cranberries Rosemary

In a glass, mix equal parts Cranberry Juice and Apple Juice. Add a splash of Sprite. Garnish with Cranberries and a sprig of Rosemary

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Carmel Chex Snack

6 cups corn or rice chex 10 oz pretzels 10 oz mixed nuts 3/4 cup butter 3/4 cup brown sugar



Mix the cereal, pretzels, and nuts together in a bowl. In a saucepan, melt the butter and then add the brown sugar and cook till combined. Take off heat and pour this over the dry ingredients and mix thoroughly. Spread this mixture out on a jelly roll pan or a couple cake pans. Bake at 325° for 8 minutes. Take out, stir and bake for another 6 minutes. Remove from the oven and pour out onto wax paper to cool. Enjoy!!

Grandma Hoffman's Dressing

(made not just for the holidays)

1 lb. ground beef 3 small cans of chicken broth 1 seasoned bag of stuffing 1 stick of butter - melted celery salt to taste salt & pepper minced onion



Brown beef with minced onion. Mix all ingredients

.....

Grease glass dish and bake 20-30 minutes @ 350 degrees

Meatballs





MORTGAGE **Dirk Webster**

隊 Ruoff

1/4 lb sausage 1 cup of cracker or bread crumbs ¹/₂ cup of celery 1 medium onion chopped 1 tsp oregano 1 tsp basil Salt & pepper to taste 3 large garlic cloves finely chopped ¼ tsp ground cinnamon ¼ tsp cloves 1 tsp parsley 3 large eggs Mix all together and form medium-sized balls and brown in skillet on all sides

Sauce

1 quart tomato juice 1 small can tomato paste 1 small whole onion browned 2 small pieces of garlic Salt and pepper to taste Dash of nutmeg Dash of cloves Dash of all spice Dash cinnamon Dash oregano Place meatballs in kettle/crock pot with sauce and cook until done (1 – 1.5 hours). Add tomato juice if needed.

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Pizza Monkey Bread

(2) 16.3 oz cans refrigerated biscuits quartered
6 oz pepperoni quartered
2 cups shredded mozzarella
½ cup parmesan - shredded or grated
¼ cup butter - melted
2 Tbs olive oil
2 tsp Italian seasoning
2 tsp minced garlic (or ½ tsp garlic powder) marinara for dipping

Preheat oven to 350*

In large bowl add all ingredients (except marinara) - toss well until combined

Pour mixture into a greased 10 inch Bundt pan

Bake for 35-45 mins (or until rolls are cooked on inside) -- cover with foil after 20 mins after top is browned.

Remove when rolls are cooked through, loosen edges with knife then invert pan onto plate. then invert to serving platter pretty side up. Pull apart and dip in warm marina ... YUM!

White Lilies N Paradise

Easy Olive Garden Zuppa Toscana Soup

4 tablespoons butter 1/2 white onion diced 1 tablespoon minced garlic 6 cups chicken broth 2 cups water 4-5 yellow potatoes cut into 1-inch pieces 3 teaspoons salt or to taste 1 teaspoon black pepper 2 cups heavy cream 4 cups chopped kale

chopped bacon or bacon bits and grated parmesan cheese for topping optional

1. In a large pot saute sausage 5-6 minutes until browned. Use a slotted spoon to transfer sausage to a plate and set aside.

2. In the same pot, add butter and saute onions over medium heat until translucent. Add garlic and saute for another minute until fragrant.

3. Add chicken broth, water, potatoes, salt, and pepper and bring to a boil. Boil until potatoes are tender. Stir in kale, and heavy cream. Add sausage. Taste and add salt and pepper if needed. Serve garnished with grated parmesan cheese if desired.

The sausage: if you have regular ground sausage, simply add 1 teaspoon dried Italian herb seasoning or Herbs de Provence + a pinch of crushed red pepper flakes.

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Beef Tenderloin Crostini

1/2 Baguette sliced into 20 (1/4"-1/2" thick) slices

Extra-Virgin Olive Oil Kosher Salt Ground Black Pepper ½ tsp Cumin ½ tsp Coriander 1 clove garlic, finely minced 2 40z Filet Mignon steaks ⅓ cup Mayonnaise 3 tbsp Mascarpone cheese 2 tbsp finely chopped fresh basil 1 ¼ tsp Curry Powder ½ tsp Smoked Paprika ½ cup Cilantro Leaves



1 ¼ tsp Curry Powder ½ tsp Smoked Paprika ½ cup Cilantro Leaves Preheat over to 400 Degrees. Arrange bread slices on

baking sheet. Drizzle with olive oil and season with ¼ tsp salad. Bake for 10 to 12 minutes. Leave oven on.

Spray a small baking sheet with vegetable oil cooking spray.

Combine ½ tsp salt, ¼ tsp pepper, cumin coriander and garlic. Rub the mixture all over the steaks. In a nonstick skillet, heat 2 tbsp oil over medium-high heat. Add steaks and cook for 2 minutes each side. Transfer to baking sheet and bake for 10 minutes. Let rest for 10 minutes before slicing across the grain into 20 (¼ inch thick) slices.

Whisk together mayonnaise, mascarpone cheese, basil, curry powder, smoked paprika, ½ tsp salt and ½ tsp pepper.

Spread ½ tsp mayonnaise over each toast slice. Top each with a slice of steak. Place ¼ tsp of mayonnaise on top of steak. Finish with a cilantro leaf.

Winter Blues

Essential oil concoction for diffusing or using as a roll on in a carrier oil like Jojoba (we sell jojoba in the spa!)

- 2 drops Eucalyptus
- 2 drops Peppermint
- 2 drops Orange
- 2 drops Frankincense
- 2 drops Pine
- 2 drops Orange
- 2 drops Cedarwood



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Glowing Skin Smoothie

(Detoxing, Fights free radicals, energizing, Improves skins firmness & elasticity and aids in overall skins complexion)

2 peeled, sliced Bananas 1/2 C chopped ripe pineapple 2 Tsp of Matcha Green Tea 1 C Kale or Spinach 1 1/2 C of light Coconut Milk Mix all ingredients in a blender until smooth and Enjoy!

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14. Press

16. Danger

1. Paddy product

5. Indefinite number 9. Ascended

15. Bakery employee

20. Regard highly

21. Recipe abbr. 23. Roof part

24. Marsh plants 26. First game

31. Teen's dance

33. Landed property

40. Chunk of eternity

41. Singer ____ Osmond

43. Compass direction

32. Diving bird

28. Oval

35. Pixie

(abbr.)

44. Overseas 47. Use a stopwatch

48. Worry

49. Deceive

54. Ziti, e.g.

55. Pretense

62. Fidgety

64. Unsure

71. Munch

66. Play part

67. Broadway sign

68. Capri or Wight

70. Many (2 wds.)

69. Long-legged bird

56. School gp.

51. Unpolished

38. Jargon

17. Ocean's fluid (2 wds.) 19. Double- sword

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68

19

41 42

73

- 46. Disagreement
- 48. California city
- 50. Celebrity
- 51. Collide
- 52. Pound part
- 53. Autumn bloom
- 54. Wall board
- 57. Canned fish
- 59. Go quickly
- 60. Aggravate
- 61. Once more
- 63. Yearning
- 65. Dove's comment

4. Going in 5. Thai 58. Day O'Connor 6. Sept. follower 7. Track events 8. Does wrong 9. Mimic

Down

1. Ascend

14

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28

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62

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52 53

- 12. Colander
- 13. Church leader
- 18. Bawl

29. Cut of meat

22. Red wine

27. Verse

25. Sahara, e.g.

- **39**. Boat paddles
- ocean



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2. Retirees' accts. **3**. Young male horse

- 10. Use coupons
- **11**. Church instrument
- - 45. Horn's sound

30. Unaccompanied 31. Straw hat 34. Likewise

28. French female

- **35**. Buffalo's canal 36. Peruvian capital
- 37. Nourish

64

67

70

- - 42. Second largest
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