Your Story
Our Insight

1st Source Bank
Wealth Advisory Services
1st Source Bank Wealth Advisory Services is honored that you have selected us to provide insight into your financial, and even non-financial, needs. We are passionate about providing the highest level of service to you and your family. Keeping our clients’ best interests in mind has always been part of our heritage, and the guiding principle that has helped us grow with your family, with businesses, and the community.

For almost two decades, we have been fortunate to have clients who allowed us to share parts of their life journey in our annual publication, and this year is no exception. As I read the stories presented here, I reflected on my own family’s journey. Parents and grandparents who owned a business, an uncle who served in the military, and other family members who made a special contribution to our community. Their experiences helped shape my life, and the lives of my children.

We are honored that you have entrusted us to provide insight into your unique life story. We strive to continue meeting all your changing needs through the different life events, economic cycles, and fiscal policies that will shape our future. We look forward to being a trusted partner for you and your family – today, and for generations to come.

Sincerely,

W. Chris Strafford
Senior Vice President
An old cardboard box rests in a large, glass-encased frame on the wall of Nancy Dalton’s kitchen. Its worn color stands in stark contrast to the wall’s bright pastel yellow in Nancy’s cozy Warsaw, Indiana home.

This unique kitchen decoration holds a special place in Nancy’s heart. It serves as a daily reminder of the love she shared with her husband, Don, who passed away in 1993.

Written on the box are its contents: Shoe Lasts and Stand. Underneath that description it reads: From Dalton Foundries, Warsaw, Indiana. Don’s grandfather founded that company in 1910, a thriving iron foundry whose products included the shoe-making items listed on the box.

The way she acquired the box shows how remembrances of love can appear in the most unexpected places.

Years after Don passed away, Nancy was visiting her sister-in-law in North Carolina. The two women took several day trips around the state, and one day stopped in at an antique shop. A lively conversationalist, Nancy began talking to the owner while they browsed his store. He said the building used to be a post office before he purchased it, and as their conversation continued Nancy shared a little of her life’s journey. When she mentioned her Indiana hometown, what happened next left her speechless.

“He said he had a package in the back room with a Warsaw return address on it that was still there from the building’s post office days,” said Nancy.

When he brought the package out and showed it to her, she was stunned. Here was her husband’s family name on a box originally shipped decades earlier, and that had somehow never made it to its destination. Instead, it sat forgotten in a back room of an old building hundreds of miles from her home, as if it was waiting all these years for her to claim it. Taken completely aback, she broke down in tears.
She kept the box, of course, and today the shoe lasts and stand she found inside are displayed by her fireplace. And each day when she looks at the box, she thinks of the remarkable circumstances that led her to finding it – and of Don.

A WONDERFUL LIFE TOGETHER

A cheerful, expressive 81-year-old with a ready smile, Nancy enjoys recalling her life with Don.

“We first met in the early 1980s. At the time I was a realtor,” she remembers. “He asked me if I could show him some houses in the area. I showed him many, many houses, but he never expressed interest in any of them. It became exasperating, and I finally had to tell my assistant not to take any more messages from him,” laughed Nancy.

Though Don’s persistence in seeing her didn’t lead to a home sale, it did lead to a courtship. The two began falling in love, and eventually married. “He had impeccable manners, and was a wonderful guy,” she recalled affectionately. “He was sensitive and sweet, and we truly had a wonderful life together.”

He was also smart about his finances. Long before they met, Don ran his own successful business called the Dalton Gang, which provided landscaping services along roads and highways in several states. He had learned the importance of good money management from his grandfather, and he prepared for a financially safe future by working with John Elliott, Vice President and Trust Officer, at 1st Source Bank.

While they were married, Don and Nancy enjoyed traveling around the country, sometimes to visit friends and family, sometimes just to see a city they’d never been to before.

A SPECIAL PLACE ON THE MOUNTAIN

One of those cities was Tucson, Arizona. Its year-round warm temperatures and scenic vistas created by the nearby Tortolita Mountains completely captivated them. They liked it so much they moved there after they retired. Don had long been an avid horseman, and Nancy recalled that he enjoyed riding horses along the trails up in the mountains.

He often told Nancy of one special mountain spot where he always paused because of its spectacular view. Don liked it so much, he even told Nancy he’d like it to become his final resting place.

“I’m back with my children, which is a treasure in itself. And now I can spoil my grandkids while watching and helping them grow. It’s heaven to reconnect with family.”

Twelve years into their marriage, Don unexpectedly became seriously ill and received the news his condition was terminal. He visited several doctors, but got the same unfortunate prognosis from each one – he had about a year to live.

Realizing his situation, Don immediately updated his will to make sure all his affairs were in order. It turned out to be a prudent decision, because three days later he passed away.

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“I think he just knew, despite what the doctors told him,” Nancy said softly, her eyes misting.

Despite her grief, she bravely hiked up the mountain with Don’s ashes to his favorite spot. Gazing at the view her husband admired so much, she said a little prayer and spread his ashes on the ground. Spotting a rock with a shape she found interesting, she picked it up and took it with her as a reminder of that special mountain place. It now sits on a bookshelf near her fireplace.

Though saddened by the loss of her husband, Nancy’s optimistic nature helped her slowly adjust to her new life. The investment plans established by Don so many years ago provided financial security, and allowed her to live a comfortable, dignified life.

Then, her life changed again.

THERE REALLY IS NO PLACE LIKE HOME

“I really never thought about being back in Indiana,” she stated. “Then, I woke up one night and said, ‘I need to move back home.’ Just like that I changed my mind, as odd as it sounds.”

Even though she lived hundreds of miles away, Nancy continued her 1st Source Bank relationship with John Elliott and Kelly Engle. With John and Kelly’s assistance, she purchased a home across from one of her daughters, allowing her to be close to grandchildren and reunite with other family members.

She has transformed her home it into a warm, inviting place filled with lots of natural light, unique artwork, and vibrant tropical colors. It’s now much easier and roomier for entertaining family and friends. And with a backyard pool, summers are filled with the happy sounds of excited laughter from kids splashing around.

“I love having my grandkids over. We read stories, play games, have lunch together, and just have a wonderful time. It’s so much fun to spend time with them.” Constantly on the go, Nancy cherishes every aspect of her active lifestyle.

“I’m back with my children, which is a treasure in itself. And now I can spoil my grandkids while watching and helping them grow. It’s heaven to reconnect with family,” she beamed.

And thanks to the box on the kitchen wall, she’s always connected to the love of her life.
A primary benefit of creating a living trust is the ability to avoid probate court. But failing to fund a trust will require your estate to go through probate court, effectively undoing the comprehensive estate plan you have established. It is extremely important to ensure your estate plan is funded and updated annually. It is estimated that $2 billion is inherited each day. The Wealth Advisory professionals at 1st Source Bank have the experience needed to guide you through the process.

*Source: AARP*
At age 92, Al Lane’s soft eyes reflect the best times of his life, but give little hint to the traumatic events they’ve witnessed.

His many years spent serving the northern Indiana region resulted in strong financial support of Goshen’s Bashor Children’s Home, the longtime operation of his Burger Dairy convenience stores, and the creation of a patriotic city-wide celebration. These lasting legacies have positively altered the lives of others for generations to come.

And while an Alzheimer’s diagnosis has left his short-term memory fading, his earliest years of service — those Al spent in Europe during World War II — remain vividly ingrained in his mind.

JUNE 6, 1944: OMAHA BEACH

In the gray light of early morning, 18-year-old Al Lane was about to leave his amphibious assault landing craft and storm into history. Above the helmets of the other soldiers, he could see smoke floating over the cliffs overlooking the beach.

When the front ramp opened, a deafening roar surrounded him. Thunderous, bone-shaking explosions from artillery bombardments. The relentless crack of rifles and machine guns firing in all directions. The endless, deadly hiss of bullets whizzing through the air. The screams of the wounded and the dying as casualties mounted at a horrific rate.

As Al stepped off the ramp, he could see bodies floating in the choppy surf. Before he knew it, he found himself underwater, weighed down by all his equipment, including a 50-pound machine gun tripod. Struggling, he desperately fought his way forward until his heavy boots finally found traction in the sand below. By sheer force of will, he made it out of the sea and onto the chaotic carnage of Omaha Beach at Normandy, France.
Because of the stormy weather and rough seas, his battalion didn’t land where they’d planned. And the overcast skies thwarted the planned Allied aerial bombardment designed to destroy the German defenses along the cliffs. Facing withering fire and with no place to hide, Al and his fellow soldiers knew they had no choice but to get off the bloody beach. They crawled and clawed their way forward, fighting fiercely for every inch, until they managed to climb a hill.

At the top, he was able to rendezvous with the soldier carrying the other section of the .30 caliber machine gun. They set it up and opened fire, providing lethal support for the remaining men with them as they continued their slow, brutal advance on the enemy positions.

Despite the terrifying ordeal he’d already experienced, Al had felt no trepidation on that fateful day. “I was confident we were doing the right thing,” he says. “I knew we would win, that it would be OK, and we would go home. I guess in some ways; I was pretty naïve.”

Naïve or confident, Al miraculously survived. Many of his brothers from H Company, 29th Infantry Division, didn’t even make it up that hill. D-Day, as it is forever known, took the lives of over 9,000 Allied fighters. And by the time Germany surrendered 11 months later, Al stood as the lone survivor of the 33 who had landed together in a single boat that momentous, deadly day.

Yet they will all be remembered, as part of the largest amphibious invasion in history — and as the ones who finally created a first, crucial crack in the wall of Nazi forces, making it possible to liberate all of Europe.

Of that fact, Al Lane remains rightfully proud.

**MAKING IT TO THE END**

Al’s World War II service continued beyond D-Day, and all the way to the war’s end. He and his fellow troops marched across Europe as they fought to bring the Nazi regime to its elimination, piece by piece, battle by battle.

Along the way, Al was wounded. While eating breakfast one morning, a German mortar shell suddenly exploded nearby, puncturing his hip with shrapnel that remains lodged there to this day. His wounds earned him a six-month hospital stay, and a Purple Heart.

After recuperating, Al rejoined his squad, and made conscious efforts to find simple pleasures amidst horrible conditions. He recalls the joy of a frying pan he found along a road while advancing through the French countryside. Whenever the men could find wild vegetables or potatoes, Al used the pan to cook much-needed, hearty meals. It was just one of the little ways he found to make things better for everyone.

The real joy, though, came with Hitler’s surrender. Positioned near a local winery in Hamburg, Germany when they heard the announcement, Al’s unit celebrated in style. The winery owners were also thrilled the war was over, and in jubilation passed out wine to Al and the men. In sheer delight, they basked in the Allied Forces’ collective victory — a win that changed the course of history.

**BUILDING A BUSINESS**

Once he was back on safe ground in the United States, and in his home state of New York, young Al leveraged the G.I. Bill to go through college. He earned his degree from Rochester University, setting the foundation for a successful business career.

Though the memories of World War II would always linger, Al moved forward, putting his faith and natural perseverance to work.

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He accepted a role as marketing manager for Kroger grocery stores, and enjoyed opportunities to travel across the U.S. One memorable promotion, in partnership with the Mickey Mouse Club, earned Al — along with his wife, Marion, and sons A.J. and Steve — the opportunity to enjoy a two-week paid vacation to California’s Disneyland in the 1960s. He notes that it was this trip that gave him some of his fondest memories — including a brief meeting with Walt Disney himself, and the chance to see the set where “Mary Poppins” was being filmed.

Eventually, Al took on a new business challenge: owning and managing a chain of Burger Dairy convenience stores based in Goshen, Indiana. He and his family relocated, and he started out operating a single store. Over time, he took on opportunities to open more stores, ultimately owning 21 across northern and central Indiana.

KEEPING A SERVICE MINDSET

With a successful business career in place, Al always felt compelled to continue his acts of service. He had survived the horrors of war, and knew he could use his time to continue making life better for others. His commitment has shown itself in incredibly diverse ways, both large and small.

He was an Executive Scout for the Boy Scouts of America’s National Council, driven by a desire to help young men grow in their own service to their country. He launched Celebrate America as a local effort to honor veterans — an event that was part of Goshen’s 4th of July celebrations for nearly 20 years.

Additionally, he devoted himself to serving his church. Funds he raised and donated over the years have not only helped improve his local church facilities, but have also helped support other church-funded projects like Bashor Children’s Home. The unique facility counsels young people with addictions, family difficulties, and behavioral issues — helping them find their own solid foundation in life, and teaching them skills to persist, just as Al always has.

Because of his invaluable, selfless service, Al has twice been recognized by Indiana governors for his dedication to making his community a better place. Governor Mitch Daniels presented him with the Citizen of the Year award in 2009, and Governor Mike Pence further honored him with the Sagamore of the Wabash award in 2015. The latter has been given to presidents, ambassadors, artists, musicians, and others who have “contributed greatly to Hoosier heritage” since its inception in the 1940s.

A LASTING LEGACY

With all he’s experienced, Al has remained a steadfast example of perseverance and devotion, from losing friends on the beaches of Normandy, to dealing with the effects of his Alzheimer’s disease today. After 55 years of marriage, Marion passed away. It took time to handle the loss, but Al eventually found love again with Dorothy, who he married and now helps care for him.

His contributions continue to make a difference in the lives of others, every day, even though his ability to take a hands-on approach is now diminished. And throughout, he’s continued to create and hold on to happy memories from every circumstance.

It’s now 1st Source’s honor and privilege to serve Al and his family in his time of need, to ensure that he can continue the life of dignity that this member of “the Greatest Generation” so richly deserves.
Life expectancies continue to rise, which makes it more likely you could need long-term healthcare. But the cost of such care is expensive, and could deplete assets intended for heirs. According to a 2016 national survey, the median cost of a private nursing home room in the United States has increased slightly to $92,378 a year. Home care, assisted living and other types of specialized care can be equally expensive. Protecting your assets, your heirs, and your health requires seeking knowledgeable financial advice from trusted professionals. Contact us for more information.

*Source: Longtermcare.gov
Family. It’s the influential core of everyone’s life. It’s where essential character lessons are learned – hard work, sharing, caring, and supporting one another in good times and bad.

And that family feeling can easily extend beyond those who live in the same house. By creating the right workplace, employees can bond together to become family too.

That’s what Barb and Brad Cook have always done. The owners of Legacy Heating and Air, Inc. in Elkhart learned at an early age the importance of treating everyone they worked with like a family member.

LEARNING THE LESSONS OF A LIFETIME

The two first met as teenagers when they began working for the former Wilt’s Grocery store in Elkhart.

Barb was a cashier, and Brad was a jack-of-all-trades – stocking shelves, bagging groceries, mopping floors, and unloading trucks.

At Wilt’s, they absorbed the lessons of good business management, handling customers, and being responsible. And, especially, how important it was to treat employees like family members.

This positive work environment made a powerful impression on Brad. “My time at Wilt’s taught me that making everyone feel like part of a family was a big key to a successful business,” he said.

After they both graduated from high school, Brad and Barb married, and Brad went to work for a business run by his own family: Cook’s Heating and Air Conditioning. Started by his grandfather in 1945 and now managed by Brad’s father, the company had a well-established reputation for quality and service throughout the Michiana area.
A VALUABLE APPROACH TO BUSINESS

Eventually, Brad took over the management reins from his father, and made sure to continue applying the same family-centered approach.

This approach included hosting numerous events for their employees. “We’ve done a lot of stuff together, like summer picnics, golf outings, a trip to Cedar Point, and holiday parties. We’ve always had a family feeling, because if you don’t have happy employees, you won’t succeed.”

Barb also began working for the company, and has kept scrapbooks filled with pictures of all the different events so everyone could revisit the delightful memories they all shared together.

Under Brad’s direction, the company continued growing, helped along by the steady increase in customers taking advantage of the area’s first pre-planned maintenance agreement, which Cook’s introduced in 1972. Brad also kept the company devoted to service and quality – and maintaining a family atmosphere.

By 1999, Brad felt the time was right to make a change he believed would help the business stay successful, and also benefit his own family and all his employees.

That’s when he sold Cook’s to a major equipment supplier. On the surface, it looked like a good decision. Brad and Barb remained with the business and continued running it as always. His goal was to retire at the age of 55, and he felt the financial benefits of the sale would allow him to easily do so.

“You don’t often get an opportunity like this, a chance to make your family financially secure,” said Barb. “We really wanted it to work out.”

However, it didn’t take long to realize it was the wrong decision.

“I REGRETTED IT FROM THE START”

The family feeling Brad and Barb had worked hard to establish and maintain started to disappear after the sale. Brad said that while they remained profitable, they also lost some customers and employees. The restrictive policies and procedures of a large company differed from those of a small family business, and it bothered him more and more.
CREATING A NEW LEGACY

He developed a five-year business plan and stuck to it, then worked on getting their financial priorities organized, particularly for that postponed retirement. "Barb and I took a big risk financially, because we put a lot of our own money into getting the business started again," said Brad.

After finalizing their plans with 1st Source Bank, the Cooks put the plans into action and got their family business going again in 2012. They renamed it "Legacy Heating and Air, Inc. – A Cook Family Business" to emphasize seven decades of service.

Thanks to their well-earned quality reputation, business success came soon enough. Many of their previous customers returned, and they acquired plenty of new ones as well. Even more gratifying for the Cooks: when they decided to take their business back, the employees helped do whatever was necessary without question to make it work.

He proudly noted their employee family now includes a second generation. "We have people that started with us when they were young and single, then got married and had kids. Now, those kids have grown up and work for us, too."

SUCCESS RUNS IN THE FAMILY

In early 2017, Barb organized a surprise retirement party for Brad that included a special scrapbook containing congratulatory messages from the employees. And they weren't just brief notes wishing him good luck.

They were letters filled with sincere compliments and heartfelt expressions of gratitude for the way Brad ran the business and how he treated people. Each one expressed how honored they were to work for him, that they learned a lot from Brad about treating people, and how they aspired to be like him.

"It was certainly very touching," said Brad. "I was really moved by all the wonderful things people said. It just shows the importance of being good to the people working for you."

With Brad officially retired, his son, Tony, has taken the reins. Barb continues to work, prompting Brad to joke that "someone has to make some money around here."

Although she decided not to join the family business, their daughter, Heather, has been highly successful on the East Coast.

As the Cooks look forward to the next phase of their lives, from playing lots of golf to traveling the world, they know that "Legacy Heating and Air, Inc. – A Cook Family Business" is moving forward with the same family feeling they worked hard to establish.

After all, they've got one big family all working together to take care of it.
Business Succession Planning

You’ve invested your time, talents, effort, and money in building your business. Before it’s time to turn over the reins, it’s important you develop a business succession plan that’s right for you, your employees, your customers, and the next generation of business leaders. And, it must include ways not only to ensure the continuity of your business, but also to do so with the smallest possible tax consequences. Tax planning is an essential element of any family business succession plan because it affects the value of the company, the owner’s personal wealth, and the amount of wealth – either through financial assets or the business itself – that can be passed along to the next generation.

*Source: Spectrem Group Voice of the Investor – Mass Affluent responses*
A formal portrait of Steve and Sally Byrn smiling proudly with two of their six adopted children sits on an end table in their West Lafayette, Indiana home.

As Sally talks about the picture, several poignant details emerge: Steve and Sally are now in their 70s, the boys in the picture are nine and eleven. And, they happen to be their grandchildren whose mother was also adopted by the Byrns. The six adopted children, together with the Byrns’ four biological children, makes for a unique and loving family.

That the Byrns are compassionate, loving parents and grandparents is evident. The happy memories of all those lives affectionately shared together are clearly visible in the numerous photos of vacations, graduations, weddings, reunions, and other family events displayed throughout the house.

When their fourth biological child was nearing four years old, the Byrns realized that raising children was more fun than most of their other activities as well as more meaningful. So, they decided to adopt two more children. When their youngest was a little over the age of two, the Byrns received a call from the adoption agency asking if they would be interested in another baby. A few weeks later, they got the call that their seventh child was ready to be picked up.

The Byrns thought their family was complete until they got a call once again from the agency saying they had a baby in the NICU who needed their help. They quickly agreed to take him. Because some of the children suffer from physical and developmental issues, Sally knew all the best therapists and teachers in town and knew exactly who to call. The Byrns believe all their children were placed with them with the direct guidance of God. “They’re adults now, and doing pretty well. Even with the challenges they had, they have jobs and live on their own,” Steve noted.

Enjoying Good Chemistry Together
One of the Bryn’s daughters has cerebral palsy. “Because of the cerebral palsy, trying to raise her two boys was becoming too much for her,” Sally said. This led to Steve and Sally adopting the boys. Even though they assumed complete care of the boys, their mother is still very active in their lives.

Caring for the two young boys, especially at grandparent age isn’t easy. Sally confesses she naps almost daily and Steve admitted with a sigh, that parental discipline from a grandparent is difficult for the boys and that, “It’s certainly not easy for anyone, but we take it one day at a time, with God’s guidance.”

CREATING A LEGACY THROUGH SCIENCE AND COMPASSION

Taking care of people is what Steve and Sally have always done. From being supportive parents, to the fields of healthcare, education, and science, they’ve been dedicated to making a positive impact on the lives of others.

Sally is a retired nurse, though she’s quick to point out that “once a nurse, always a nurse.” After selling the company they started, she became CEO of Willowstone Family Services, a local non-profit. She has also served on the boards of several charitable organizations in the Lafayette area.

Steve is a named professor of medicinal chemistry at Purdue University, where he’s taught since 1972. Over time, he became recognized for his expertise in solid-state chemistry and conducting research showing how manufacturing can affect a drug’s properties. Pharmaceutical companies began contacting him for his help in analyzing products to ensure their efficacy remained intact.

This led to the founding of SSCI Inc. (Solid State Chemical Information) in 1991, which began by teaching short courses to pharmaceutical clients worldwide, helping them get better, safer drugs to market faster. Two years later, SSCI opened the first chemical testing laboratory in the Purdue Research Park. Steve directed the work at the lab, and Sally managed the business from their home.

As one of the few practitioners in a select field, the business grew successfully over the years. Eventually, it had 100 employees involved in the academic and industrial worlds of pharmacy, chemistry, and analytical instrumentation when they sold their company in 2006.

The generous profits from the sale allowed Steve and Sally to set up trust accounts for their family members along with establishing other investment and estate plans with 1st Source Bank. Trish Sarkisian, J.D., Vice President and Trust Officer, helps keep their plan on track so their wealth transition passes to the next generation as Sally and Steve continue to care for their ten children.

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TEACHING IN TANZANIA

Steve’s well-established reputation and expertise, plus his passion for education, brought invitations to conduct training seminars and programs throughout the world. One truly touched his heart.

In 2007, Sister Zita Ekeocha of the St. Luke Foundation/Kilimanjaro School of Pharmacy in Tanzania approached him about teaching there. As head of the industrial pharmacy teaching unit at the school, she wanted someone to help install a manufacturing lab to produce medicines, and teach good manufacturing practices. Steve accepted the invitation immediately.

“Unfortunately, the pharmaceutical manufacturing facilities in Africa don’t always produce safe, efficacious drugs,” explained Steve. “Sister Zita was trying to educate pharmaceutical students on how to properly develop, produce, and test drugs so they’re safe to administer to those needing help.”

Diving in headfirst, Steve helped get the Sustainable Medicine Program underway in March 2008. Since then, its graduates have helped ensure the safe manufacture of much-needed drugs designed to fight a variety of diseases throughout Africa.

As the program’s co-director, Steve visits two or three times a year to teach and oversee research projects. As a parent and grandparent of ten children, six adopted children that are African-American, he sympathizes with the plight of people across the continent of Africa. Visibly moved, he describes the crushing poverty prevalent throughout Tanzania. He says it’s heartbreaking, but it steels his resolve to do whatever he can to help the school and its students.

So, true to his compassionate nature, he brings computers and other necessary items on each trip – including his own money – as gifts for students and faculty.

“It’s very rewarding to see the progress made by the students, and how they’ve excelled in the school’s program,” Steve remarked. “They’re critical to solving the issue of providing quality medicines in Africa. They won’t be able to change everything, but without them, we have no chance.”

And giving people a chance to make the world better is what fuels his passion for his work, and why he shows no sign of slowing down.

HELPING OTHERS EVERY DAY

“Oh, he’ll never retire,” laughed Sally. “He loves talking about solid-state chemistry, and he says there’s still so much to do.”

That’s why he still teaches five classes at Purdue. As one of a handful of solid-state chemistry specialists, he’s called on as an expert witness around the world in court trials involving solid-state chemistry patent issues. Ever the entrepreneur, he’s also involved in two new projects developing several drugs to help fight AIDS and Zika virus in Africa.

And, most importantly, he and Sally still have two young boys living at home who need attention, love, and support. It’s a job the Byrns take to heart because the personal rewards are the greatest. Sally picked up the picture on the end table, “We love these boys as we love all our children and grandchildren. We treasure every moment we spend with them, and we’ll do everything we can to give them the best life possible.”
88% of parents who have children with special needs have not set up a trust to preserve eligibility for benefits such as Medicaid and Supplemental Security Income*

Family Support

Raising a child to adulthood has an average cost of over $230,000. For a special-needs child, that cost could reach $500,000, and easily go higher if lifetime care is required. While grants, Medicaid, and other forms of financial assistance are available, they won’t cover all expenses. A long-term financial plan, such as a special-needs trust, can help ensure the child will receive the care needed, especially after reaching age 18 when eligibility for some benefit programs ends. Proper planning can help the family’s overall financial situation, too. The financial professionals at 1st Source Bank Wealth Advisory Services can assist with planning to help families provide the necessary support.

*Source: specialneedsplanning.net/statistics/
The 1st Source Bank Performance Center is a world-class indoor training facility for the South Bend Cubs. Open year round to baseball and softball players of all ages, players can train in the same professional setting as the South Bend Cubs. Professional trainers will build customized plans for one-on-one lessons or group clinics. The massive 17,000 square foot building is unsurpassed in professional amenities and usable space for athletes who want superior training to enhance their game. The Performance Center is open seven days a week. Visit www.1stsourcebankperformancecenter.com for more information.
Our Team

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We all have our own unique journey through life, with different hopes, different dreams, different destinations. That’s why, to help make the journey a rewarding one, we design financial plans tailored to each individual.

For over 150 years, that’s been the approach taken to help our clients build wealth. During that time, we have been providing strategies that have helped our clients achieve their long-term financial goals, from growing investments to conserving portfolios and fulfilling retirement wishes.

OUR GUIDING PRINCIPLES

To help you, we focus on three core principles. First, we work closely with you to understand your specific situation, income needs, taxes, time horizon, risk tolerance and goals. Second, we discuss the need for long-term thinking about investment performance. Finally, we go over the strategies and insights we are using to provide a level of comfort and understanding of the decisions made on your behalf.

As an independent provider, we can select from a wide variety of investments to give us much more flexibility in developing your customized plan.

In addition, we are very conscious about managing risk so we can focus on compounding positive returns. We stay with plans that produce steady, long-term results to help each client’s journey move in the desired direction.

Much has changed since we began helping clients reach their financial dreams. Yet one thing will never change: our commitment to serve your interests by providing superior personal service with the highest ethical standards. We make this firm commitment so that any time you have an important issue to address, we aspire to be your first call.

Because no matter your unique goals and aspirations, our insight can help you be financially prepared for whatever your life’s journey may bring.
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Fort Wayne
260.969.2273
Lafayette
765.807.2590
South Bend
574.235.2790
Valparaiso
219.476.2935
Warsaw
574.268.1207

Michigan
Niles
269.687.6808
St. Joseph
269.982.2806

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