

HOME beautiful

These local businesses can help you make (and maintain) your beautiful home.

This special Home Beautiful Guide will be featured on the Bloom Magazine website, magbloom.com, for a full year.



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A home equity line of credit gives you access to cash for home improvement, debt consolidation, vacations, and so much more. The power is yours!



*APR is Annual Percentage Rate. Offer applies to new nome equity lines of credit only. The 0.99% introductory APR is guaranteed for one year from the date of closing. After the introductory rate, the APR will be a variable rate based on the prime rate as published in the Wall Street Journal, plus a margin. The current lowest variable APR available as of 7/1715 is 3.50% APR, which includes a .25% discount for automatic payment from your IDCU checking account. The maximum APR that can be imposed is 18%. S50 annual fee waived the first year. Minimum line of credit amount is \$10,000; fee of \$150 applies for approved lines of credit less than \$20,000, Closing cost



may apply if title insurance is required. Some restrictions may apply. Contact the Credit Union for membership details. Property insurance is required. Investment mortgages are not eligible for this program. Rates, terms and conditions are subject to change without notice. Loans subject to credit approval. A Consult your tax advisor regarding the deductibility of interest.



Making Gardens Grow for 50 Years

Don and Louise Adamson started Bloomington Valley Nurserv in 1965, selling annuals outside their home on South Old State Road 37. Today Bloomington Valley Nursery is a destination garden center. Shawn Eurton and Seth Inman purchased the business in 2007, and work to retain the best of its legacy while innovating to meet changing customer needs. "Don really got landscaping started here in Bloomington," Inman says. "Now we're celebrating 50 years of making homes and gardens beautiful. We've made improvements every year since we purchased the property eight years ago, adding water features, a new greenhouse, and other renovations."

One of the biggest changes is the growing selection of Japanese maples, conifers, and specimen-grade plantings. "An average tree for us is 10 feet tall. That's pretty large," Inman says. "Box store garden centers carry much smaller plants. You have to visit a locally owned garden center to find plants with instant impact." Beyond their size, Inman says the plants available at Bloomington Valley Nursery are carefully selected for their customers. "Something that sets us apart is that we travel all over the country every winter and hand select everything," Inman says. "We don't just rely on the growers to pick something for us. We hand-tag our plants for the upcoming season."

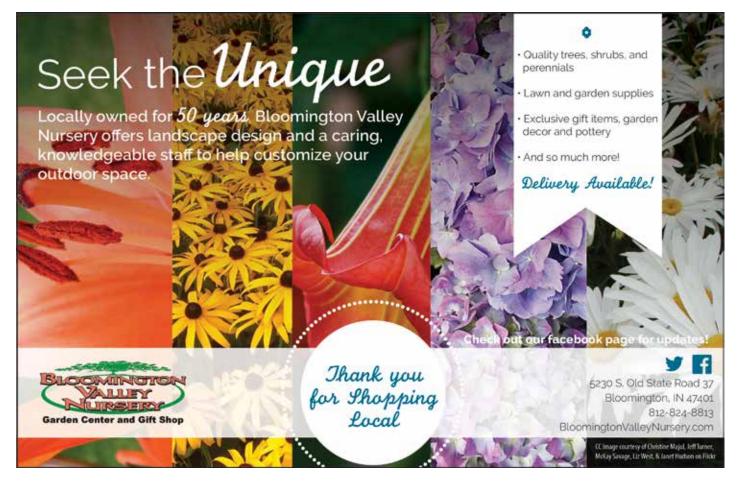
Customers can always expect professional service at Bloomington Valley Nursery. "We pride ourselves on customer service and a specialized staff," Inman says. "We have in-house training and our employees know the plant material. They go above and beyond when it comes to finding answers." Many area residents are looking for deer-tolerant and shade-friendly plants, and nearly everyone wants a low-maintenance garden.



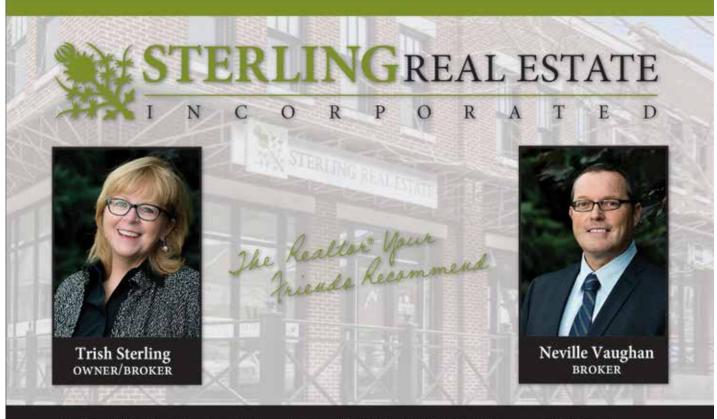
Seth Inman. Photo by James Kellar

Inman says the knowledgeable Bloomington Valley staff is ready to help. "Sometimes it sounds challenging," he says, "but it's second nature to us."

What does the future hold for Bloomington Valley Nursery? "We'll continue to do what we've always done. And we're always trying to improve," Inman says. "What won't ever change is the experience. We want to preserve the small-town, mom-and-pop garden center experience. We know gardening isn't something you have to do; it's a luxury expenditure. But making your yard look nice is our bread and butter. We're grateful the town has supported us all these years."







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No Roof? No Problem!

David Mann, president of Mann Plumbing and MPI Solar, knows customers are always looking for the latest in technological innovations, especially those that save them money. And when it comes to saving money on energy costs, now might be the best time to buy. Customers purchasing qualifying solar equipment through the end of 2016 can receive a 30 percent tax credit, but there is no guarantee the credit will extend beyond that date.

As for innovation, MPI Solar is the only dealer in Indiana to offer the All Earth Dual Axis Solar Tracker, a ground-mounted solar array that follows the sun throughout the day with optimal tilt using GPS technology. "I like to say, 'No roof? No problem,'" says Amie McCarty, director of sales and marketing. "The tracker option is great if you don't have a roof for solar panel installation. It offers much higher power production, and that means a faster return on your investment."

Another new product MPI Solar offers is something most people won't think of when they think of solar. "This is really different," Mann says. "It's solar air conditioning." The patented, cutting-edge technology augments existing equipment, reducing electrical use by up to 40 percent. "The amount of equipment necessary is small," Mann says. "And it has a quick payback."

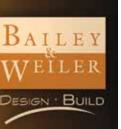
Mann Plumbing has been a part of the Bloomington community since 1992. McCarty says MPI Solar, which started in 2008, differentiates itself from its competition by offering a complete suite of solar options. "We offer so much more," she says. "From solar hot water and PV (photovoltaic) to heating and air conditioning."



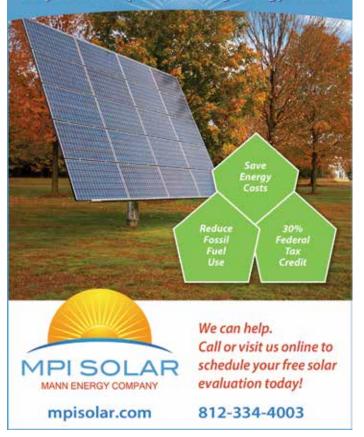


~ Ron & Anita Schneider

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Do you have a plan for rising energy costs?



New Home or Home Renovation?

As families grow and change, there is often a need for more, less, or simply different living space. Sometimes a new home is the best solution. In other situations, renovating an existing home might make more sense. Craig Bailey and Don Weiler of Bailey & Weiler Design/Build are design/build specialists in both new home construction and home renovation.

Whether a client should build a new home or remodel an existing one depends on a number of factors. "Existing homes contain a lot of value," Weiler says. "The question is if the home is close enough to what you want without needing a complete overhaul." While a room addition or remodel costs less than building a new home, the cost per square foot can be higher as renovation may involve demolition, work in finished spaces, and unforeseen surprises. Even if homeowners have no plans to sell the home in the near future, it is wise to evaluate the return on their investment. "Conventional wisdom says kitchen and bathroom renovations bring the most bang for the buck," Weiler says. "You can also get excellent returns on exterior living spaces, an additional bedroom, or a new use for an underutilized space."

Consulting with Bailey & Weiler Design/Build can help clients struggling to make the build-or-renovate decision. "Some homeowners get overwhelmed deciding whether to remodel or move," Weiler says. "We offer a fresh and unbiased perspective, along with accurate and honest information based on decades of helping our homeowners work through these decisions."





Customers will find a carefully curated collection of home furnishings, textiles, and lighting at Relish. Photos by Shannon Zahnle

Relish the Experience

more than a decade, Relish has been the destination for shop-

pers looking for out-of-the-ordinary, urbanmodern home furnishings. Sharon Fugate, who owns the shop with her husband, Brad, says that over the years, the two have become even more discerning when choosing merchandise for their showroom floor. "We're very selective and like to think all of our pieces are memorable, so we're willing to have a void before we will choose something that doesn't have merit," Sharon says. Relish showcases a carefully curated collection of home furnishings, textiles, and lighting, as well as women's apparel and accessories, all gathered in the shop located just off the B-Line Trail near Bloomington's downtown Square. If it feels less like a visit to a retail store and more like a stroll through a contemporary gallery, the effect is deliberate. A visit to Relish should be about more than shopping. "We hope our guests see coming here as an experience," Sharon says.

The experience at Relish begins long before a sofa, lamp, or pillow makes it into

the welcoming, loft-like space. Brad and Sharon make it a point to get to know the products they select and the vendors who create them. "We're often approached by vendors who want us to view their websites. but we won't make a purchase without having product in front of us." Sharon says. "That's what we encourage our customers to do, too." Everything in Relish calls out to be touched. The mix of materials - glass, metal, wood, and stone, as well as smooth and textured fabrics — can't be completely appreciated on a computer screen. "We see the Internet as a tool but not a substitute for personal experience," Sharon says. Much of the merchandise at Relish is from smaller studios or cottage industries, and rather than buy deeply from one or two vendors, Brad and Sharon choose to buy a few things from many vendors, offering customers more variety.

Customer service and a personalized shopping experience are always prioritized at Relish. "One thing that tends to happen, especially in the apparel section of the store, is our staff not only discovers what items a customer is looking for but why they are



looking for them," Sharon says. "It makes their experience so much more personal when we become part of their event." She says they couldn't be more pleased with their staff and the interactions they have with Relish customers. "It's a group that genuinely enjoys helping people," Sharon says. "That makes it pleasant for us and pleasant for our customers, every day."



Relish

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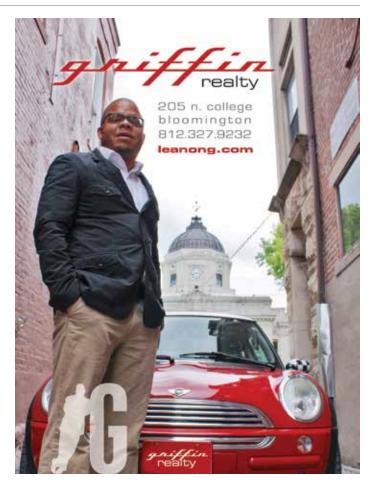
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Meet The **G** Team

The Griffin Realty slogan is simple and familiar: "When you need somebody to lean on, lean on G." Agency owner Donald Griffin Jr. is familiar, too. He's been a Bloomington real estate agent for more than 20 years, and anyone who knows him knows he would do anything to help a client. But it recently became clear that the man people lean on needed a little support of his own. "I finally realized I was getting too busy to do it all myself," he says. Enter The G Team: Broker Associate Tim Ballard and support staff Katie Jellison and Mitra Kaviani.

"They've only been around a few months, but they've changed my world," Griffin says. "We all have the same outlook and the same values. We don't simply sell property, we advocate for people, and if a sale comes along that's right for someone, that's great." The agency is still small and still focused on giving each buyer and seller personal attention. But the addition of The G Team allows Griffin to be more creative. "For example, I've been interested in doing what I call Twilight Tours — meeting folks in a central location and taking bike tours of properties on the market," he says.

Griffin says his focus has always been on helping people find the best solution for the next chapter in their lives. "I want to make that process as easy and rewarding and stress-free as possible," he says. "And I'm teaching my entire team that same way of thinking. We're not about the sale. We're here to help people."



Local, Customer-Focused, Community Banking

When you're looking for a mortgage or home equity line of credit, it might seem like all banks are created equal. Not so, says Bob Taylor, president and CEO of Owen County State Bank. When you work with a community bank, every decision is made locally. "That's a great advantage in delivering customer service," Taylor says. "We look at every detail, and we recognize everyone's situation is different. Our message is: We're flexible, we'll work with our customers, and if there is a way of getting them a mortgage, we'll get the deal done."

Started in 1933, Owen County State Bank has been helping families with their financial needs for more than 80 years. In 2008, it opened its first branch in Monroe County at King's Crossing east of Ellettsville on State Road 46. The South Walnut branch is the most recent Monroe County location. "Our base is in Owen County, but there are growth opportunities in other counties, in particular Monroe County, and it's been a great move on our part. We're here to help everybody," Taylor says.

If you are already in a home and need to make improvements, you might consider a home equity loan. "Home equity is easy to access," says Danielle Conner, senior vice president and loan operations manager. "It's a line of credit, and you can write yourself a check as you need the money." Conner says customers typically use home equity lines of credit for big projects such as kitchen and bathroom renovations or for maintenance items such as a new roof or furnace, but the money can be used for any major purchase. "Your home is your biggest asset," she says. "You can tap into that equity for any good reason."

Even Taylor admits that banks look pretty much the same on the outside. "We all have bricks and mortar, and we



Danielle Conner and Bob Taylor. Photo by James Kellar

offer the same products. How you differentiate us is by our service," he says. "At Owen County State Bank, we're here to take care of our customers. We know we'll see our customers in the community. We might see them later in the day. We want to keep them at our bank, and we want to be your bank of choice."

"Going in the Right Direction for our Customer"

- · Experience you can Depend on!
- Commitment to your Financial Success with Sensible Solutions!
- Community Boosters in Volunteer Action & Financial Donations!

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Seated: Janet Burks, Vicki Hogan, Danielle Conner Standing: Lisa Knapp, Matt Lantz, Sandra McKay

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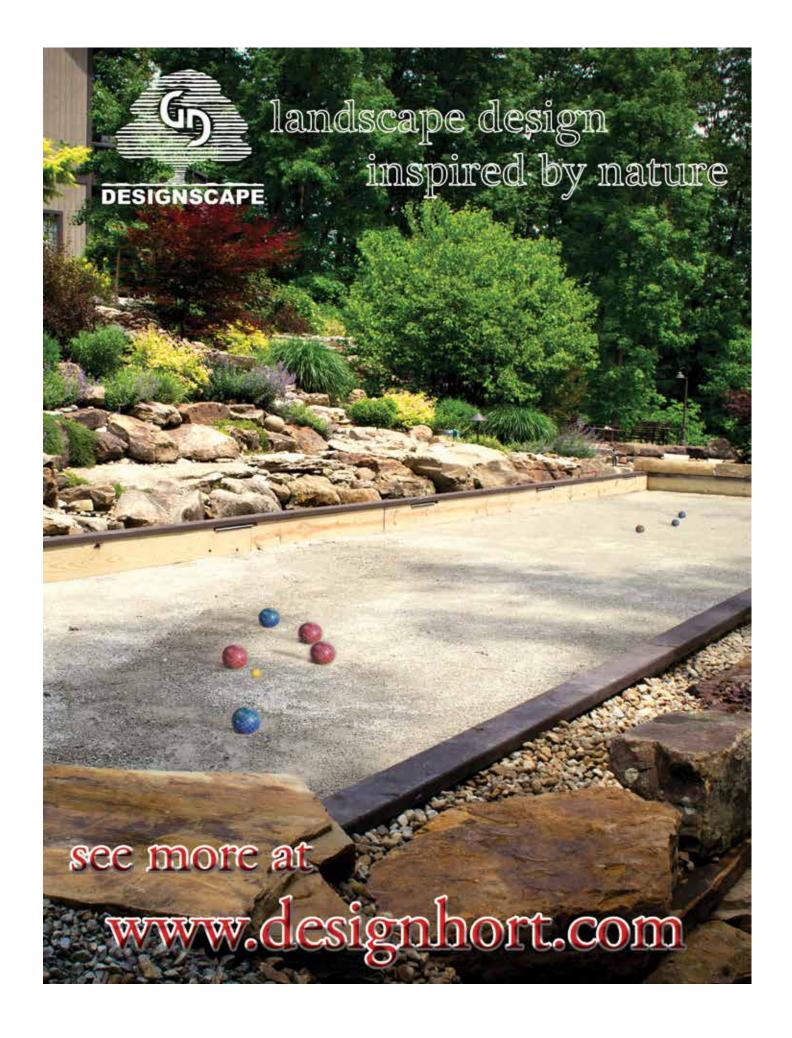
Featuring a mix of traditional and contemporary style furniture as well as transitional pieces with elements of both.



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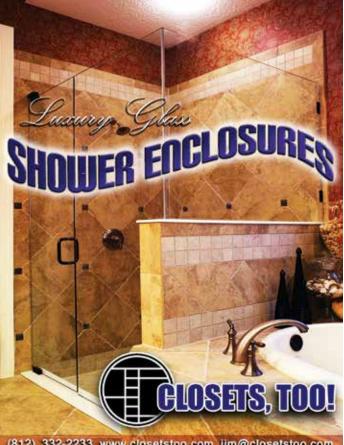


Custom Closets, and Showers, Too!

Closets, Too! has been family-owned and -operated since Jim Jeffries started the Bloomington-based business in 1987. Now son J.P. Jeffries and daughter-in-law Tina Cooper have taken over, and Jim is working more as a consultant. "I don't know how much advice he really needs," Jim says, laughing. "J.P.'s been involved with Closets, Too! since he was 12 years old, cleaning up or helping in some way. He's been the computer designer for years. Now he and Tina are the owners, and they keep up with everything new that's coming out and are bringing a new energy to the business."

The company designs and sells customized shelving and organizational systems for homes and businesses. While wire shelving systems remain popular, Jim says many homeowners are upgrading to solid shelving. "More people are looking for custom-built, cabinet-style shelving with drawers and all the extras," Jim says. And while it may be called Closets, Too!, the company also installs shower doors. "We're installing a lot of luxury glass. There's not a lot of metal, things aren't sectioned off, and it's all very open," he says.

Even with a new generation taking the reins, Jim says some things will always remain the same at Closets, Too! "We will always emphasize the quality of the product and customer service. We've always said the customer should feel they got what they were expecting and more," he says. "We like seeing that look of awe on customers' faces when we're done, the look that says they got more than they were expecting. And we usually do."



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Solid History, Relationship Oriented

It's happened more than a few times since MainSource Bank opened in Bloomington in fall 2013, says Senior Vice President and Commercial Banking Market Director Greg DeHon. "Some people think (Vice President and Business Development Officer) Scott Trilling and I started our own bank," he says with a smile. "What actually happened is MainSource sought us out when it was expanding its footprint in the area." The origins of MainSource as a banking institution can be traced back to 1904; the MainSource brand was introduced in 2002. The bank has more than \$3.1 billion in assets, is the fifth largest Indianaheadquartered bank by asset size, and operates more than 80 banking centers in four states — Indiana, Illinois, Ohio, and Kentucky. "I think MainSource is much larger than many people realize," DeHon says.

When it comes to mortgages, Main-Source offers competitive pricing and experienced lenders who are involved in the decision-making process. "Kevin Cade and Janet Johnson, our mortgage lenders, each have more than 35 years in the industry," DeHon says. "When they work with clients, it's not just about the loan and completing the transaction; it's about building relationships. It's not a cookie-cutter process." Keeping things personal and local is important to the staff at MainSource. "We retain servicing on conventional loans," DeHon says. "With other providers, you may lose that local connection. We hope you develop relationships here." MainSource provides a variety of financing options, including conventional, jumbo, FHA, VA, rural housing, and construction/rehabilitation loans

MainSource has two locations in Bloomington. The first opened in 2013 at 116 W. Kirkwood in Fountain Square Mall. The second, a full-service banking center at 3205 East 3rd St., offers extended hours (7 a.m. to 7 p.m. Monday – Friday, 7 a.m. to 2 p.m. Saturday) via



(I-r) Scott Trilling, Greg DeHon, Kevin Cade, and Janet Johnson. Photo by James Kellar

interactive teller machines, a first in the area. "We're always innovating and offering new services to our clients," DeHon says.

With the assets of a large institution and a customer-service approach toward banking, MainSource Bank offers the best of both banking worlds. "Scott and I come from larger financial institutions, and our experiences in these organizations drove us to put our own spin on MainSource," DeHon says. "It's a sizable, Indiana-headquartered bank with a small bank feel. At the end of the day, it's all about people and relationships."



Life needs familiar faces.

MainSource Bank knows that life serves up both excitement and challenges on a daily basis. In the midst of everyday life, it's refreshing to have a familiar face help you. On behalf of MainSource Bank, we invite you to bank with us and experience our passion.

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Valnut St.

Donate, Shop, Volunteer

Habitat for Humanity is known for putting hard-working families in quality homes. Kevin McWhirter hopes the Monroe County Habitat ReStore becomes just as well-known for offering quality new and like-new building materials, furniture, appliances, and other household goods. McWhirter is the retail store's manager and says there are three very good reasons to come by ReStore: to donate, to shop, and to volunteer.

Habitat ReStore is a fundraising arm of Monroe County Habitat for Humanity. Donations support Habitat's local building efforts. Shopping at ReStore is another way to help. One hundred percent of the proceeds from ReStore sales support Habitat for Humanity's work in Monroe County. Shoppers will always be surprised at what they find. "Every day there is new merchandise," McWhirter says. "We have two trucks out making multiple pickups every day, plus people are dropping things off continuously all day long." Furniture is the number one seller, but low-cost building materials, items for the do-it-yourselfer, and antique treasures can all be found at the ReStore. The store runs with the help of volunteers. "Volunteering here is fun. You're immersed in helping the community," McWhirter says. "It's an active, busy place. And you're helping a family get a home with your volunteer efforts."

It's easy to donate — just drop off at the store, located at 2450 S. Henderson St., or call 812-331-2660 to schedule a free pickup. "We aren't just a resale shop — we're much more than that," McWhirter says. "When you donate or shop, your efforts are going to help local, low-income families get into a home."



We'll pick it up for FREE!

We offer FREE pickup service for donations of cabinets, appliances, furniture, and more. All proceeds from the resale of your donations further the work of Habitat for Humanity in Monroe County.

> If you have some free time this summer, the ReStore is a fun place to volunteer!

ReStore

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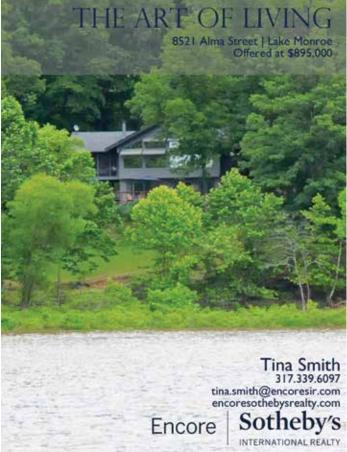
> "Nancy Hiller is a rare beast of a cabinet maker, scholar and writer." – Johnny Grey, Author of The Art of Kitchen Design and Kitchen Culture

Come Home to Lake Monroe

Nature is the star of this property in Salt Creek Estates, situated near Yellowwood State Forest and Hoosier National Forest. A true lakefront home, you can walk from the yard to Lake Monroe or venture onto the lake itself from your own deeded boat slip. Watch as eagles soar overhead, and listen to the foxes nearby. Sit on the deck or in the screened porch to ease away daily tensions as you listen to the calming waters of the koi pond and waterfall. This home is situated in a truly secluded setting; there are only 42 homes located in this private neighborhood. Get to know the neighbors at get-togethers — the annual neighborhood association meeting, July 4th picnic, wine or book club, or other events.

Inside, the living area features an open floor plan with wood floors and soaring ceilings. An eye-catching 30-foot wall of glass in the great room perfectly frames the stunning view of Lake Monroe. Entertaining is easy with a large kitchen featuring beautiful granite countertops, integrated Sub-Zero refrigerator, Fisher Paykel double oven and gas cooktop. The elegant dining room is equipped with a second dishwasher and warming drawers. Enjoy the outdoors from the screened porch or deck. When you need time alone, escape to the main-level master suite with its spa-like bath (marble shower with double shower heads, plus a jet tub) and private deck overlooking the lake. This home features three additional bedrooms, two more full baths, and more than 4,000 square feet of living space, all with outstanding views of the natural beauty surrounding this lakefront property.





Smart Home Solutions

Since 2006, Eric Stiening and Chad Fish, owners of Experience Technology, have been helping Bloomington residents manage their homes more efficiently. "We offer the ultimate in smart home solutions by making the electronic components and systems you already use work together seamlessly," Stiening says. With a single app for a smart phone or tablet, homeowners can control not only security systems but also heating and cooling, lighting, motorized blinds, and entertainment systems. "It affords you the ability to control and manage all of the devices and appliances within your home from anywhere at any time," Stiening says.

While everyone appreciates the comfort that comes from knowing their home is protected by a well-designed security system, there are advantages to installing integrated smart home systems. "Our systems are interactive. For example, if the security system is activated, the lights come on to draw attention to the house," Stiening says. "If you are leaving the house and arm the system, it turns off lights and other devices and adjusts the heat or air conditioning so the house is in a state of energy conservation. These systems offer not only peace of mind, but increased convenience and savings."

Systems can be adapted to fit any home or business, whether it's new construction, a remodel, or retrofitting an existing structure. "Our name says it all," Stiening says. "At Experience Technology, we have a lot of experience and we take pride in what we do. We offer high value and a high level of service. And we always want to make our systems the best they can be."