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What about factors beyond control

As I write this, Morgan County is experiencing its third day of scattered downpours following over three weeks of drought. A water ban was recently set up through Indianapolis and many surrounding areas, and a fireworks and burn ban on Independence Day resulted in a fairly silent July 4th, certainly the most quiet in recent memory. Now, depending on the crop, many farmers are declaring a disaster. Others are waiting to see.

It brings to mind a part of business that many entrepreneurs don't like to discuss—that in spite of our preparations, the detail of our business plans, our carefully laid out strategies, sometimes factors conspire against us that set us back. It is the risk that business owners take to follow their dreams.

Even with a great blueprint and leadership, factors that cannot be predicted and cannot be controlled can and do invade. Whether we're in a flood or a drought, we're stuck in a situation where, in spite of our best efforts, all we can do is ride it out, assess the damage afterwards, and map out a recovery strategy.

Kieran and Elizabeth O'Connor, who own and operate the Willowfield Lavender Farm, lived this analogy most literally. When they decided the unused farmland within their property could be cultivated into a niche business to bring fulfillment to their retirement, they researched all the possibilities, from the offerings in the community, to the types of plants that would best thrive in the extremes of Indiana weather. Even when they targeted lavender, they had to determine which type was best acclimated to the area. In the last decade, their sprouts expanded from an initial 100 to around 2000.

Yet, in spite of their careful planning and past years of success, during the interview, the couple admitted that the drought could significantly

damage their crop, and their business, if something didn't change soon. So for all their careful planning and selection, even a business that's thrived for years may find itself open to factors out of its control.

Contrast this with the challenges faced by Bruce and Jackie Cook when they took ownership of the Pasta Bowl in Martinsville. They chose to try to save the efforts of their son and daughter-in-law. They carefully evaluated the factors within their control and made significant changes to the menu and the recipes. They also scheduled live music on the weekends, resulting in renewed customer enthusiasm and loyalty.

Rodney Parks, this month's cover story and owner of Parks Outdoor Maintenance, also

considered the factors within his control and made choices contrary to what some consider conventional thinking, such as giving up a promising career at Eli Lilly to pursue a passion in outdoor work, landscaping and mowing. Over the next fifteen years, through wise choices, staying on top of the factors in his control, he grew a full-service business that now supports 15 full-time employees and up to 40 seasonal workers.

At any time, a business owner may have to confront factors beyond their control, where their best laid plans and strategies have little to no affect on the outcome. John Wooden said, "The people who turn out best are those people who make the best out of the way things turn out." While it's very important to stay on top of the aspects under your control, it's how you respond to the circumstances beyond your power to control that show your true growth as a business leader.

Jim Hess is the owner and publisher of the Morgan County Business Leader. You may contact him at jim@morgancountybusinessleader.com



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Owner & Publisher

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The Lollar one-two punch makes an impact

By Bob Sullivan

Morgan County Business Leader

Through 31 years of marriage and over a decade of community service, Kevin and Robbi Lollar have impacted organizations throughout Morgan County and Indianapolis in several significant, positive ways. Among their many affiliations are: the Morgan County Boys and Girls Club, the United Way, Relay for Life, March of Dimes, the Indianapolis Air Show, All-Pro Dads, Habitat for Humanity, Mooresville Schools Career Day, and much more. Earlier this year, during the Mooresville Chamber annual dinner, Kevin and Robbi were named the 2011 Mooresvillians of the Year.

Kevin is a second-shift operations team manager for FedEx at The Indianapolis International Airport. Robbi has worked at Home Bank in Mooresville as the relationship manager for eight years. She served on the Mooresville Chamber for several years, including executive directorship from 2001-2004.

The Boys and Girls Club is Robbi's passion. "I pulled Kevin into that; he pulls me into everything else." Kevin added, "When Robbi believes in something, nothing can stop her. The Boys and Girls Club should have been defunct, but she believed in it."

"Kevin is a 'Wuzzywig,'" said Robbi, speaking a phonetic approximation of the acronym What You See Is What You Get. "There is no public and private Kevin. That's who he really is."

Beneath an often whimsical facade, Kevin is a natural leader. He has a talent motivating volunteers, meeting and exceeding goals, and knowing how to keep a team driven and positive even in the midst of chaos. And he'll be the first to tell you, it's Robbi who motivates him.

When their son Morgan was born, Robbi said, Kevin was an active dad, coaching little league, hands on and involved. After Morgan grew up, they focused on the community. "Kevin is driven," said Robbi. "He had acute myelogenous leukemia as a child [an aggressive cancer of the bone marrow]. His parents were told he would be lucky to survive three years."

As a child, Kevin was entered into a research group, and through the efforts of several outside entities, his disease went into remission. At the same time, during his treatments, he attended middle school (eighth thru eleventh grade) by "listening" to his teachers through a two-way P.A. carried by volunteers from class to class. In high school he joined the Yearbook staff, where he sold ads, and learned of his talent for sales.

Following high school, Kevin entered into business with his father, Ralph, and they ran Lollar Oil and Tire in Mooresville for six and a half years. In the meantime, Robbi worked for



Kevin and Robbi Lollar

the family business at the Mooresville Paint and Body Shop. Lollar Oil became a tire supplier to the body shop. Kevin recalls, "I came back from our first date and told my mother I'd met the woman I was going to marry."

Kevin said, "A lot of people say I'm a lot like my Dad. My Dad would give you the shirt off his back if you needed it. There is a reason I'm supposed to be here. By all rights, I shouldn't be here now. I shouldn't have a son, because they told me from my treatments I probably couldn't have kids. My life is all about living, because I should be dead."

Kevin joined FedEx in 1983, and for most of that time has been a full-time second shift team manager, yet he always finds the energy to keep up with a full plate of volunteer activities in Morgan County and Indianapolis.

Last March, the Mooresville Chamber told Robbi that it was naming Kevin the 2011 Mooresvillian of the Year at the annual dinner. Robbi said, "I called everyone without Kevin knowing, flew the family in, and then they announced both of our names. I felt like I'd planned my own party."

Kevin added, "I'm grateful they knew to honor Robbi. She doesn't get the credit she deserves."

There have been times I would not have made it to a meeting if not for her. She is honestly my backbone. She can step in and keep me in line when I'd rather go over the top, and she knows how to protect me from others, sometimes from myself."

Kevin and Robbi have one son, Morgan, who was just married a month ago.

Morgan County Boys and Girls Club Golf Outing Huge Success

Friday morning, July 13, 29 golf teams gathered for the annual golf outing in support of the Boys and Girls Club of Morgan County. The Martinsville Country Club (1510 S.R. 37 North) hosted the event for the second consecutive year. The event began with a shotgun start at 12:30 and wrapped up a little after 7 p.m.

Concerns about the heat as Indiana remains in ongoing draught conditions proved inconsequential as participation hit an all-time high. The event drew several more teams than 2011, and came one team shy of reaching the 30 team capacity. According to Boys and Girls Club of Morgan County Service Director Jimmy Hurley, signups had hit the 30-team capacity until a team canceled out the evening before.

The event raised approximately \$13,300.00 to benefit the Club, including donations from the three winning teams, all of which returned at least a portion of their prize money back to the Club.

"The Outing was a huge success," said Hurley. "We look forward to building this into the Club's signature event in years to come." He thanked birdie sponsor Capital Adhesives, ServPro, Overton and Sons, and Mooresville Auto & Tire, with in-kind sponsorship from FedEx. "We are pleased to see the continued support from the community in support of our efforts."

The Boys and Girls Club will hold their annual dinner in November. To learn more but the Boys and Girls Club of Morgan County, visit <http://bgcofmc.org/>



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Afraid to take on a large new client because of the demand on resources?

Cash flow problems cause bankruptcy. It's the most troubling issue for business owners and the primary cause of death for companies, small and large. When sales and revenue go down but overhead stays the same, it's a nightmare for a business owner. It's massive stress when you've got people demanding payment, you're juggling bills, pouring your own cash into the business, going into personal debt, reducing your own pay...

You can keep your cash flow consistent and positive by making a **Cash Flow Budget** and then managing to it. *A Cash Flow Budget is a projection of your business's cash inflows and outflows on a daily, weekly, or monthly basis, usually done over a 6-month period.*

The purpose of a Cash Flow Budget is to

predict your business' ability to take in more cash than it pays out. This'll give you an indication of your ability for expansion, to pay bills, or simply to support yourself. It can predict cash flow gaps—periods when cash outflows exceed inflows—so you can take steps to ensure that the gaps are closed, or at least narrowed...steps like lowering your investment in accounts receivable or inventory, or looking to outside sources of cash, such as a short-term loan.

How to make a Cash Flow Budget

The first step is to project your cash inflows, i.e. forecast your sales. Using the previous year's sales is a good starting point. If your business extends credit, you'll need to take into account the timing effect that collection has on the projection of your cash receipts.

Next, project your cash outflows. An *accounts payable aging schedule* may help you determine your cash outflows for certain expenses in the near future — 30 to 60 days. It lists all of the amounts you owe to your suppliers.

Classify each of your business expenses into one of four possible categories of cash outflows:

1. Cost of Goods Sold -- A cash outflow

falls under this category if it's for the purchase of inventory items resold to your customers. It also includes the costs of direct labor and inventory items used to manufacture the end product. If your business is a retail business, your largest cash outflow is probably for the purchase of resale items. If you're in manufacturing, a large portion is likely the purchase of raw materials. If you have a service business, only a small amount of your cash outflow may fall under this category.

- 2. Operating Expenses (Overhead)** – Includes payroll, payroll taxes, utilities, rent, insurance, repairs, and indirect labor costs (management, sales, administrative staff, etc). If the cash outflow doesn't fit in one of the other three categories, it's probably an operating expense
- 3. Major Purchases** – Typically for expansions or upgrades for property, equipment, vehicles, computers, or other office equipment.
- 4. Debt Payments** – The final step is putting together your projected cash inflows and outflows to come up with your cash flow bottom line. In its basic form, it looks like *Beginning Cash Balance + Projected Cash Inflows – Projected Cash Outflows = Your Cash Flow Bottom Line (the ending cash balance).*

You'll want to include a little more detail in your cash flow budget than what's listed above.

However, the basic form of the cash flow budget will always remain the same.

The ending cash balance for the first month becomes the second month's beginning cash balance. The second month's cash flow bottom line is determined by combining the beginning cash balance with the second month's anticipated cash inflows and cash outflows. The ending cash balance for the second month then becomes the third month's beginning cash balance and so on.

A positive cash flow bottom line indicates that your business has a cash surplus at the end of the month. A negative cash flow bottom line, of course, means that you'll either need to cut back on your cost of goods or operating expenses, postpone upgrades or expansions, or negotiate a lower loan payment or it means you need a cash infusion through increased sales, a loan, or other source. The best strategy to get positive cash flow is the most avoided and overlooked and that is to *focus your energy on increasing sales.*

Now you know what your current cash position is and you know what the future holds. A Cash Flow Budget puts you in control and gives you the confidence to act decisively.

To your success.

Roger Engelau is central Indiana's sought-after coach to business owners in every industry. He applies his significant business expertise to help business owners improve their business, income, and lifestyle. His clients enjoy record profits. Roger is Head Coach and Owner of Hannah Business Coaching dba ActionCOACH based in Mooresville. RogerEngelau@ActionCoach.com www.ActionCoach.com/RogerEngelau 317-908-5809.



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Unique lavender products exclusively from Mooresville

By **Bob Sullivan**

Morgan County Business Leader

Now into their 11th year, husband and wife Kieran and Elizabeth O'Connor own and cultivate roughly 2,000 plants on Willowfield Lavender Farm. The plants provide the basis of their exclusive, niche health and beauty products that customers can purchase online or directly from their store.

Along with designing and packaging the products, Elizabeth creates pottery and artwork she sells through the store. The Farm offers a country cottage store of products at the edge of the lavender field. Customers are free to wander the field, where benches and gazebos are set up to enhance their enjoyment. The owners serve lavender iced tea. Most of their product line is bath and body products. "Our customer base is predominantly women, but men come, too," said Elizabeth. Kieran explains, "I brought some hand lotion to the fire department for others to use, and someone said, 'Wow, Captain, I smell like a girl, but that lotion works great!'"

The O'Connors both grew up in the Indianapolis area and after they married, moved to Mooresville in 1991. Kieran recalled, "I was an Indianapolis firefighter, and two good friends from the same firehouse came with me and we checked out the land here. The farm was selling 600 acres into smaller plots. So the three of us liked what we saw, bought tracts of land next to each other and we moved our families out here."

Ten years later, as Kieran contemplated his upcoming retirement; they challenged themselves, brainstorming about what they could do with the dormant cornfield attached to their property. They wanted a business they could grow for at least the next decade to enhance their retirement, and create something unique to the community.

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Elizabeth added, "We both shared a love of wildflowers and gardening, and I wanted to return to my art. We owned a tea shop in Greenwood [The Tea Cozy] back in the 80s. We considered the local climate to determine what would thrive here. I suggested lavender. It smells great, and people covet the scent." They planted their first 100 lavender plants in 2001, opened for business

in 2002, and opened the shop in 2003.

Kieran says, "We became experts through research, plus trial and error. It's a Mediterranean plant. Most people overwater it, or they buy a type not acclimated to this area. The winter makes it a challenge. It goes dormant." Kieran joked, "Every year, I'm convinced it's dead, but it keeps coming back by Mother's Day."

Kieran said, "There's an entire culture around lavender--medicinal benefits, culinary uses, fabric, oils, which certain people greatly desire. We travel to France every once in awhile to visit areas where it's popular, and return with new ideas and product. We hear stories from customers about relieving headaches, helping to heal burns, how our sashays calm down special needs children. It has a calming effect we experience every day and can see on our customers when they've spent time here. We added gazebos and benches around the farm so people can walk the property."

Kieran says he was concerned when the national economy crisis hit a few years ago, but "the business has stayed strong, I think, due to the unique quality of what we offer. Apparently, certain people just need to have their lavender."

According to Elizabeth, their proximity to the highway, word of mouth, and the internet have all resulted in high tourist traffic, with visitors from all over the country.

The O'Connor home is Kieran's ongoing project, constructed entirely of recycled materials originally collected during his years as a fireman. The couple has lived there for almost twenty years, but, Kieran says, "It's an expression of me; a work in progress. A Chinese philosopher once said, 'when your house is done, you're dead.'"

The O'Connors have been married 35 years. They raised three boys, and now have 12 grandchildren, ranged 17 to newborn.

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In gambling, you have the potential for gain, you have the potential for zero gain or loss, and the risk of loss. In purchasing insurance, whether you "use it" or not, you transfer your potential risk to the insurance company.

So, how can you get the most from your insurance and risk program purchase?

Work to be a great risk.

To some extent, the amount you pay for insurance does depend on the quality of your operation. Are your facilities clean and well maintained? Do you have an alarm on your building and have fire extinguishers readily available? Do you have a formal safety plan? If you have company vehicles or employees who drive their own vehicles for business purposes, it's important that drivers keep good, clean driving records. A few speeding tickets or accidents can drastically increase your commercial auto insurance rates.

Be careful of "maintenance" claims.

Remember your property insurance program is designed and intended to protect you from sudden and accidental losses, such as fire, wind, hail, etc. The filing of several small, maintenance-type claims can end up costing you much more in the long run than covering the cost of the loss yourself. Of course, I am not suggesting that you never make a claim. What I am suggesting, how-

ever, is that small maintenance-type losses should be budgeted for as part of doing business. Consider using a higher property deductible, such as \$1,000 or even \$5,000 or more, to reduce your premiums. Your loss history has a great affect on tomorrow's premiums. Consider protecting this loss history as much as possible.

Be a savvy insurance buyer.

It's important to understand the coverage you are buying. No, I am not suggesting you cozy up by the fire with a glass of wine and read your insurance policy. For most people, this is not their idea of fun! What I am suggesting, however, is that you expect for your agent to educate you, in plain language, what your insurance program does or does not do. Your agent should not drop off a thick binder containing your policies without walking you through the program. You

should be as comfortable in the competency and service from your insurance agent as you are with your accountant or attorney; all three play an important role in your business.

In good economic times or bad, the cost of a good insurance and risk program can sometimes take up considerable room in an organization's budget. These are just a couple of ways you can get the most benefit from your insurance and risk program.

Ryan Goodwin is Central Indiana's Insurance Professional, working to protect the hard work of Hoosier families and businesses. Contact him at www.IndyInsurancePro.com or by calling (317) 509-2868.



Ryan Goodwin

You should be as comfortable in the competency and service from your insurance agent as you are with your accountant or attorney; all three play an important role in your business.

Corrections to August Issue: Some unintentional mistakes slipped into the August article on the Franciscan Alliance Foundation.

- The article misstates the foundation was formed in 1998. It was formed in 1995.
- The article reports 36% of Morgan County residents were treated at St. Thomas More clinic. It should read: In 2009, 36% of Morgan County residents were treated at Franciscan St. Francis Mooresville.
- Email correction is jeanne.aydt@Franciscanalliance.org for Development Officer Jeanne De-Felice Aydt.

The MCBL always strives for accuracy, and regrets these errors. The PDF version of the article archived online at www.morgancountybusinessleader.com will reflect these changes.



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Stephanie and Rodney Parks

THE GRASS WAS GREENER

Parks Outdoor Maintenance in Monrovia has been built on faith, family and diversification

By Elaine Whitesides

Morgan County Business Leader

With a surname of Parks, it would seem that lawn care and outdoor maintenance would be a given occupation. It wasn't quite that simple for Rodney Parks, but it was definitely what was meant to be.

Rodney Parks went to ITT Technical Institute and subsequently got a job in robotics at Eli Lilly. After a few years, his wife, Stephanie, became pregnant with their first child. They really wanted her to be able to stay at home with the new baby, so Rodney started doing what he did as a teen to raise extra money – he started mowing lawns on the side.

Over five years, as the side job grew, so did his family responsibilities with another child and a new house. The couple realized something had to go. Despite the security of the 9-5 job, a drought across the state and all the responsibility at home, it was the job at Lilly that went. Friends and peers thought he was crazy, Stephanie was behind him and they felt the Lord was leading them in a different direction – a path out on their own.

It felt good to Rodney to work outside and see results. Stephanie did some mowing and flower planting, the books and paperwork. Rodney started responding to requests from customers about different services like lawn fertilizing, irrigation system installation and repair, landscape design and installation, even bush hogging empty lots. He hired part-time workers who eventually became full-time employees.

Parks Outdoor Maintenance now employs 15 full-time employees and up to 40 seasonal workers. They kept growing out of their buildings and moved four times. They now own a four acre lot with a 6,000 square foot office and a 5,000 square foot garage along with a fleet of vehicles and equipment.

Parks Outdoor Maintenance

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Bill Miller and Jake Hughes



Austin and Ashley Parks

Since that first foray into lawn care in 1992, Rodney says he has learned a lot. He says, "I'm trying to think smarter."

Stephanie says, "He's an efficiency nut. The efficiency becomes the economy. He has a better handle on the numbers."

To some, "the numbers" could include employees and the cost of employees. To the Parks', employees are some of the reasons efficiency is so important to them. They want to take care of their employees and keep them. Bill Miller started as one of the part-timers and has been with them for 15 years. Jack Hughes is their lawn treatment manager and has been with them 12 years.

Not only were customers forcing change and growth through diversification of services, but the seasonality of outdoor maintenance did, too. With lawn care being an eight- or nine-month business, they started offering snow removal, applying snow melt and then expanded into putting up and taking down holiday lights.

Now they have outdoor services available every month of the year and that keeps their employees busy.

Times changed, says Rodney, and he concentrated on efficiencies to deal with vendors wanting to save money and cut costs. His customers, residential and commercial, are mostly located between Ft. Wayne and Evansville, although some are farther north. That's a lot of travelling time and cost to send crews weekly to locations outside the metro-Indy area, so he began to hire sub-contractors in those areas. It reduced his costs and made them more stable. He says, "You have to change the way you do business with the economic times."

Rodney says he remembers his pastor talking about setting high goals, praying about it and seeing how the Lord will work. "I set a goal," Rodney says, "and we have far surpassed that."

Most people are surprised that the couple works together and gets along. "We have rare occasions where we disagree," Stephanie says,

"When we first became self-employed, I held the chains for the money. He'd say he wanted a new truck and I'd fight him. I prayed about it and figured out that he's the one that has to work for this money and he wants a new truck. So I had to let go.

"He's constantly thinking on how to do something better, different," Stephanie says. "He amazes me. His brain doesn't shut off. He thinks of things in his sleep and they're good ideas!"

The couple has also diversified into a graphics company called Spider Graphix. It was a niche they discovered when they were trying to get stickers for motorbikes. "We saw that the racers were not getting their graphics on their bikes from companies on a timely basis," Rodney says. With that opening, and their son, Austin interested in the arts, it seemed like a good idea.

"My son's like me," says Rodney, "he's a doer. Although he was very shy and quiet, he stepped into the graphics area during a transition time and did a great job." He's moving the company into the social media arena and his folks are glad to let him go ahead and do it.

From banners to truck and vehicle wraps to stickers for cabinets and walls inside offices and facilities, the company is full service. Stephanie is excited about the new sublimation process, which is putting images on fabrics. She sees it as a new line the company can offer, putting images on things like shower curtains, rugs, pillows, blankets, even neckties.

With an eye on the new product and service line, Rodney says some more growing would be okay, but he'd like to maintain. "I don't want to be a nation-wide chain," Rodney says. "We want more so our employees can grow."

Building for their employees and their own family is what the Parks have wanted to do. Son Austin has worked alongside his dad since he was 5-years-old. Daughter Ashley, is less interested in the business, although she does pitch in. She will be attending Vincennes University this fall pursuing a degree in Criminal Justice. And that makes her parents just as happy.

"Not everyone would get along like we do," Stephanie says, talking about the sense of humor they share.

Rodney admits that he tries to mentor the young people they hire. "I try to be more than a boss. I think a lot of them come from different home lives without a father figure. I don't smoke or cuss but we have a good time. We try to set a good example. We're not perfect, we mess up. But to us, employees are more than just employees."

Work and family overlap at Parks Outdoor Maintenance and Spider Graphix. Rodney and Stephanie say they were building for their family with faith and being willing to see where it goes. For this couple, life is about blending faith, family and growing a successful business.

Even with the hot, dry weather, Rodney's busy – taking care. "When you're slow, you don't go to the lake and go fishing. I have employees counting on me. You have to be out drumming up work."

Mixing Bowl celebrates a whirlwind of success

Mixing Bowl Restaurant and Bakery

Bruce and Jackie Cook
Co-Owners
10 N. Main Street
Martinsville, IN 46151
765-352-8137

Hours of Operation

Monday-Saturday: 7:30 a.m. - 9 p.m.
Sunday: 9:00 a.m. - 5 p.m.

Jackie@themixingbowlmartinsville.com
www.themixingbowlmartinsville.com
Follow on Facebook: www.facebook.com/TheMixingBowlMartinsville

Note: Hosting Colts Game broadcasts during football season.

By Bob Sullivan

Morgan County Business Leader

May 15, 2012, marked two years since The Mixing Bowl first opened its doors. Co-owners Bruce and Jackie Cook threw a big party celebrating their success Saturday night, June 30. Co-owner Jackie recapped, "Local band "Two for the Show" played, and we had a great crowd all night."

The celebration marked the end of a whirlwind two years. Bruce and Jackie were there from day one, helping out their son and his wife, Jacob and Lauren Cook, cooking, working, and supporting the couple however they could. A few months later, due to a sudden hardship unrelated to the business, it soon became clear the couple could no longer maintain the restaurant. Bruce and Jackie ran the restaurant starting in July and bought the restaurant in October 2011.

The addition of live music and a revamping of the menu resulted in a huge increase in customers, something Bruce and Jackie feel bittersweet about. "We're accidental restaurant owners. We didn't want to see their work go to waste over



Bruce and Jackie Cook

circumstances no one could control, so we took it over for them. We had received an education in the business working alongside our son for months earlier." Jackie laughs as she says, "Jacob had me in the kitchen, busting it! And that accli-

mated me for my role now."

"We do breakfast, lunch and dinner, and bake everything fresh. Our sandwich breads, pies, cookies, they're all made here, and we make everything fresh to order," said Jackie. "We offer

a \$5 special Monday-Friday for lunch, which changes from day to day, and hold a fish fry Tuesday and Friday nights."

Jackie clarified, "The restaurant opened with a specific concept: Italian food, with a gluten-free menu. It was a noble concept, but not enough local people were willing to support it. We still offer Italian food--for instance, people love our pizza--but in the interest of local appeal, we expanded beyond that and now offer a menu with much broader appeal."

Jackie added, "We have an open mic night the first Saturday of every month, and live music on the balance of the Saturdays. We try to stick with local talent, for the most part. For a year now, live music continues to bring in the crowds. We'll go through huge growth spurts. It seems like we'll stabilize for awhile, and then we grow again. People are figuring out what we're about and they're welcoming it."

Bruce said, "Jackie runs the kitchen, and I track inventory and supplies, I also oversee the maintenance. We use local vendors whenever possible, and we serve Cedar Creek Wine."

Jackie and Bruce grew up in different sides of Indianapolis. They met at a roller skating rink, married in 1980, and resided in Irvington on the east side of Indy. They moved to Martinsville in 1999 to purchase farmland and raise horses. Five years ago, they opened their own business, Creative Images by J.C. Ferguson, a sign and graphics design shop located next door to the restaurant. Bruce divides his time between the two locations.

Jackie said, "A lot to running a restaurant falls back on, 'what would you want if you're the customer? How would you want the food to taste? To look? What sort of service do you want?'"

The Mixing Bowl employs a staff of 9, plus themselves. With a career in retail, including pet stores and pharmacies, management comes naturally to Jackie.

Jackie and Bruce raised three children: Ben, Jacob, and Molly. They have three grandchildren, with a fourth on the way.

Erin Pipkin named to Stanley K. Lacy Executive Leadership Series Class XXXVII

Mooresville resident Erin Pipkin, vice president of Borshoff - an advertising, branding and public relations agency headquartered in Indianapolis, will have the opportunity to advance her community leadership interests as a member of Class XXXVII of the Stanley K. Lacy Executive Leadership Series.

Pipkin is past-president of the board for the Community Foundation of Morgan County

Erin is one of 25 young professionals to be accepted into the series, a highly competitive program that seeks to expand the ranks of community leaders by teaching and motivating members to address the needs of central Indiana.

"I am honored to have been chosen to participate in SKL, which has helped many of central Indiana's most prominent leaders become more effective community leaders," Pipkin said. "It's humbling to have the opportunity to follow in their footsteps and have the op-

portunity to make a lasting contribution to our region."

Class members are chosen because of their significant community involvement and professional achievement; their demonstrated interest in community issues; a record of participation and achievement in voluntary community activities; and their willingness to expand their leadership role in the community.

Dr. Charles Bantz, IUPUI Chancellor, has been named Moderator for Class XXXVII. To ensure that the series is timely and topical, each class's moderator identifies aspects of broad economic and societal issues that are specific to central Indiana for the class to study.

Class XXXVII will meet monthly from September through June. Participants will interact with local leaders, professional experts and community decision makers to discuss issues such as the region's quality of life, education and economic development.



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The Morgan County Leadership Academy (MCLA) was founded in 1994 to offer local leadership development to enhance leadership involvement in serving Morgan County communities.

Our mission is to build a stronger community by bringing together a diverse group of emerging and existing leaders to enhance their leadership skills, increase their community knowledge, and inspire their commitment to serve.

Each year, a new class of 12-20 participants is selected to attend MCLA. Nominations come from local businesses, non-profits, utilities, and churches. The participants attend 10 sessions plus a graduation dinner over 10 months. Each session is tailored to learning facets of Morgan County, and building basic leadership skills.

Today Morgan County benefits from hundreds of alumni from MCLA who use their expertise in local communities, civic organizations, not-for-profit agencies, and government bodies to enhance our community at all levels. Learn more at: www.morgancountyleadershipacademy.org

ANGELA KATH

Title: Assistant Vice President, Mortgage Lending

Business/Organization: Citizens Bank

MCLA Class/Year: 2010

City of Residence: Camby

Personal and Professional Organizations/Activities: President of the Greater Mooresville Chamber of Commerce; Chair Elect of the Western division of MIBOR; President of the Augusta Woods Homeowners Association; Secretary/Treasurer for Morgan County Connections Chapter of BNI; and many more.

How has Morgan County Leadership Academy impacted your life personally? Professionally? Touring the IDT facility really opened my eyes to the need for supporting and encouraging our youth. Whether they are troubled or not, the children in our community look up to the professionals that they see around them and learn from what we do and how we behave. Professionally, it has made me realize that everyday should have a challenge. At the end of the day you will feel better about yourself when you have to work to succeed.

How has MCLA benefitted Morgan County? It has helped many participants understand and realize what wonderful people, organizations, and history our county has to offer.

Why should MCLA continue to educate the leaders of MC? MCLA is a great source of networking and providing an opportunity to meet new people. It also offers a bit more of information that business owners and residents of Morgan County need to help showcase our community.

What is one thing you like best about the MCLA program? I loved getting to meet new people. I frequently see the same people at different networking events, so it was nice to get acquainted with other business owners and residents of Morgan County.

Why would you recommend participating in MCLA? It gives a whole new perspective on living, working, and playing in Morgan County. It highlights the positive attributes that our county has.



JOY SESSING

Title: Executive Director

Business/Organization: Morgan County Economic Development Corp.

MCLA Class Year: 2010

City of Residence: Martinsville

Personal and Professional Organizations/Activities: Rotary International-Martinsville; Martinsville Chamber of Commerce Board of Directors; Indiana Economic Development Association; International Economic Development Association; Indy Partnership Executive Committee; Mooresville 20/20

How has the Morgan County Leadership Academy impacted your life personally? Professionally?

MCLA helped me get acquainted with leaders/potential leaders in Morgan County and learn more about the county, as I was new to my position in 2010.

How do you think the Morgan County Leadership Academy benefits Morgan County? It helps develop future leaders.

If you completed a group project for MCLA, what did you do and who did it benefit?

We raised donated supplies for the Morgan County Humane Society as well as working at the organization's facility cleaning kennels, kitty litter boxes, the cat room, etc.

What was your favorite class day, topic, or memory of MCLA? The tour of the State House was my favorite Class day. I used to work there and it brought back many pleasant memories and I was able to see the renovations since I worked there.

Why would you recommend participating in MCLA? Even if you have lived/worked here all your life or for many years, I know there are aspects of the county people don't know. You will learn about those things plus get to know a wonderful group of individuals from all over the county in many different walks of life.



COLLEGE COST GOT YOU WORRIED?

Free workshop for ALL Morgan County Schools reveals secret money sources!

Micheal Jackson, CPA and Michele Brock of the Jackson Agency and Kurt Supe of IndyCollegeFunding.org, a non-profit organization will be presenting to the families of Morgan County Schools on Tuesday, September 18th at 6:30pm. This event is dedicated to help parents with college-bound students determine ahead of time where their children may be able to Get into College and Get Aid, and what their best strategy is to pay for it.

The presentation will focus on:

- Determining the best strategy to pay for college.
- How to calculate what a family is expected to contribute toward the cost of college.
- How to pay for college beyond 529 plans.

- What to do if your child doesn't qualify for financial aid.
- How college selection impacts financial aid eligibility.
- How to qualify for scholarships
- Tax strategies that can help reduce the overall cost of college.
- How to "Know Before You Go" where your child may be able to Get Into College and Get Aid, and which ones your family can afford.
- How to integrate college admissions, financial aid, tax aid and personal resources into a single Best Strategy.

Register at www.indycollegefunding.org/workshops

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The perfect follow-up system

That's a bold statement and I believe it's true. I was introduced to the 43 Folders system more than 20 years ago and it's still relevant today.

The Perfect System is based on simple math: 31 days plus 12 months equals 43 folders. That's it. If you're in any profession where you need to follow up with someone or do something in the future, this system will work for you.

What you need for the Perfect 43 Folders System:

- A set of 31 folders numbered 1 to 31, for The Dates.
- A set of 12 folders each with a month of the year, for "The Months."
- A place to keep your 43 Folders system like a 3-ring binder, portable file case or drawer.

Set it up by first placing the Dates folders in numeric order at the front. The Months folders go in order at the back of the system with the next month behind the Date tab numbered 30 or 31 (last day of the month.) Tomorrow's Date is in the front of the system with the items, docu-

ments or reminders inside.

As each day passes that Date folder goes behind the next month tab so when you get to the next month you have the dates 1 to 31 in order and then that month goes to the back of the system. It's perpetual.

It's easy to use the Perfect System. Say it's August 10, the Date folders 11 to 31 are in front, followed by the Month folders Sept., Oct., etc. The tasks to follow up on today (August 10) are on top. We talk to a client and are asked to call him back on the 20th of the month. We put his information as a reminder behind the 20th date tab. Then, when the 20th arrives, there is the reminder to follow-up with that client.

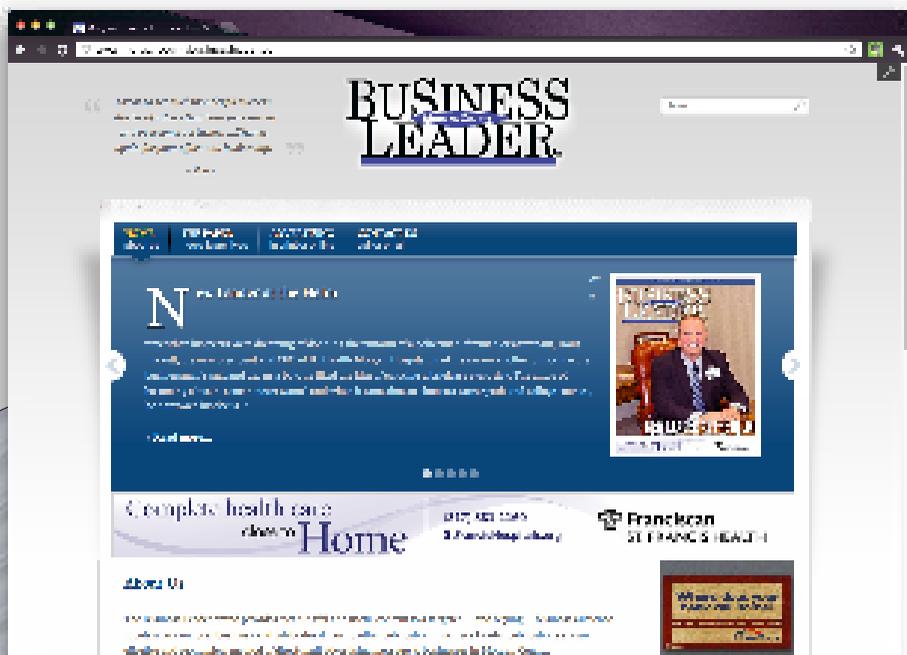
There are only two down sides to the Perfect System: it's low-tech and you have to use it. That's it. Other than that, it's perfect.

Jack Klemeyer is the founder and head performance coach of GYB Coaching (www.gybcoaching.com). Contact him at Jack@GYBcoaching.com.



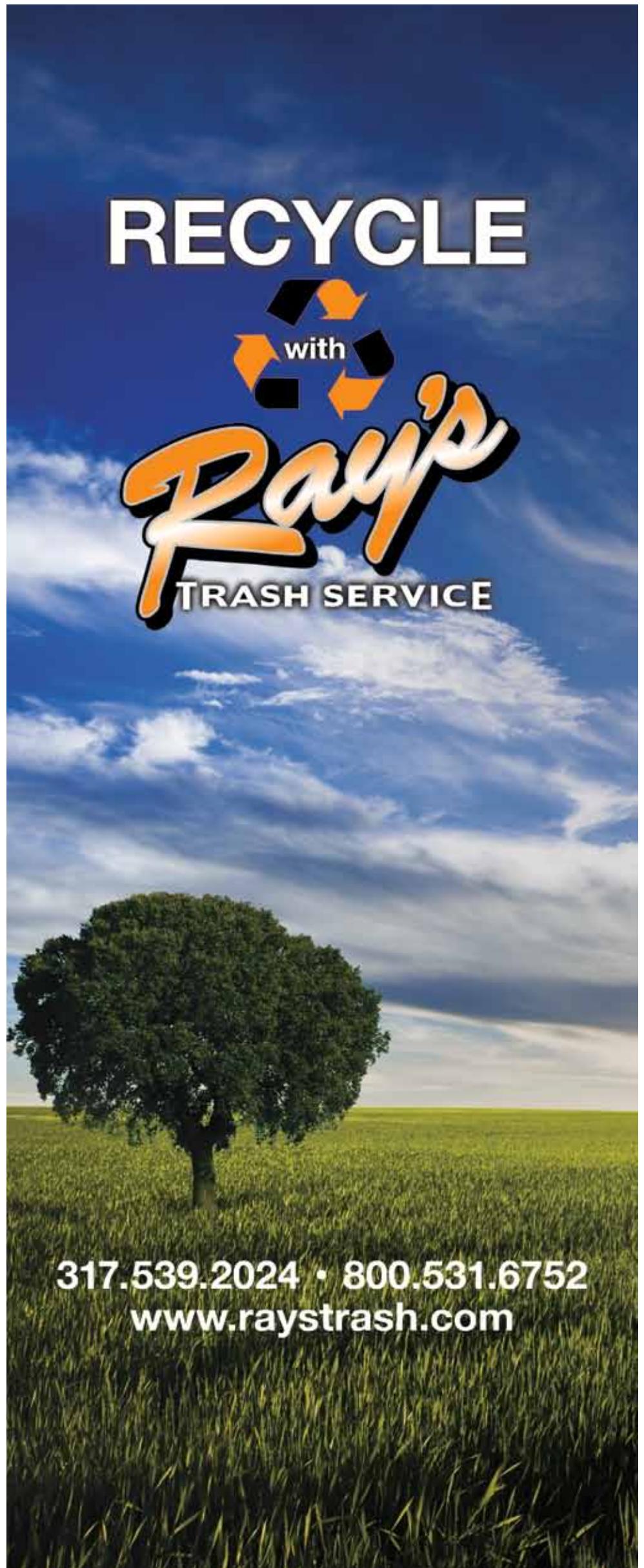
Jack Klemeyer

There are only two down sides to the Perfect System: it's low-tech and you have to use it. That's it. Other than that, it's perfect.



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RECYCLE



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Quitting is hard, but it can be achieved

With the new Indiana Smoke Free Air law, many employees will be ready to quit smoking. Your employees may struggle in their efforts to quit, but you can help.

It's important to understand the addiction. Research has proven that the nicotine in tobacco is a powerful and highly addictive drug. So powerful in fact, it is more addictive than heroin or cocaine! Addiction occurs when nicotine alters the brain's chemistry and becomes a necessary drug in the life of a tobacco user. So when employees are ready to quit tobacco, they will need help to kick their addiction.

Tobacco users are dependent upon nicotine and their addiction compels them to replenish the level of nicotine in the blood often. That is why employees use smoking breaks at work. Once inhaled, nicotine reaches the brain in seven seconds.

Breaking the tobacco addiction can be very

challenging. Quitters not only suffer from the physical challenges of nicotine withdrawal, but

they must also deal with the psychological changes. Several hours after stopping tobacco use, as the nicotine dissipates, individuals can experience cravings, anxiety, frustration, irritability, loss of concentration, increased heart rate, fatigue, or light-headedness. These symptoms will decrease and eventually disappear over a few weeks, but the urge to use tobacco can persist for months – even years. Former tobacco users must change their daily rituals and establish new stress relievers.

Helping employees get through a tobacco free day

Create and distribute "Call it Quits" kits. These can contain Indiana Tobacco Quitline and cessation class information, as well as fake

cigarettes or straws, sunflower seeds, cinnamon toothpicks, hard candy, gum, and mints.

Encourage employees to think about Nicotine Replacement Therapy to get over the first few weeks, such as nicotine patches, gum, and lozenges.

Offer a replacement activity: Have a drawing for handheld solitaire games (cost about \$10 to \$20). Give out tickets--maybe to those who sign up for cessation class--and put the stubs in a bowl. Do the drawing during the event and give out a couple games.

Suggest Sudoku, crossword puzzles, word search puzzles, etc., to keep busy during breaks.

The Quit Now Preferred Employer program

The potential cost savings to employers who implement evidence-based cessation programs is overwhelming. Becoming more involved in offering a convenient and free cessation program by becoming a Quit Now Preferred Employer is a positive way to reduce tobacco use in the workplace and improve the health and wellness of employees. Companies of any size will have access to the resources needed to begin helping those who are ready to quit tobacco. By com-

pleting the brief enrollment form, your business becomes connected to a state-wide network of cessation specialists, health experts and wellness-conscious employers.

As a Quit Now Preferred Employer, you receive and have at your disposal:

- Materials to educate employees about tobacco use
- Materials to promote the Quitline to employees
- Ability to refer employees to the Indiana Tobacco Quitline
- Updates on new resources, research, and Quitline promotional materials

The Indiana Tobacco Quitline will provide a monthly summary of employees who were referred into the program. The aggregate report captures the number of participants referred from your business or organization.

To enroll as a Quit Now Preferred Employer, visit www.indianaquitline.net to download an enrollment form.

For more information on how you can begin helping your employees quit tobacco, contact Jennifer Walker, Tobacco Project Coordinator at Jennifer.Walker@healthiormorgancounty.org.



Jennifer Walker

Becoming more involved in offering a convenient and free cessation program by becoming a Quit Now Preferred Employer is a positive way to reduce tobacco use in the workplace and improve the health and wellness of employees

Networking Opportunities

Martinsville Chamber of Commerce:

The regular monthly meeting on the third Friday at 11:30 AM at the Morgan County Administration Building, 180 South Main Street. For more info, please contact the Chamber office at (765) 342-8110 or visit its website: www.MartinsvilleChamber.com

Mooresville Chamber of Commerce:

The regular monthly meeting on the third Thursday from 11:30 AM to 1:00 PM. The meeting location is Jones Crossing Banquet Center at the corner of S.R. 67 and Allison Road. Lunch (\$7 members, \$10 non-members) For more information call the Chamber office at 317/831-6509 or visit its website: www.MooresvilleChamber.com.

Networking Business Women of Morgan County:

NBW of MC meets on the second Thursday at 11:30 AM at the Mooresville School Administration Building next to the Post Office on Carlisle Street. Bring your own lunch. For more information, call Patti Hunter at 317-856-9801.

Morgan County Toastmasters Club:

The weekley meetings will now be on Thursdays beginning May 5 from 6 to 7 p.m. The club meets at the Academy Building, 250 N. Monroe St. in Mooresville.

Rediscover Martinsville :

An Indiana Main Street U.S.A. Association. For information: PO Box 1123, Martinsville, IN 46151. (765)352-8261 or www.rediscovermartinsville.com, e-mail: rediscovermartinsville@gmail.com.

Mooresville Revitalization Group:

For more information on how you can get involved with Mooresville Revitalization Group community events or activities visit www.MooresvilleRevitalization.com or contact Lori Cole at Autumn Whispers Health and Harmony 317-831-7817.

Rotary Clubs:

Martinsville meets every Tuesdays at noon at the First Presbyterian Church, 240 East Washington Street, Martinsville.

Mooresville Decatur meets every Wednesday at 7:30 AM at Jones Crossing Banquet Center, S.R. 67 and Allison Road, Camby.

Morgantown Merchants Association:

The Morgantown Merchants Association meets at the Fire Station on dates to be announced. For more information call Sharon Zimmerman at the Stitchery Mill at 812-597-5997 or on www.MorgantownIndiana.com.

Business Networking International:

Morgan County Connections meets every Wednesday Morning at the Mooresville Public Library, 220 West Harrison Street, from 8:00am to 9:30am. For more information call Angela Kath at 317-445-9827.

Business & Professionals Exchange:

This Hendricks County meeting takes place each Tuesday from 8:15-9:45 a.m. at West Central Conservancy District, 243 S County Road 625 E, Avon. More information at www.b-p-e.org.

First Merchants Bank presents checks



Jerry Engle, First Merchants Bank, Tom Zoss, Executive Director of the Community Foundation of Morgan County, & Patrick Sherman, First Merchants Charitable Foundation Board Member



Mary Meredith, Morgantown Community Center---BJ Pendill, Boys and Girls Club of Morgan County Board President, Jimmy Hurley, Boys and Girls Club of Morgan County, Brenda Rose, Mooresville Senior Citizens Center, John Ehrhart, First Merchants Bank

Morgan County Economic Development takes next step: Blue Ribbon Committee

The MCEDC has announced the next step toward implementation of recommendations of a study by the Blue Ribbon Committee in conjunction with the University of Indianapolis. Results of the study were made public in late June.

Lynn Gordon, President of Citizens Bank, and Dan Moore, President of Home Bank, have agreed to serve as co-chairs of an ad hoc committee charged with developing the charter and structure for implementation of the Blue Ribbon Committee report. Similar to the Blue Ribbon Committee, the ad hoc group will be comprised of members from the private sector. It will also operate as a sub-committee of the Morgan County Economic Development Corporation; however, funding will be provided through private sector support versus tax dollars.

The findings of the Blue Ribbon Committee include a focus on collaborative efforts from within and outside the county, workforce development with an eye to future opportunities, synergies arising from I-69 and the Indianapolis International Airport, educational initiatives (including post-secondary training), infrastructure improvement, and quality of life and place. The key finding was the need for private sector involvement in the evolution and economic growth of Morgan County.

Home Bank announces plan for major financial gifts to community

Dan L. Moore, President and CEO of Home Bank SB, today announced a major initiative by the bank to take leadership in improving the quality of life for citizens in Morgan County. This plan includes the formation of strategic partnerships with selected non-profit organizations and directing a portion of the bank's earnings to projects targeting the most critical needs in our community.

"We are pleased to set an example of how the business community can step up and lead the way to address the many challenges we face in this county," stated Moore. "Home Bank's employees and directors are passionately committed to investing significant resources toward making positive change."

Home Bank's unique organizational structure is a key part of this initiative. The bank was chartered in 1890 as a mutual institution which essentially means that it is owned by its depositors. Without private ownership or stockholders, the bank's profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support. Moore commented, "Mutuality is at the very heart of our purpose, of how we do business. It is the driving force behind our focus on customers and the community."

This month the bank is also announcing the first of its major financial gifts. Recognizing the pervasive impact of cancer and lost opportunities to save lives through early detection, the bank has formed a partnership with IU Health/Morgan Hospital to underwrite free screenings during the 2012 Morgan County 4-H Fair. Physician screenings for prostate, breast, skin, colorectal, lung, head, neck and oral cancer will be provided to the community at no charge. Morgan Hospital CEO Doug Puckett stated, "With Home Bank, we share the common objective to bring services for cancer detection and prevention directly to members of our community. Our hope is to reach as many individuals as possible and ultimately save lives."

"We are pleased to partner this month with IU Health/Morgan Hospital," said Moore. "Like the hospital, the members of our Home Bank family have embraced a vision to make a better life for our friends and neighbors."

For more information, including a schedule of the screenings, please visit any Home Bank location, the bank's website at www.homebanksb.com or IU Health/Morgan Hospital's site at www.iuhealth.org/morgan.



Dan Moore receiving PSA testing

FREE HEALTH SCREENINGS

July 28 | 3 – 9 pm
Prostate Screening
A lab blood draw will be done on men over age 40.

July 29 | 3 – 9 pm
Breast Screening
Participants receive a private exam and a coupon for discounted mammography.

Skin Screening
This is especially important for those with prolonged sun exposure.

July 30 | 5 – 9 pm
Colorectal Screening
Participants over age 50 will receive a kit to be returned to our lab for analysis and a coupon for a discounted colonoscopy.

July 31 | 5 – 9 pm
Head, Neck & Oral Screening
Our ENT physician will perform a brief physical exam.

August 1 | 5 – 9 pm
Breast Screening
Participants receive a private exam and a coupon for discounted mammography.

Skin Screening
This is especially important for those with prolonged sun exposure.

August 2 | 5 – 9 pm
Lung Screening
Questionnaire, pulmonary function and coupon for a discounted CT lung screening.

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THE STRENGTH IT TAKES

Healthy, Well-thy You!

Health Screenings from Indiana University Health Morgan Hospital

During the Morgan County 4-H Fair, Indiana University Health Morgan Hospital, with the support of Home Bank, will be offering free health screenings for men and women. **It is through the generosity of Home Bank that we are able to improve the health of our community and offer these screenings at no cost.** IU Health Morgan Hospital is grateful for the support and encourages all residents to take advantage of this tremendous opportunity.

Please come to the IU Health Van, which will be right off the midway. Door prizes awarded daily.

Free health screenings for men and women, made possible by the support of HomeBank.

*Certain restrictions for screenings and other offers apply.

iuhealth.org/morgan

Planner of note

GREATER MARTINSVILLE CHAMBER OF COMMERCE WELCOME NEW CHAMBER MEMBERS!!!

Chris Sheets
Appriss

Martin James
Martin James Investment & Tax Management

Cindy Cornacchione
Sewing by Cindy

Keith Buis
Extinguisher Pro

Chad Setser
Setser Septic Service

For more information visit: www.MartinsvilleChamber.com

GREATER MOORESVILLE CHAMBER OF COMMERCE WELCOME NEW CHAMBER MEMBERS!!!

Roses of Sharon
Sharon Allman

For more information visit: www.MooresvilleChamber.com

TOWN OF MOORESVILLE - BUILDING PERMITS

Ed Blaschke, Edgewood Drive, Residential Remodel
Tony, Duffie, N. Bluff Creek Court, Residential Addition
State of Indiana, S.R. 144, Demolition
Sean & Erin Seacat, Harrison Street, Demolition
Ryan Homes, Honey Creek Drive, Single Family Residence
Mooresville Schools, Indiana Street, Sign
Rickers Oil, Bridges Street, Sign
Ronald Young, Western Road, Single Family Residential
Wayne Pace, Monroe Street, Electrical Upgrade

CITY OF MARTINSVILLE - BUILDING PERMITS

H & H Contracting, Clear Creek Blvd, Garage Addition
C. H. Garmon & Son, Morton Avenue, New Commercial Building
Honey Creek Builders, Graham Street, Residential Room Addition
Graber Post Building, Lenvoil Road, Pole Barn
J. R. Blondell, Valley Drive, Residential Room Addition
Jack Broyer Construction, Columbus Street, New Wood Frame Building

MORGAN COUNTY - BUILDING PERMITS

Doug Hansel, Bunkerhill Road, Electrical Upgrade
Todd Braughton, Walnut Drive, Pole Building
Larry Elsner, Leonard Road, New Commercial Building
Charles Meloche, Little Hurricane Road, Electrical Upgrade
Martin Whaley, Back Street, Single Family Residence
Global Signal Acquisitions, Perry Road, Commercial Building
Crown Castle, Egbert Road, Commercial Building
Jeffrey Greeson, Plummer Road, Electrical Upgrade
Nathan Dilley, S.R. 39, Pole Building
Adam Chamberlain, Centenary Road, Garage
Donald Neal, Pumpkinvine Hill Road, Electrical Upgrade
J.W. Jones, Sand Creek Knoll, Electrical

Christopher Phillips, Sarah Lane, Pole Building
Daniel Smith, Morgan Oaks Circle, Carport
Adam Woodrum, Chief Joseph Trail, Garage
William Tansel, High Street, Pole Building
Mike Lipinski, Duke Circle, Single Family Residence

Samuel Hayes, Hall Road, Pole Building
Stanley Musgrave, Wampler Road, Electrical Upgrade
Carolyn Kindred, Main Street, Electrical Upgrade
Highland Creek Baptist Church, S.R. 142, Mini Barn
Robert Hooper, Hall Road, Electrical Upgrade
James Worley, New Harmony Road, Carport
Jeremy Bright, Lingle Road, Electrical Upgrade

Janet Wilson, Olive Church Road, Electrical Upgrade
Keith Boyd, Pottorff Road, Single Family Residence
Randy Laymon, Rolling Hills Drive, Pole Building
Kelly Middleton, Chapel Lane, Swimming Pool

Chad Peters, New Harmony Road, Single Family Residence
Chad Peters, New Harmony Road, Swimming Pool
Carolyn Hedger, S.R. 252, Pole Building
Joe Disney, Galloway Road, Pole Building
Mark Fangman, Beachview Court, Deck

Isaac Rader, Short Street, Electrical Upgrade
Laurence Slocum, Bunkerhill Road, New Commercial Electrical
Rachel Button, Beech Grove Court, Pole Building
Scott Kluemper, Baltimore Woodland Drive, Pole Building
Charles Ritter, Hurt Court, Temporary Electrical

Hugh Reeves, Goat Hollow Road, Single Family Residence
Jeffrey Roberts, Big Hurricane Road, Mini Barn
Ron Griffin, Liberty Loop Road, Pole Building
Bill Nieman, Hill Valley Drive, Electrical Upgrade
Vicki Lark, Edgewood Cove, Electrical Upgrade
Steve Overton, Woodland Drive, Pole Building

SHERIFF'S SALES

Douglas & Melissa Krodel
6441 E Aberdene Ct
Camby, IN 46113
\$167601.29
August 6, 2012
Feiwell & Hannoy
317-237-2727

Robert & Tina Riley
12525 N Louis Dr
Camby, IN 46113
\$239740.95
August 6, 2012
Unterberg & Assoc
219-736-5579

Tina Baker
286 Whispering Pines Dr
Martinsville, IN 46151
\$247720
August 6, 2012
Kroger, Gradis & Regas
317-692-9000

David Mills
123 Justin Dr
Mooresville, IN 46158
\$130734.01
August 6, 2012
Spangler, Jennings & Daugherty

219-769-2323

Ross Redman
217 Oakview Dr
Mooresville, IN 46158
\$98295.58
August 6, 2012
Doyle Legal
317-264-5000

David & Peggy Shirar
11561 Bethel Rd
Mooresville, IN 46158
\$115272
August 6, 2012
Foutty & Foutty
317-632-9555

Jerry Wade
Robert Hooper, Hall Road, Electrical Upgrade
389 W Harrison St
Martinsville, IN 46151
\$48490.43
Doyle Legal
317-264-5000

Jacob Wessell
5440 Collett Dr E
Camby, IN 46113
\$95334.60
August 6, 2012
Septtymous Taylor
800-684-1606

William & Krystal Cornett
5098 SR 252
Martinsville, IN 46151
\$87776.53
August 13, 2012
Feiwell & Hannoy
317-237-2727

Phillip Fisher
Jennifer Riley
10603 N Justin Lane
Mooresville, IN 46158
\$385711.63
August 13, 2012
Feiwell & Hannoy
317-237-2727

Gregory & Rhonda Fitzpatrick
294 Spruce Ct
Martinsville, IN 46151
\$162752.81
August 13, 2012
Feiwell & Hannoy
317-237-2727

Natalie Satterfield
11450 N Hummingbird Way
Mooresville, IN 46158
\$129627.26
August 13, 2012
Feiwell & Hannoy
317-237-2727

Natalie & Bobby Slagle
54 W High St
Mooresville, IN 46158
\$81602.09
August 13, 2012
Reisenfeld & Assoc
513-322-7000

Kristin & Tom Wilson
8467 Whispering Mist Lane
Mooresville, IN 46158
\$274542.16
August 13, 2012
Feiwell & Hannoy
317-237-2727

Linda Arsenault
2785 SR 44
Martinsville, IN 46151
\$147351.09
August 13, 2012
Unterberg & Assoc
219-736-5579

Rebecca Ensey-Pazos
6440 E Ablington Ct
Camby, IN 46113
\$204439.41
August 13, 2013
Spangler, Jennings & Daugherty

317-571-7690

Mark & Theresa Morning
6030 E Terhune Ct
Camby, IN 46113
\$228372.56
August 13, 2013
Unterberg & Assoc
219-736-5579

James & Linda Dodds
13087 n Jenna Ct
Camby, IN 46113
August 13, 2012
\$151895.71
Charles Miller
317-488-1421

Andrew Acton
8585 Edith St
Martinsville, IN 46151
\$118552.93
August 20, 2012
Foutty & Foutty
317-632-9555

Paula Barrickman
John Gieske
439 Conduitt Dr
Mooresville, IN 46158
August 20, 2012
\$233381.28
Feiwell & Hannoy
317-237-2727

Doreen Cain
139 S Grant St
Martinsville, IN 46151
August 20, 2012
\$79490.08
Unterberg & Assoc
219-736-5579

Christopher & Jaime Davidson
256 Pineview Dr
Mooresville, IN 46158
August 20, 2012
\$120433.96
Feiwell & Hannoy
317-237-2727

Crystal Dobbs
4880 Godsey Rd
Martinsville, IN 46151
August 20, 2012
\$123110.17
Feiwell & Hannoy
317-237-2727

Sandra Hashman
2186 Country Club Rd
Mooresville, IN 46158
\$88375.16
August 20, 2012
Feiwell & Hannoy
317-237-2727

Kevin Grover
891 Lincoln Heights
Martinsville, IN 46151
August 20, 2012
\$137921.82
Unterberg & Assoc
217-736-5579

James Johnson
440 N Mulberry
Martinsville, IN 46151
August 20, 2012
\$94845.67
Feiwell & Hannoy
317-237-2727

Christina Mitchner
12812 N Robertson St
Camby, IN 46113
\$87332.26
August 20, 2012
Feiwell & Hannoy
317-237-2727

Carolyn Pettigrew
12925 Meagan Dr N
Camby, IN 46113
\$91602.85
August 20, 2012

Unterberg & Assoc
219-736-5579

Rodney & Alice Rowe
460 W Morgan St
Martinsville, IN 46151
\$88692.72
August 20, 2012
Feiwell & Hannoy
317-237-2727

Jill & Ernest Whitaker
225 Terrace Dr
Monrovia, IN 46157
\$149842.59
August 20, 2012
Feiwell & Hannoy
317-237-2727

Lisa Wingle
111 E Ohio St
Brooklyn, IN 46111
\$65549.79
August 20, 2012
Feiwell & Hannoy
317-237-2727

Alekandra Zimich
13349 N Brick Chapel Dr
Camby, IN 46113
\$137293.47
August 20, 2012
Reisenfeld & Assoc
513-322-7000

Kevin & Barbara Benskin
10717 Hickory Ct
Quincy, IN
\$145017.17
August 27, 2012
Feiwell & Hannoy
317-237-2727

Rocky Biggs
2972 High Rock Dr
Martinsville, IN 46151
\$151813.20
August 27, 2012
Feiwell & Hannoy
317-237-2727

Charles & Lana Gadd
940 Sheldon Rd
Martinsville, IN 46151
\$63610.24
August 27, 2012
Reisenfeld & Assoc
513-322-7000

Jeffery & Kristina Guffey
380 Hobson Dr
Mooresville, IN 46158
\$127211.59
August 27, 2012
Feiwell & Hannoy
317-237-2727

Max Paul Green
639 Hillside Dr
Martinsville, IN 46151
\$157541.16
August 27, 2012
Feiwell & Hannoy
317-237-2727

Jason Harlan
2540 Ballinger Rd
Martinsville, IN 46151
August 27, 2012
\$86283.18
Feiwell & Hannoy
317-237-2727

Jason Hart
12575 N Gasburg Rd
Mooresville, IN 46158
August 27, 2012
Krisor & Assoc
574-272-1000

Mark Hyatt
980 S Colfax St
Martinsville, IN 46151
\$82963.72
August 27, 2012
Feiwell & Hannoy

317-237-2727

Jerry & Angela Moore
9405-9407 Huggin Hollow Rd
Martinsville, IN 46151
August 27, 2012
\$70653.29
Feiwell & Hannoy
317-237-2727

Jeremy Riley
2501 S Ivy Ct
Martinsville, IN 46151
August 27, 2012
\$268853.08
Feiwell & Hannoy
317-237-2727

Mamie Whobrey
350 Maple St
Monrovia, IN
\$84216.59
August 27, 2012
Feiwell & hannoy
317-237-2727

Carol Denny
7032 E Hadley Rd
Camby, IN 46113
Sept 10, 2012
\$115971.11
Morris, Hardwick, & Schneider
866-503-4930

James Dodds
13079 N Jenna Ct
Camby, IN 46113
\$138261.99
Sept 10, 2012
Charles Miller
317-488-1421

Jason Blankenship
239 E York St
Martinsville, IN 46151
\$111870.40
Sept 10, 2012
Unterberg & Assoc
219-736-5579

Mary & Lex Brown
177 Center Dr
Mooresville, IN 46158
Sept 10, 2012
\$55257.77
Feiwell & Hannoy
317-237-2727

Wilson Cacho
806 Trail Ridge Ct
Mooresville, IN 46158
Sept 10, 2012
\$114665.91
Mercer Belanger
317-636-3551

Larry Craig
1875 Oliver Ct
Martinsville, IN 46151
Sept 10, 2012
\$126501.74
Feiwell & Hannoy
317-237-2727

Stephen Dean
1406 & 1408 Sassafrass Ct
1389 Crabapple Ct
410 E Morgan St
1009 & 1019 E Morgan St
1258, 1260, 1265, & 1267
Crabapple
Martinsville, IN 46151
Sept 10, 2012
\$729331.48
Hopper Blackwell
317-635-5005

Joseph Glenn
116 S Jefferson St
Mooresville, IN 46158
Sept 10, 2012
\$88223.35
Feiwell & Hannoy
317-237-2727

Robert Gregory

2216 Foxcliff Est N
Martinsville, IN 46151
Sept 10, 2012
\$158221.44
Mercer Belanger
317-636-3551

Cristie Hofer
399 N Main St
Martinsville, IN 46151
Sept 10, 2012
\$105761.36
Feiwell & Hannoy
317-237-2727

Mitchell & Sue Hyde
10095 W Cash Rd
Quincy, IN
Sept 10, 2012
\$188815.10
Feiwell & Hannoy
317-237-2727

Douglas Johnson
365 Bryam Blvd
Martinsville, IN 46151
Sept 10, 2012
\$154066.61
Feiwell & Hannoy
317-237-2727

Lauri Weatherman
10738 W Bitternut Ct
Quincy, IN 47450
Sept 10, 2012
\$118013.38
Unterberg & Assoc
219-736-5579

Bryan Black
745 Walnut Grove
Martinsville, IN 46151
Sept 17, 2012
\$86232.93
Reisenfeld & Assoc
513-322-7000

Douglas Dunigan et al.
8270 Beech Grove Rd
Martinsville, IN 46151
\$134061.77
Sept 17, 2012
Unterberg & Assoc
219-736-5579

Kimberly & Joshua Joslin
1115 Twin Branch
Martinsville, IN 46151
\$263275.26
Sept 17, 2012
Unterberg & Assoc
219-736-5579

James Kenworthy
11575 N Antioch Rd
Mooresville, IN 46158
\$110826.75
Sept 17, 2012
Doyle Legal
317-264-5000

Current updates available at <http://scican.net/~manley/Sales.html>

Note: If you need any further information, please contact the attorney listed per each sale. We do not know what debts are owed on the properties, the condition of the home, and we do not have keys to the residence. All sales are held at 2:00 p.m. at the Morgan County Sheriff's Department. If you are the successful bidder, you will be asked to bring in the full amount of the bid by 4:00 p.m. that same day. Funds must be in the form of a cashier's check. We do not accept letters of intent to purchase from your bank. Not responsible for typographical errors.

Expert Emergency Care Returned Keys to Where His Heart Is.

At 83, Keys Lowder is a former Navy man, a longtime employee of Indiana Power & Light and a fulltime farmer who tends his 250 head of cattle “sunrise to sunset, every day.” Then one night he started feeling chest pains. “I’ve always been strong and healthy, but I just didn’t feel right.” He was stabilized in the Emergency Department at Franciscan St. Francis Health – Mooresville, and then had open heart surgery at the St. Francis Heart Center – Indianapolis. “They couldn’t have treated me better. It’s the only place I would go,” he says, before heading out to bale hay, mend fences and feed the cows.

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For a FREE armband wallet to hold your keys, ID or music while exercising, call 1-877-888-1777.



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