

Where Morgan County Business Comes First

BUSINESS LEADER

MORGAN COUNTY

August 2013



Treg Hopkins, Site Manager,
Mooreville Learning Center
Ivy Tech Community College

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Morgan Hospital

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Morgan County economics

I was recently asked to speak to the Morgan County Leadership Academy class (by the way, you should be considering signing up for the 2014 class) on the subject of the state of the economy in Morgan County. As the core of my regular business, I talk with a good number of business owners daily. I have found that while things are better than in recent years, they are not yet robust and thriving. Businesses that have been recovering and are finding overall success seem to all have the same things in common. They are focused on the fundamentals.

The key ideas, the fundamentals, create differentiation and overall success. When businesses focus on things like education, technology, and marketing, their growth can be tied to those investments. Also, community involvement and commitment can create a lasting impression for clients and employees. Social Media and diversification can help a business stay current and relevant. And most importantly, businesses that put people first, both employees and clients, tend to be able to manage the rest of their business well.

John Wooden said, "It's the little things that are vital. Little things make big things happen." So what can that mean for business? Take a look at how successful businesses center around some key ideas. How can Morgan County as a whole capitalize the diverse market to remain successful?

Morgan County has a strong manufacturing presence and a close proximity to major metropolitan markets. With low home prices, low taxes, and a hearty portfolio of economic incentives, this is a desirable location for families. We have

a ready, committed workforce and an expansive transportation network. We also have education and training on hand (see Ivy Tech story). Overall, there are many resources that lead to doing business well in Morgan County.

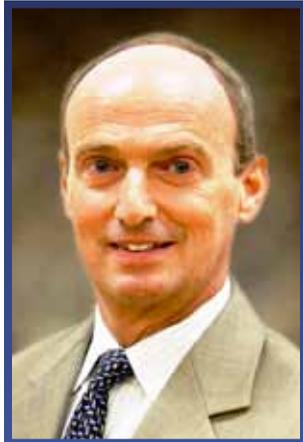
Back to John Wooden.

Coach Wooden was a devout man of faith, but he also said: "I don't believe in praying to win." This is a significant statement. He was not a man who left things to chance or fate, but was known to adhere to a strong work ethic and demanded the *best* from everyone he coached at all times. The same goes for your business. Do not let yourself get caught up in the idea that success will come easy if you believe in your product or service. It takes a tremendous amount of sacrifice, discipline and effort to successfully establish yourself in the marketplace.

Finally, each of us, are affected by the current economics of the county. No matter the state of each business, we can have an influence on the progress and attitude of the future by focusing on these fundamentals. Additionally, the most important thing we can do is to make a difference in our sphere of influence. You carry a lot more persuasion than you think. People are watching. Be positive, be innovative, and be encouraging. Make your business, company, department be the best it can be. And put people first.

"Do not let what you cannot do interfere with what you can do." – John Wooden

We each can contribute to making Morgan County a great place to live, work, worship, and play.



Jim Hess
Owner & Publisher

The Morgan County Business Leader is published monthly and direct-mailed to Morgan County businesses free of charge. Subscribe at www.morgancountybusinessleader.com

BUSINESS LEADER

MORGAN COUNTY

ESTABLISHED 2006

Vol. 8, No. 3

Phone: (317) 418-7925

E-mail:

jim@morgancountybusinessleader.com

Publisher Jim Hess

News Editor Bob Sullivan

Copy Editor Sherry Smith

Photography Elaine Whitesides

Design/Production Zachary Ross

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If our business bankers look a little out of their element, it's probably because they're much more comfortable on the go. After all, they prefer to spend their time hustling for their customers—not posing for pictures. Take a moment to speak with one of them, and you'll see exactly what we mean.



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By Bob Sullivan

Morgan County Business Leader

Yes, Heartland Golf Cars and Equipment sells and rents golf cars. Yes, they resemble the cars you see on golf courses. But according to co-owner Bob Bethuram, 90% of the vehicles purchased or rented from their store never come anywhere near a fairway or a green.

Its convenient size and ease of operation make the golf car incredibly versatile during special events and everyday personal use, such as during festivals, fairs, and conventions, for real estate property owners, warehouses, personal inter-residential transportation, construction sites, camp sites, weddings and other special events, and more. Bob observes, "It's become commonplace for golf cars to be granted legal access to area roads, and many consumer models include automotive horns, radios, headlights, and back seats."

Heartland Golf Cars is an authorized Yamaha dealership, offering the brand's full array of models. They also sell used vehicles of all brands. As a full-service one-stop dealership, they provide parts and perform maintenance in a fully staffed garage and qualified mechanic. They rent golf cars to individuals from a single day to several months.

While the dealership takes care of a robust individual customer base, they have also partnered with several commercial businesses throughout Indiana. They stock and maintain several small public "fleets" of cars (with approx. 120 cars circulating across various sites) such as concert venues, colleges and universities, local schools, fairgrounds, museums and outdoor attractions, convention centers, and yes, golf courses.

Heartland Golf Carts and Equipment, Inc. started in Martinsville in 1997, the result of a partnership between Bob Bethuram and investor Steve Sullivan. "Steve and I knew each other since high school. I presented the idea to him and we partnered." Bob and Steve wanted to get away from the stiff competition of Indianapolis and the north side, and after considering options, thought Morgan County made the most sense.

Bob grew up in Indianapolis and resides there today. He attended Ball State University.

Following a 25-year career as a V.P. in the life insurance industry, Bob took a job in golf car sales. After four years, Bob wanted to try his own business and go a different direction. "I wanted to build a reputation that would earn us the Yamaha contract in this territory. I have a great respect for their products. They make an excellent,

dependable, reliable car. We earned that contract in 2002."

Ruth Oakes grew up in Southport, and has resided in Martinsville 40 years and in Foxcliff 10 of those years. She worked for American General, and in the late 90s, helped handle customer financing for Heartland Golf Cars. In 2001, she retired from American General for all of a few weeks when Bob called her up needing an office manager. Later that year, Ruth recalled, "I liked the direction of the business and thought it could really take off with myself as another investor and some ideas, so I presented my thoughts to them, they agreed, and I

joined the partnership."

The dealership has moved three times since it first opened, each time because they'd outgrown their previous location. They moved to their current property in December 2005. The building, a former automotive dealership, allowed them to house a full-service maintenance garage, a showroom, and a parts department while needing to do very little to the existing floor plan. "We also get incredible drive-by traffic where we are," said Ruth. The company owns the building and its three acres of property.

Heartland Golf Car employs a staff of 11 during peak season, and keeps their full-time golf car mechanic on-site all year round. Bob manages overall daily operations, Ruth handles the accounting. Bob described Steve as a silent partner who advises on overall business direction as needed.

Ruth raised 2 sons. She and her husband Gary Oakes are involved in several community events. Ruth is a key organizer of the Fall Foliage Festival. Bob and Linda, his wife of 32 years, have raised four sons. They live on the east side of Indianapolis. Perhaps not surprisingly, Bob enjoys playing golf.



Ruth Oakes and Bob Bethuram

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6 things to learn from squirrels in the road and Nik Wallenda

Yes, you are right, it is a strange title for an article, but there is a very relevant message for business owners and entrepreneurs in that silly title. Let me explain.

It seems this year I have seen the unfortunate squirrel flattened in the street more than usual. Maybe it is because I have been working on this article in my head for some time and maybe it is because the squirrel does not quite know how to cross the road.

You have seen it. Mr. Squirrel decides to run across the road. Maybe it is the thought of all the nuts buried just 30 feet across the asphalt. He begins to run, and then stops. Maybe he thinks there might be nuts closer on his side of the road without having to risk running across the asphalt gauntlet. Then he returns to the original idea and takes a moment to weigh the risk versus reward and that is when our friend Mr. Squirrel meets Mrs. Michelin, or Mr. Firestone or Mr. Goodyear and that is the end of Mr. Squirrel.

Then there is the story of Nik Wallenda. He, like our dearly departed friend, Mr. Squirrel, likes to cross things. Who knows exactly why, but he and his entire family are famous for it. In contrast to Mr. Squirrel, Nik sets out with a definite plan. He has the contingencies and the what-ifs all planned out in the event there is a wind that blows up just as he hits the midway point, like in his latest crossing of the Grand Canyon. To Nik, there is no such thing as "unexpected." No mat-

ter the circumstance, Nik Wallenda is committed. He sees his plan through from the beginning to the other end of the rope. Here are the lessons for us as business owners and entrepreneurs:



Jack Klemeyer

1. Have a plan that includes strategies for the unexpected.
2. Know exactly what you want so when you get there, you will know for sure you are finished or have arrived.
3. It is far better to commit and stick to your plan allowing for unforeseen circumstances.
4. Once you begin, do not look back but appreciate the ground you have covered and benefit from every step.
5. Do not look down. Keep your eyes fixed on the goals you set out to accomplish from the very beginning. Keep your head up and move forward.

6. Hesitation is the death of squirrels in the road and in business. Get moving.

As the late Jim Rohn said, "You can learn from both the beholds and the beware. Choose wisely." Pick the path of Mr. Squirrel and you will be lucky if you make it. Pick the path of Nik Wallenda and you, too, will reach the end of the rope and be ready to step into new opportunities and possibilities... and who knows, maybe even join Nik in the Guinness Book of World Records.

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

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By Bob Sullivan

Morgan County Business Leader

Kim Raia opened Tomato Pie Pizza Joint in June 2010 on the philosophy that if you served great pizza, made dough from scratch freshly each day, with a hand-mixed sauce, and prepared with the freshest ingredients, patrons would support you. With almost 300% growth since opening, pizza-lovers have noticed.

Enthusiastic customers come from all over the region to visit the little pizza shop just off State Road 67 in Paragon. With a hopping Facebook page and bolstered by incredibly positive word of mouth, Tomato Pie has become a success story sensation.

Kim literally grew up in restaurants. She was born in Noblesville, but her parents moved to Dearborn, MI when she was young. Her earliest memories include playing with dolls on a cold restaurant grill early mornings prior to her parents store opening for the day. In 1969, fast food restaurants were taking off and Kim's parents experimented with a subway shop. Her grandfather took the idea to Indianapolis and opened the first Greiner's Sub shop on the east side. Kim, whose maiden name is Greiner, recalled, "My parents then moved to Indy and opened a second restaurant." Over the next four decades, the family franchised the concept, going international while overseeing the stores in Indianapolis.

"My dad fulfilled a lifelong dream--he built a boat and traveled. I attended school in Florida, and we returned to Broad Ripple when I was seventeen. I had no doubt that I wanted to stay in the restaurant business." She started in 1991. "Back then, we baked our bread from scratch and it was more an artisan, hands-on skill, and I enjoy it." One store baked for all five stores, so Kim baked overnight and delivered their daily bread to the other locations.

During that time, Kim and her then-husband resided in Mooresville for 13 years, then in 2006 moved to Paragon. Morgan County marked a halfway point between her restaurants and his employment in Columbus.

Ultimately, the franchising of the sub shops fell on hard times as new sandwich chains eventually dominated the market. Her parents had retired, and in 2010, Kim sold her two remaining restaurants (they are still in operation today).

The building at 100 W. Union Street in Paragon sat empty since 2007. Kim said, "I'd drive by it every day, and think, 'how great would it be to set up a shop right near home and not take this commute?'" The building had serious flood damage from 2008. In addition was the



fact of only a little over 600 residents in Paragon made her hesitate. "I knew pizza was it. Everyone likes pizza. It's versatile and super-simple. I just felt deep down I could make it work."

Kim reflected, "This is the industry I know. I enjoy working with customers and employees, and I wanted to keep working for myself." Convinced, that is what led to the sale of her sub shops. She bought the Paragon building in April 2010. "We gutted it and rebuilt it," and opened June 7, 2010.

"I thought we'd have a soft opening, which my son and I would work out the kinks, but by day three I had to hire an employee! Word of mouth spread." In its three year history, Tomato Pie went from being open four days a week to seven, and added lunch hours. "I would never have guessed we could sustain a lunch crowd every day." They expanded into the attached room which they converted to dining space for peak crowds.

Tomato Pie bakes their crusts made from scratch daily, a practice Kim brought forward from her sub shop days. "In today's industry, few restaurants want to do that kind of work, but if you don't, you won't get the same flavor. People know when something is better. Our breadsticks are made the same way. I also train my staff and aspire to keep them long-term. Make a great product and treat your customers and your staff well, and people will support you. The reward comes from people praising your pizza as the best they've ever had. It makes all the extra work worth it."

Today, Tomato Pie Pizza Joint has 11 employees.

Kim has two grown children, Joe and Shelby. She lives on 12 acres in Paragon with two English bulldogs, a horse, ducks, and goats. She helps plan the Antique Machinery Show in Martinsville.



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Growth without delegation – It's impossible

Whether you own a \$500K business or a \$50 million one, delegation is the way to grow your business without having to work harder and give up more personal time. Delegation always makes sense.

It's tough to let go.

We all have strong motivations for not delegating...

- I can do it faster if I do it myself
- No one can do it as well as I can
- I'll lead by example and do it myself
- I don't have anyone to delegate to
- I'm too small a company; we all just pitch in and help where ever needed
- I'm uncomfortable asking

Delegation doesn't come naturally to most of us. But it's myopic thinking to keep doing it all yourself, whatever your motivations. At some point, you max out how many hours you can work in a day... and it's at this point that your business' growth stagnates.

I was urging a \$28 million dollar client to offload the creation of a weekly financial report to one of her stronger admin people. Every week I'd say, "Did you show Todd how to do the report?" Every week she'd answer, "It takes just 15 minutes. I can knock it out myself." True, it would take 90 minutes to train someone but

what happens when it comes up again? It's 15 more minutes, and the next time it's 15 minutes more. If she'd trained Todd 6 weeks ago, today she wouldn't have to be doing that report.

What should you delegate?

Delegate the low-priority tasks so you can focus on the revenue-producing tasks like networking, meeting clients/prospects, talking to strategic alliances or centers of influence, and expanding into new markets. High profile tasks that have a low tolerance for mistakes are best done yourself. You might want a strong team member to prepare a presentation for you, but if the words and thoughts aren't yours, it may not connect with your audience. Or if you need a report for a meeting in two hours, doing it yourself may save you time and stress rather than taking 20 minutes to explain it to

someone else.

Also, tasks critical for long-term success—recruiting the right people for your team, strategic initiatives, conducting seminars, creating new products or services—need to be done by the biz owner as do the handling of confidential issues or sensitive customer relationships.

Most all recurring tasks can and should be delegated:

- Answering the phone, returning calls
- Sending/returning emessages
- Handling mail
- Scheduling meetings
- Running errands
- Maintaining databases
- Doing research
- Bookkeeping and filing
- Website design and maintenance
- Social media daily/weekly posts, tweets, blogposts
- Eblasting, direct mail

For smaller company biz owners

Start by delegating to outside experts. Just because you can do website development or the financial reports doesn't mean you should. A professional website designer will get the job done right as will one of the many virtual assistant resources in central Indiana.

Delegate tasks that require a specific skill set to experienced professionals, like marketing, accounting and financial reporting, human resources, sales, telemarketing, and computer support.

If you can't afford a professional, hire a high schooler or college freshman to do your admin work or even your online and social media marketing. As you grow, you can begin bringing those outside resources in-house. The more you grow, the more you hire internally and eventually you have many inside resources as you progress to a \$1, \$5, \$20 million and more company.

For larger company biz owners

Frequently I see company revenues stuck at \$5, \$10, or \$20 million or more year after year. Until you develop a team and daily business manage-

ment responsibilities are delegated, the business can't grow and you'll likely be overextended and frustrated. You want to build your internal capacity for delegation. Build a strong management team so that you can begin to delegate to them. Have each manager do the same with their team members. Meaningfully involving other people in the project develops their skills so that next time a similar project comes along, you can delegate it with confidence and less involvement.

Preparing a deesee to take on a new role or task

To insure the work gets done the way you want it done, follow this 4-step Apprenticeship Plan. In the first step, you DO while the apprentice WATCHES, next time you DO while the apprentice HELPS and so on until the apprentice is DOING on his own.

Apprenticeship Plan	1	2	3	4
Master	Do	Do	Help	Watch
Apprentice	Watch	Help	Do	Do

Delegating. Once you get the habit of doing it effectively, you'll be rewarded with more time, a calmer existence, an empowered and satisfied staff, and steadily increasing profits. Delegation is the path to freedom and growth.

Roger Engalau 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. Go here to book a discovery meeting <http://bit.ly/timewithRoger>. Roger is Head Coach and Owner of Hannah Business Coaching dba Inspire Results Coaching based in Mooresville. Roger@InspireResults.com 317-908-5809

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Mooresville Learning Center

a huge step forward for Morgan County residents

By Bob Sullivan

Morgan County Business Leader

Enhancing a relationship with Morgan County that goes back 30 years, Ivy Tech Community College opened a new dedicated Mooresville Learning Center in January 2013. The new facility is part of the rapidly re-developing Southbridge Shops, where Mooresville Movies (see MCBL June 2013 Cover Story) and A1 Japanese Steakhouse both opened within the past year.

Historically, Ivy Tech offered evening classes at Mooresville High School, but the new facility offers several new advantages, both to current students and those considering Ivy Tech as part of their future schooling.

"It's a huge benefit for students to have a local office, staffed by support associates during and after business hours. Now, anyone can call for an appointment or just walk in off the street, and someone will meet with them and discuss their individual educational goals," said Treg Hopkins, Mooresville Site Manager since the facility opened. "We're here to guide them through their questions, whether about financial aid, purchasing textbooks, planning the next year's schedule, or just to introduce our programs to people who haven't made up their mind or have questions about returning to school after years in the workforce. Advisors for specific needs can schedule a meeting with students at our campus, such as transfer advisors to guide students seeking degrees beyond the two-year programs we offer."

Ivy Tech began offering classes through Mooresville High School in 1983. "Our class offerings were confined to the evenings, and our students had to go to other branches for their needs. By opening ourselves up to daytime classes and being available during the day, we've seen a huge increase in local enrollment and overall community interest. Ivy Tech's offerings through the high school finished end-of term December 2012, with no "gap" in service to students. In 2008, Ivy Tech offered 11 classes with a 123 seat count in Morgan County. Now the college offers 26 classes with a 425 seat count. In addition, the college enrolls nearly 1,200 Morgan County residents and graduates in the county have also increased by nearly 80 percent since 2008."

Treg says the added daytime classes have made a huge impact. "People work different shifts at warehouses and factories, and employers tend to be supportive of their employees continued education. The flexibility of early morning and afternoon classes gives students flexibility they didn't have before."

Because of the new facility, Treg says, "we can now offer business classes, a music appreciation humanities course, history classes, and we've added an astronomy course for this spring." Treg explained the astronomy course is unique and Morgan County has a long history of Astronomy with the Wooden Observatory in Martinsville. "We're also offering Spanish classes, education courses, philosophy, and many new programs we couldn't offer before." Treg added, "We try to offer the courses that our students demand. Students have a say in which classes they want brought here, and if there is enough demand, we'll arrange to offer it at our facility." According to Treg, the facility's "reach" includes students from the downtown campus, Greencastle, Columbus, and Bloomington regions. "Right now, less than 25% of Morgan County has an education above high school, below the Indiana average of 33%. It's our goal to make a positive difference in that number."

Treg grew up in Putnam County. He earned a Bachelor's in Commu-



Learning Center

Ivy Tech Community College

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communications and a Master's in Business Management and Leadership from Liberty University in Lynchburg, Virginia. He's pursuing his Doctorate in Educational Management and Leadership. "I started in communications to pursue public relations. During my first year, I worked in the admissions office, and knew before long that I would continue in that field." Treg brings over a decade of experience in higher education in a leadership or management role. During that time, he served as enrollment marketing manager for the nation's largest private university, and he completed 33 new campus startups for colleges across the country.

In 2011, Treg joined Ivy Tech as a part-time faculty member while managing a non-profit organization. "I was struck by the environment at Ivy Tech, being in the classroom and seeing how the students were impacted by the education Ivy Tech provided. We're student-centered; we're in it for the right reasons, to help students achieve whatever success means to them. Having worked

at several learning institutions across the country, you just don't see that very often."

Treg felt comfortable in Morgan County immediately. "This is an underserved area and they want our programs; and the community understands how it benefits from us being here."

As site manager, Treg says "I'm in charge of both the administrative and academic advisory side of things, as well as community relations. I prep the classrooms for instructors when it's needed. It changes every day, but working one on one with the students is my main duty, and that's what keeps me going." Treg manages six academic support associates in the front office. As classes rotate through the Center with faculty that teaches at multiple sites, Treg estimates the Center fluctuates between 30-50 instructors.

Treg works closely with the community, particularly with the school systems. "We've expanded our course offerings at Mooresville High School this coming fall, which will expand opportunities for high school students to take college credit classes and it feeds right into our program after they've graduated."

Treg still lives in Putnam County, "out in the country" on a farm with a dog and a goat. His mother works at Ivy Tech in Greencastle. He also manages ComputerAged.org, a nonprofit organization that teaches computer skills to the elderly. He enjoys traveling and camping.

Frequently Asked Questions about Ivy Tech Mooresville

Programs offered by Ivy Tech:

Ivy Tech programs fall into three general categories.

- Certificates are short-term programs; typically less than one year.
- Technical certificates are one-year programs focused on a specific technical skill.
- Associate degrees are two-year degree programs.

Many of first-time students attend Ivy Tech in pursuit of their Bachelor's or higher and will transfer to other universities.

The Mooresville Learning Center has six classrooms; two are computer labs. Each room seats up to 30 students and each room has 3-4 classes scheduled each day. Their classes start as early as 8 a.m. or as late at 6 p.m. 50% come from Bloomington/Martinsville and 50% come from Mooresville and surrounding areas.

Enrollees file for admission through one application, and it's free to apply. The application is available at ivytech.edu/apply-now. Financial aid applications are available at fafsa.gov.

Ivy Tech Learning Center in Mooresville offers the start of any program offered by the college's Central Indiana region. Community members often can complete their first year through 18 months through the Center. General studies transfers can complete their programs in Mooresville.

Walk-ins are always welcome.



Building on purpose

Chiropractor looks at practice and business from many different angles

By Elaine Whitesides

Morgan County Business Leader

It was last September that Brazil, Indiana native Ryan Dailey, his wife, Katie and their daughter, Audri moved to Mooresville to open Dailey Chiropractic. The day after they moved, daughter Grace was born. "I expected coming to Mooresville would be more of a big city environment," Dailey says, "but it's very similar to my hometown." Now, he says, the family is very comfortable and it's a great community for his growing practice and their growing children.

Setting the path

The business environment was bleak when Dailey graduated as a chiropractor in 2009. The economy was struggling, banks weren't lending, especially to startups with no history. In addition, the school curriculum teaches how to be a chiropractor, not how to run a business and he knew he needed to know both to be successful. He consciously chose a path to work for someone else so he had time to gain the knowledge he needed and let the economy bounce back. For three years he worked in a large chiropractic office and made an effort to read, learn and study the operations to glean the knowledge and determine how he would run his own business.

"As a Christian," Dailey says, "and I use Christian principles in my life. I also want to use those in my practice and in my business. I want to do what is right for me, for my patients and also what is right by God."

He was introduced to Dr. Kirkling and as the pair talked about their individual goals and how they saw a business should run they discovered they had a lot of goals and ideas in common. "We thought we could help each other and it was a good fit. It's harder to start from scratch," Dailey says. "And Dr. Kirkling has someone ready to purchase his practice when he decides to retire. It allows for continual care and a smooth transition for patients so it is a win-win-win for everybody."

It was a smart business decision, Dailey says, for his family to make the move to Mooresville from Terre Haute. There was an opportunity to grow his own business and, he says, "We were spending more on gas than our mortgage (with wife Katie commuting to her job in Indianapolis every day)."

Building a practice and a business

Dailey approaches his chiropractic practice and his business in the same way. He says, "I like to control where I am going and what I am doing. I have a vision and I won't be deterred



Dailey Chiropractic

Dr. Ryan L. Dailey
30 Spring Mill Court
Mooresville, IN 46158
317-831-3877

Hours of Operation
Monday – Friday 8 a.m. – 6 p.m.
doctordailey@yahoo.com
www.MooresvilleDC.com

from the vision, but how I get there is evolving. I am of an entrepreneurial mindset. I tend to think more creatively, not mainstream. Instead of treating specific problems, let's take a look at the problem and how it can be prevented in the future.

"When you try to solve a problem you think of it from one angle, but when you are trying to prevent a problem, you have to look at it from many different angles. My practice and business are both approached with that idea."

He applies that idea in respect to patients. He wants to develop a bond with each patient, get to know them, their problems and the causes of those problems. "I want to address the cause of the problem and educate patients to help them take care of themselves at home and work so they have fewer problems."

What makes businesses work?

Running a business is harder than he thought it would be. "When you work for someone else," Dailey says, "you work in the job. When you own a business, you work in your job, but you also work ON your job." He says it takes great discipline. "Instead of going home and relaxing, you read, study and evaluate your business. You ask what is working? What could be better? What could be changed? I am always thinking about how to improve what I am doing in the office – for patients and for operations."

It is clear Dr. Dailey invests the time to work on his work. He says, "I think the work world has changed. The economic environment causes us to have to think more creatively. I think there are principles I can learn from Dr. Kirkling; business relationships and things that work and there are things he has learned from me; different ways of doing the same thing, using different opportunities."

The environment might have changed, but Dailey says the same principles that have always applied, still apply. "You have to treat people well, conduct yourself in a way that is respectful. With so many different ways to communicate today; face-to-face, looking someone in the eye, and shaking hands is still the most effective and intimate form of communication. There are other ways you can reach people, but until someone meets you face-to-face, you don't really develop a relationship – and that's what business is all about."

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Are women better investors than men?

Evidence seems to suggest that women make better investment decisions than men. Don't get me wrong. I'm not saying all women are better investors than men. But there is a growing body of data that suggests that women, on average, make better investing decisions than their testosterone influenced male counterparts.

Why?

The data interestingly highlights a few key points that may help explain why women do better with investing:

Female investors tend to:

- Trade less than men do. One study found that men trade 45% more often than women do.
- Exhibit less self-confidence: men think they know more than they do, while women are more likely to know what they don't know.
- Shun risk more than male investors do.
- Be less optimistic, and therefore, more realistic, than their male counterparts.
- Put in more time and effort researching possible investments, considering every angle and detail, as well as considering alternative points of view.
- Be more immune to peer pressure and tend to make decisions the same way regardless of who's watching.
- Learn from their mistakes.
- Have less testosterone than men do, mak-



Jeff Binkley

ing them less willing to take extreme risks, which, in turn, could lead to less extreme market cycles.

Surveys have frequently shown that women describe themselves as less experienced than men when it comes to investing. This in turn, may lead them to be more careful in making investing decisions and more open to seek advice before making changes. In other words, they're not too proud to stop and ask for directions.

In the same vein, economists suggest that men tend to overestimate their investing abilities, which may cause them to make snap judgments that hinder their investing effectiveness.

No matter what your gender, you may benefit by remembering these few fundamental rules of investing:

- Begin contributing to your IRA and / or your company retirement plan as soon as you can.
- Save a significant portion of your income, ideally 12-15% annually.
- Own a well-diversified, balanced mix of investments appropriate for your financial goals, experience, and tolerance for investment risk.
- Stick with your investment plan over the long haul, rather than buying or selling based on pessimistic or optimistic market news.

Home Bank announces new staff roles

Dan Moore, President and CEO of Home Bank SB, has announced promotions and new staff roles at the bank for three of its employees.

Nancy Davis has assumed the position of Business Services Administrator for Home Bank. Davis is a graduate of Martinsville High School and Notre Dame de Namur University in California. She joined the bank in 2007 as a Project Manager/Operations Analyst, after most recently working for CAMICO in San Francisco in the role of System Solution Specialist. Davis' community involvement has included United Way Read-Up and Relay for Life.



Davis

Jennifer Richardson has been named Grand Valley Branch Manager. Richardson has ten years of banking experience. She joined Home Bank in 2008 as



Richardson



drive-up supervisor at the Main Office. Most recently Richardson has served as the Banking Location Service Manager at Grand Valley. Richardson is active with the Bean Blossom Baptist Church.

Alexandra Smith has assumed the role of Main Office Branch Manager for Home Bank. A graduate of Martinsville High School and Purdue University, Smith began her career at Home Bank in 2008 while still a student at Purdue. Following her graduation with a B.S. in Financial Counseling and Planning, she assumed the position of Manager of Deposit Operations during which she earned national certification as an Accredited ACH Professional (AAP).



Smith

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State establishes veteran-owned business enterprise program

On April 25 of this year, Governor Mike Pence signed SEA 564, which expands opportunities for veteran-owned business enterprises throughout the State of Indiana. The law, which took effect on July 1, codifies the Governor's Executive Order 13-04. It establishes a goal that at least 3 percent of all state contract spending should be with veteran-owned businesses (VBE's).

The new law requires the Indiana Department of Administration (IDOA), the state's lead procurement agency, to establish rules and policies and to set forth guidelines regarding contracting opportunities for VBE's. IDOA already administers the Hoosier state's program for women-owned and minority-owned business enterprises (WBE's and MBE's).

According to the web site for the Indiana VBE program, the primary goal is to create an environment that:

- Promotes meaningful business opportunities
- Builds productive partnerships, and
- Integrates Indiana's VBE's within the infrastructure of Indiana

Who's eligible for the program? Generally, any veteran-owned small business with its principal place of business in Indiana and that's certified as a veteran-owned business by the U.S. Department of Veteran Affairs is eligible. By definition, the qualifying veteran(s) must own at least 51 percent of the business and must have been a resident of Indiana for at least one year. It's important to note that it's not enough to be the owner in name. You must also be in control of the management and day-to-day operations of the business.

So, what's involved in getting certified by the Department of Veteran Affairs? Step one in the certification process is reg-

istering with the VetBiz Registry, a database of veteran-owned businesses maintained by the Center for Veterans Enterprise. You will be asked to provide evidence of your discharge from the military (form DD 214) and other documentation related

to your business. You may also be subject to an on-site visit, but this is not required for all certification applications. Once you've received certification from the VA, you'll have to register your company with the Indiana Department of Administration (IDOA).

But before you go through this process, it's important ask yourself some fundamental questions. First, does your business sell something that the State of Indiana purchases? If not, it just may not make sense to pursue certification. Second, are you willing to devote a significant amount of time and resources to marketing to the government? It's wrong to think that by becoming VBE-certified, government business is going to fall in your lap. It just doesn't work that way. Marketing to the government requires special consideration in your company's marketing plan.

For more information about Indiana's Veteran-owned Business Enterprise program, visit www.in.gov/idoa/2862.htm or send an e-mail to Indianaveteranspreference@idoa.in.gov Also, Inc. magazine has an interesting article (2010 publication date) titled *How to Get Certified as a Veteran-owned Business* at www.inc.com

Kevin W. Jones is a business advisor with the Central Indiana Small Business Development Center. He can be reached at 317-916-7529 or kjones@isbdc.org



Kevin Jones

Franciscan St. Francis Health notches solid standings in 2013-2014 Best Hospitals rankings

Franciscan St. Francis Health-Indianapolis is ranked No. 5 among Indiana hospitals in overall performance, according to U.S. News & World Report, which today (July 16) released its 2013-14 regional Best Hospitals listings.

Franciscan St. Francis-Mooresville achieved a No. 13 standing statewide. Both the Indianapolis and Mooresville hospitals were rated among Best Hospitals in Central Indiana.

This year's Best Hospitals (24th annual edition) showcases more than 720 of the nation's roughly 5,000 hospitals. Fewer than 150 are nationally ranked in at least one of 16 medical specialties.

In regional recognition, the Indianapolis hospital was rated "high-performing" in gastroenterology and gastrointestinal surgery, geriatrics, gynecology, nephrology, neurology and neurosurgery, and pulmonology.

The Mooresville hospital's orthopedics program was singled out, too, as high-performing.

Additionally both the Indianapolis and Mooresville hospitals were significantly above state and national averages when patients were asked if they would recommend the hospitals to their families and friends.

Franciscan St. Francis-Carmel, which opened in April 2012, was not included in the rankings.

"Our physicians, nurses and support staff continually work to improve clinical processes while using their extensive knowledge, experience and skills to ensure better outcomes and superior care for our patients," said Robert J. Brody, regional president and chief executive officer for Franciscan St. Francis Health. "We're pleased their efforts have been recognized."

"A hospital that emerges from our analysis as one of the best has much to be proud of," said Avery Comarow, U.S. News Health Rankings Editor. "Only about 15 percent of hospitals are recognized for their high performance as among their region's best. Just three percent of all hospitals earn a national ranking in any specialty."

The rankings have been published at <http://health.usnews.com/best-hospitals> and will appear in print in the magazine's Best Hospitals 2014 guidebook, scheduled for release in August.

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.

Morgan County Toastmasters Club:

The weekly 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.

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.

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.

Business Networking International:

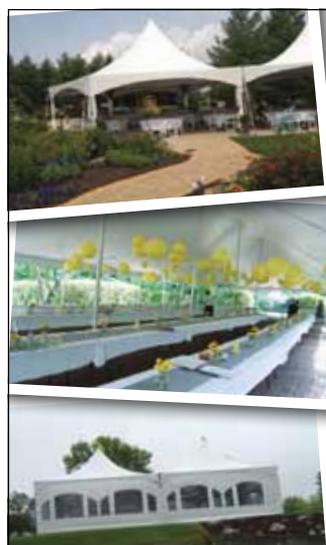
Morgan County Connections meets every Wednesday Morning at the Mooresville Public Library, 220 West Harrison Street, from 8:00am to 9:30am. For more information call Angela Kath at 317-445-9827.

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.

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.



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Chapter 4: Culture and Core Values

Today, innovation moves almost at the speed of thought.

"The business model you had, the job you had and the services you provided could very easily be outdated in the same decade created?"

Most of all, your technology can get "leap-frogged" by our competitors at any moment. The

competition is working hard to beat you with their very smart engineers. Or another scenario, which could be worse, your competition raised 5 million, 10 million or even 25 million dollars while you were busy looking for a reason, a technology or a way to get at your customer base.

What does that mean to you as a business owner or CEO?

It means the way decisions are made, what actions are taken and the interactions with customer will become the lifeblood of your business, its culture and your team or it will become our ultimate demise?"

Culture is the Killer App. How your team handle challenges, how they handle new technology, adoption of new ideas, speed to implement in addition to interaction with customers is everything in building your business.

"People are what make a business; not the business models or the technologies."

Work on your culture more than you work on your strategy. Create an organization where ideas thrive and where failure is a badge of courage rather than a black mark on your reputation. Allow new ideas to develop and flourish. Celebrate wins and enjoy failure. Run controlled business

experiments where there is an acceptable attitude toward loss or failure. Try things based on a gut feeling or a hunch as the style and trends you 'feel' are moving in the right direction for the initiative.

"Create a "Creative Muscle" in your organization. This "muscle" will be allowed to and does fail. It is your job to infuse your business with small wins to create big gaps between you and competition?"

Lately, I've been speaking to technology executives on the West Coast and East Coast. Among these executives, I've found they cite the most important reason 74% of the Venture Capital in the U.S. goes to Silicon Valley versus other hotbeds of technology is because of the culture that exists in the valley. The culture celebrates failure as well as innovation.

Visit ultimatetech-startupmanual.com to sign for a first look into the book. Or

share your own start-up stories to get featured.

Tony is the President of Stringcan and is committed to helping you share your genius. He's a serial entrepreneur, business coach, self-proclaimed foodie, a proud Michigan State Spartan and tells a great story. Tony has helped more than 1,000 businesses go to market, has trained more than 10,000 salespeople and is the founder and CEO of Rainmakers Marketing Group. Throughout his career, Tony has served as a VP of Sales, Director of Marketing, Sales Manager and Director of Business Development for several companies. Tony is passionate about empowering entrepreneurs; works tirelessly to make connections for all he meets, loves being a dad and can't believe anyone eats spaghetti sauce out of a jar.



Tony Scelzo

Boys and Girls Club of Morgan County raises over \$15000 in their annual Golf Outing



Pictured at the Outing: Brigitte Gurden, Boys and Girls Club Executive Director; Scott Hoke, WFYI; Angela Buchman, Weather Lady; Dick Rea, Retired Sportscaster; Kevin Lollar Volunteer Tournament Director Other Celebrities that were in attendance: Sam Carmichael- Golf Pro/Owner of Martinsville; Ted Kitchell - IU Player from 70'S; Darnell Hillman - Dr. Dunk - Retired Pacer; Brittany Diehl - Fox59 Sportscaster; Scott Jones - Fox59 Morning Newscaster; John Standeford - Retired Colts/Lions Player; Bruce Fields - Local Guy & Int'l Professional Basketball player for over 10 years; Matt Fortner - B&G Club Employee/Americore

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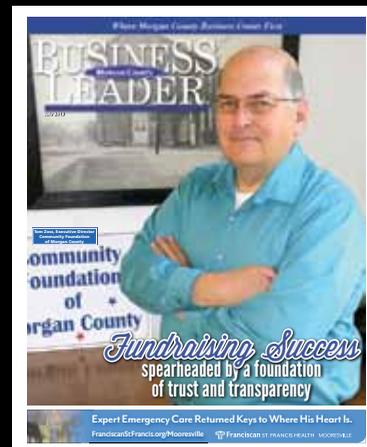


COVER PARTY

And you're invited...

We hope you can join us for Morgan County Business Leader's October Cover Party sponsored by First Merchants Bank. Come for food, fun and networking at the Business Leader's Premier Cover Party. Connect with your community's business leaders, enjoy appetizers, and win prizes in this fast-growing, business-to-business networking event, as we honor cover subjects:

Tuesday, October 22 • 5:30 to 7:30 pm
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Fite Plumbing educates residents about common home plumbing myths

Fite Plumbing, a full-service plumbing contractor, serving Indianapolis and the surrounding area, wants to help educate residents on the truth behind many of the home plumbing myths they may have heard.

"Information gets passed from person to person for so long, that it's often difficult to discern fact from fiction," explains Bill Fite, Founder and CEO of Fite Plumbing. "It's important to take a few minutes to learn the truth so you won't potentially harm your home plumbing systems."

One of the most common plumbing myths is to run lemon slices through your garbage disposal to keep it fresh. While that may sound like a good idea, in actuality the acid in the lemons is corrosive to your disposal. The best way to keep your disposal fresh is by running ice cubes through to keep it clean. Sprinkling a little bit of baking powder in the disposal can also eliminate odors.

You may have heard that you need to run water every time you run your disposal, but that's not always the best idea. If your drain is already clogged, putting more water on top of it is not going to help; and it wastes water. Instead of running the water non-stop when using the disposal, fill the sink with four times as much water as there is garbage. This helps it to flow in increments rather than one large packet.

"Home improvement shows may advocate that DIY home repairs will always save you money, but that isn't necessarily true with plumbing repairs," says Fite.

Oftentimes when homeowners attempt to DIY plumbing repairs, they make a bigger problem leading to a more costly repair. Unless you have some serious plumbing knowledge, call a reputable, licensed plumber first and save money.

Another myth and perhaps one of the more important ones to debunk is that any plumber can fix any repair. Having a truck and some tools doesn't mean a plumber has the education and licenses to work in this field. If a plumber does a poor job on repairs, it will cost you in the long run. Start your search for a plumber with accrediting entities or the Better Business Bureau. Be sure that the plumber you choose has become certified in certain areas and does continuing education.

Fite Plumbing provides 24-hour, 7-day-a-week, year-round service to its residential and commercial customers. In business since 1989, Fite Plumbing has over 90 years of combined licensed plumbing experience.

Service areas include Marion County and many of the surrounding counties.

For more information, visit the company website at <http://www.fiteplumbing.com/> or call 800-678-FITE.

CFMC awards record-breaking \$122,355 in scholarships

This May, the Community Foundation of Morgan County was proud to award sixty-four scholarships worth \$122,355 to both high school and non-traditional students in Morgan County. This is the largest amount the foundation has ever awarded, and is a nearly thirteen percent increase over last year's scholarship total.

The Community Foundation also facilitated the awarding of two Lilly Endowment Community Scholarships for Morgan County. **Lydia Furrow** of Center Grove and **Thomas Janssen** of Martinsville High School will receive full-tuition scholarships for four years. These scholarships can be worth up to \$175,000 each, depending upon the college attended. *This total is not included in the foundation's awards total.*

Due to the Lilly Endowment's continued generosity, Furrow and Janssen can now attend the colleges of their choice. Janssen will be attending Rose-Hulman Institute of Technology where he plans on studying mechanical engineering. "It's a huge relief financially for my family," Furrow said. "I have older siblings in college," she will be studying biomedical engineering at Purdue University.

The increase in awards this year was due to the addition of several add-on scholarships, including the Hubert Bastin Memorial Scholarship, Don and Bev Cowden Scholarship, Jerry Weber Musical Arts Scholarship, Mooresville High School Alumni Association, Martinsville Rotary Club, and Artie Fest Scholarship. The Dax Leo Brodhacker Memorial Scholarship and Eric B. Pierce Memorial Scholarship for which recipients have not yet been named are also new this year.

Eminence High School scholarship recipients are **Dakota Jobs** (Charles T. Amy Memorial "PAYS" Scholarship), and **Whitney Stierwalt** (Eminence Alumni Association Scholarship, Meaghan Buis Memorial Scholarship, Stierwalt Scholarship, and SSG. Wm. Ryan Fritsche Memorial Scholarship).

Indian Creek High School scholarship recipients are **Adrienne Bay** (Newburn-Asher Scholarship) and **Ally Lehman** (Emily Downey Memorial Scholarship).

Martinsville High School scholarship recipients are **September Blakely** (Robert D. St.



Community Foundation of Morgan County, Inc.

Clair Memorial Scholarship), **Katrina Guener** (Artie Fest Scholarship), **Bry Howard** (Don and Bev Cowden Scholarship, Morgan County PEERS Project Scholarship), **Kaitlyn Hunt** (Ann Haworth Memorial Scholarship), **Hunter Johnstone** (Jeff Quyle Leadership Scholarship), **Hannah Leake** (Morgan County PEERS Project Scholarship), **William O'Neal** (Henry E. Percy Memorial Scholarship), **Jennifer Parker** (Hubert Bastin Scholarship), **Tyler Ratts** (Martinsville Rotary Scholarship), **Molly Scrougham** (Bob Staggs Memorial Scholarship), **Benjamin Sheldon** (Virgil Telfer Memorial Scholarship), and **Kayla Shoulders** (Dorothy Asher Scholarship).

Monrovia High School scholarship recipients are **Chrislyn Church** (Ted & Berta Romine/Monrovia Masonic Lodge #654 Scholarship), and **Cody McCloud** (Ted & Berta Romine/Monrovia Masonic Lodge #654 Scholarship).

Mooresville High School scholarship recipients are **Jordan Allen** (Alexander Hathaway Memorial Scholarship, Newburn-Asher Scholarship), **Cameron Battenfield** (TOA-USA Scholarship), **Sarah Brown** (Charles F. and Olive B. Flater Scholarship, Newburn-Asher Scholarship), **Mandy Carroll** (Jeff Quyle Leadership Scholarship), **Nichol Crose** (Velma M. Hackelman-Mendenhall Memorial Scholarship), **Laurel Gregory** (Justin and Bonita Conduitt Marley Scholarship), **Kaitlin Hannah** (Owen L. Prescott and Dorothea I. Prescott Scholarship, Steven Lee Robert Terrell Memorial Scholarship), **Ashley Miley** (Mooresville High School Alumni Association Scholarship), **Joel Moore** (Sgt. Dan Starnes Memorial Scholarship), **Jordan Ooley** (Benjamin Elo Memorial Scholarship), **Olivia Oswald** (Dorothy Asher Scholarship), **Allison Phillips** (Jeff Quyle Leadership Scholarship, Jerry Weber Musical Arts Scholarship, Maggie Grounds Scholarship, Gordon Leigh Speer Scholarship), **Zachary**

Pygman (Jennifer Tipmore Memorial Scholarship), **Daniel Skora** (Jeff Quyle Leadership Scholarship), **Kayla Storie** (Maggie Grounds Scholarship, Gordon Leigh Speers Scholarship), and **Peter Thiede** (Sgt. Dan Starnes Memorial Scholarship, SSG Wm. Ryan Fritsche Memorial Scholarship).

Non-traditional scholarship recipients for students currently out of high school are **Jenifer Martin** (Never Too Late Scholarship), **Sarah Nail** (Dorothy Asher Scholarship), and **Jill Perry** (Never Too Late Scholarship).

The scholarship cycle opened in November, 2012 and applications were due in January and February of this year. Each CFMC scholarship has different criteria such as grade point averages, school and community activities, high school attended, and college majors. The criterion was selected by the original donors of each scholarship fund. The 2014 scholarship cycle will reopen mid-November and with applications due in January for the Lilly Endowment Community Scholarship Program and February of next year for CFMC and Kendrick Foundation Scholarships.

The Kendrick Foundation's scholarship cycle, which the CFMC manages, awarded forty-one scholarships this year. Those students will receive a scholarship for tuition only, up to a maximum of \$15,000 per person per school year to attend the educational institution of their choice. Students will pursue degrees in medicine, dentistry, nursing, and allied health services. Qualified students can re-apply for the scholarship each year, and if they meet the eligibility criteria, may be considered to receive the scholarship again. Of the forty-one scholars this year, twenty-four students have received the scholarship for two or more years.

The CFMC Scholarship Advisory Committee, along with several other committees comprised of scholarship donors and school officials, reviewed the applications to select the recipients. The CFMC Board of Directors then approved the selections at their April meeting.

More information on scholarships at the Community Foundation of Morgan County is available online at <http://www.cfmconline.org/> or by calling toll-free at (855) 280-3095.

Franciscan Alliance Accountable Care Organization achieves 2012 cost savings

Franciscan Alliance Accountable Care Organization today (July 16) announced it achieved \$13.3 million in cost savings in 2012 as a Pioneer Accountable Care Organization.

As part of the first-year savings and its agreement with Medicare, Franciscan Alliance ACO will receive \$6.6 million, nearly half of the achieved cost savings. The shared savings will be split among the hospitals and physicians participating in the program in 2012.

With hospitals in Indianapolis, Mooresville and Carmel and care providers throughout central Indiana, Franciscan Alliance ACO serves more than 20,000 Medicare beneficiaries in south-central Indiana. The Franciscan Alliance ACO works with the Centers for Medicare & Medicaid Services (CMS) to provide Medicare beneficiaries with higher quality care while reducing growth in Medicare expenditures through enhanced care coordination.

The Franciscan Alliance ACO worked with hospitals, physicians and other community care



providers to improve communication and information sharing about its patients. Among the programs instituted to achieve these cost savings are a critical care case management program, a continuing care network with long-term acute care facilities and dedicated chronic disease case managers.

"We are pleased with the results of these cost savings and the level of service we deliver to our patients," said Jennifer Westfall, regional vice president for Franciscan ACO. "The ACO model encourages organizations such as hospitals, physician practices and other health care providers to collaborate closely, thus bringing down the overall costs of medical care."

The Pioneer ACO Model is not the health system's only ACO formation. In July 2012 the

Franciscan Alliance and American Health Network ACO was created and serves about 28,000 Medicare patients in central Indiana, providing primary and a variety of specialty care services. That same year, the Pioneer ACO was expanded to Franciscan Alliance's Northern Indiana Region.

Early in 2013, Franciscan Alliance and Union Hospital of Terre Haute established Franciscan Union ACO, serving 14,000 patients primarily residing in west-central Indiana. Plans also are under way to expand the ACO model to Franciscan Alliance's Northern Indiana and Western Indiana regions later this year.

"Medicare ACOs are a key strategy for Franciscan Alliance to help reform our delivery system," said Jay Brehm, senior vice president of Strategic Planning and Business Development. "This is particularly critical as we move away from fee-for-service medicine toward a system focused on creating greater value for patients and bettering population health."

Planner of note

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 Sign for It, Indiana Street, Signage
 Norma & Darrel Trisler, Morgan Street, Demolition
 Judy Danforth, Bluff Creek Court, Swimming Pool
 David Herbert, Christner Drive, Residential Electric
 Greg Bennett, Rose Lane, Residential Electric
 David Smalling, Residential Remodel
 Dennis Feldmann, Jessup Way, Swimming Pool
 Pools of Fun, Honey Creek Drive, Swimming Pool
 Hugh Smith, County Line Road, Residential Remodel
 Bob Clements, Winterberry Lane, Residential Remodel
 Timothy Wilson, Center Drive, New Residential Construction

MORGAN COUNTY - BUILDING PERMITS
 Mike Keller, Centennial Road, Pole Building
 Peggy French, Hickory Creek Drive, Single Family Residence
 Jamie Thomas, County Road 400 West, Swimming Pool
 Mike McKowen, Cope Road, Electrical for Accessory Building
 Paul Conway, Middle Patton Park Road, Electrical Upgrade
 Timothy McCastin, State Road 142, Single Family Residence
 Chase Oak Investments, Pitkin Road, Single Family Residence
 Rhonda Barger, Centerton Road, Electrical Upgrade
 Kenny Baker, Paige Court, New Commercial Electrical

Jeffrey Yater, Dillman Raod, Residential Remodel
 W.E. Phillips, Ohio Street, Electrical Upgrade
 Resa Breedem, Paradise Drive, Patio Enclosure
 Leonard Boggs, Warwick Road, Electrical for Accessory Building
 Jackie Emmons, Meadows Drive, Electrical Upgrade
 Jerry Hoffman, Salem Road, Porch Enclosure
 Roxie Crowe, State Road 42, Residential Remodel
 Larry Mitchell, Carver Road, Electrical Upgrade
 Michael Pesesky, Ruby Court, Single Family Residence
 Tom Murray, Reyes Court, Garage
 David Griffin, Hacker Creek Road, Electrical Upgrade
 Eric Acker, State Road 144, Residential Addition
 Terry Leitzman, Harrison Street, Electrical upgrade
 Lucas Catellier, Kitchen Road, Garage
 Ron & Randi Owens, Liberty Loop Road, Electrical Upgrade
 Jennie Middleton, Chapel Lane, Single Family Residence
 Jerry Clephane, Oakwood Lane, Electrical
 Michelle Harvey, Hickory Creek Court, Electrical
 Melissa Farrington, Haven Trail, Single Family Residence
 David Hoffman, Paddock Road, Patio
 Rebecca Minnier, Oxford Court, Residential Remodel
 Clint Stafford, Peavine Road, Single Family Residence
 Stella Scott, High Street, Fire Damage Repair
 Aaron Griemer, Market Street, Fire Damage Repair
 Donnice McKinney, Jordan Road, Electrical Upgrade
 David Wright, Little Point Road, Pole Building
 Mike Keller, Centennial Road, Pole Building
 Katherine Botts, Clearcreek Blvd, Pation

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.



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