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Neither pessimist nor optimist be...

Pessimists see the glass as half empty, while optimists see it as half full. Most of the broadcast media seem to be dominated by pessimists, perhaps they think that sells. This paper tries to be optimistic, even in my criticism of the government. There are hundreds of books, stories and speeches on the power of positive thinking. Off hand I cannot think of any extolling the virtues of negative thinking (I guess that's what we have the national media for).

Morgan County has enough troubles, thank you. Nature has "blessed" us with enough water to last a long time, unfortunately the blessings are sometimes too large. Manufacturing jobs seem far too few and dwindling. Local governments and schools are financially strapped despite our having the highest County Income Tax around. We get the residential tax burden, while some surrounding counties get the commercial tax bonanza. Oh woe is us cry the pessimists.

And yet we have a bigger supply of optimists hereabouts. Mooresville 20/20 is echoed in Martinsville and county-wide by civic groups determined to make this a better place, all taking a positive attitude. Count our blessings: the best scenery in Central Indiana, the lowest property tax rates, good secondary schools, low crime rates and some of the best home town atmosphere you'll find. Morgan County has unique attractions: Zydecos, Willowfield Lavender Farm and Bradford Woods, all unique and first class. Our per capita charitable giving is exemplary. We have much to be proud of, plenty of reasons to smile say the optimists.

Yet pessimism and optimism are but two points on a large wheel of attitudes. We seem to be blessed to not have a large contingent of fantasy advocates, it appears they have all rolled to the west coast or haven't reached



Dave Stafford

school age, or both. We also have no-nonsense hard working individuals, too consumed with doing hard work to enjoy life. Most of us are just trying to get by, taking what comes our way, trying to make the best of it, and sneaking some enjoyment along the way.

I have missed a lot of other attitudes, but most fall somewhere around the wheel between those listed. Somewhere near the middle of this wheel is the realist, watching as the various groups pull away in their own direction. Do not confuse the realist with the apathetic. Apathy is solidly in the fantasy camp, heads buried in the sand, unaware that the wheel may be rolling. To take this metaphor likely too far, this county needs a solid hub of realists, able to balance unbridled optimism with an eye to what can be done with what we have, and waste no time on what we'll never have. Realists who will smile at wild dreams, frown at doomsayers, enlist the hard workers but sparingly, and apply light pressure on the reins of the optimists.

We are unlikely to become a great tourist mecca, nor the next industrial megaplex. I-69 is an opportunity that can position us in the middle of a research corridor, a realistic and good goal for all the county. Let's not let some part of the wheel come apart and wreck that opportunity, it's the best one on the horizon.

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

BUSINESS LEADER

MORGAN COUNTY

ESTABLISHED 2006
Vol. 5, No. 2

All About Town Publications
211 East High Street
Mooresville, IN 46158

Phone: (317) 697-2893 Fax: (317) 831-2205

E-mail: info@bleader.biz

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In all things, balance

Employer tax credit

Employers who hire unemployed workers this year (after Feb 3, 2010 and before Jan. 1, 2011) may qualify for a 6.2 percent payroll tax incentive, in effect exempting them from their share of Social Security taxes on wages paid to these workers after March 18, 2010. This reduced tax withholding will have no effect on the employee's future Social Security benefits, and employers would still need to withhold the employee's 6.2 percent share of Social Security taxes, as well as income taxes. The employer and employee's shares of Medicare taxes would also still apply to these wages.

In addition, for each worker retained for at least a year, businesses may claim an additional general business tax credit, up to \$1000.00 per worker, when they file their 2011 income tax returns.

Family members and other relatives do not qualify.

Delores "Dee" Hayden, E.A., A.B.A., A.T.A., A.T.P.
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Byline correction

The June 2010 Morgan County Business Leader cover story "The Dream Continues: Core Fitness expands space and offerings." was researched and written by Tonya Todd. The byline credit of Bob Sullivan was an error.

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New low for the Big 'O'

The Gallup Poll reports that President Obama's approval rating has dropped to a new low of 46%. Rasmussen reports the same 46%. Zogby has pegged his approval at 45% and CBS, yes that CBS has his approval at 44%. The Obama inverse correlation theory dictates that our stock markets should be very happy about this development.

We have written in this space before about the fact that as Obama's approval goes down, the Dow Jones Industrial and the Standard and Poor 500 indexes have gone up. The friends and clients I talk to know that the less influence his administration has the better off the economy is going to be.

It should be no surprise that AS his approval numbers continue to fall; consumer sentiment IS at its highest since January 2008. The University of Michigan/Reuters survey has sentiment jumping from 73.6 in April to 75.5, and the Conference Board reports a walloping jump from 57.7 to 63.3.

The Institute for Supply Management reports Manufacturing has expanded for the 10th month in a row and the overall economy has expanded for the 13th month in a row. They also report that their employment index rose by 1.3% in May and the trend is



Tim Corman

"growing faster". It makes you wonder how many of those "census" workers might have gotten real jobs were it not for the Federal Government largess.

We need to remember that government workers don't really pay taxes. They give us kind of a rebate. We give them a dollar and give us a few cents back. It is important to realize that the Department of Education has a discretionary budget of over 41 billion dollars¹, and all they really do is launder our money. Local governments and local citizens could keep that 41 billion dollars, not pay federal employees, and actually accomplish something. Those 41 billion dollars don't even address student loans.² that's a different pocket.

Were you aware of the Corporation for National and Commu-

nity Service? They have over a billion dollar discretionary budget that "Fosters the replication of innovative, proven and transformative evidence based programs through the Social Innovative Fund."³ I wish I had made that up.

The economy is doing fine, thank you very much. Our economy will be doing much better when the fear goes away: the fear of the health care bill being enacted, the fear of tax and cap, the fear of being overrun by illegal aliens, the fear of tax increases if the Bush tax cuts are not renewed, but mostly the fear of a totally inept government. Please help make the fear go away in November.

I am reminded of the famous quote by Ronald Reagan "The most terrifying words in the English language are "I'm from the government and I'm here to help"

^{1,2,3} Office of Management and Budget

Tim Corman is an independent LPL Financial Advisor and LPL Registered Principal. He can be reached at Corman Total Investment Management (CTIM) 2680 E. Main St. Suite 233 Plainfield IN. 46168 317-837-Securities are offered through LPL Financial Member FINRA/SIPC

"In almost all matters, the real question should be, why are we letting the government handle this?"

- Harry Browne

Disaster preparedness for the small business owner

How quickly can your company get back to doing business after a tornado, fire, flood or computer crash? Every year, thousands of companies are unprepared. The US Department of Labor states that over 40% of small businesses that experience a disaster never reopen, and of the remaining companies, at least 25% will close within 2 years. These statistics are probably even higher now considering the economy and difficulty for small business owners to access money when it's needed. Even the smallest of disasters can create a financial chain-reaction that could cause the doors to be locked for the final time.

There are some simple steps towards being prepared that can help protect your business. Each can lessen the burden if you face a disaster, no matter how small.

Have a continuity plan.

Most business owners agree that having a plan is important, but too few take the steps to prepare. Plans vary according to each individual company's needs, but the basics are the same no matter the industry, size or location.

Identify what types of emergencies - from a temporary electrical outage to a large geographic catastrophe - could affect your company, the likelihood of each happening, and how they could affect your business. Then, with that in mind, determine your needs. Once this information is collected, it is easier to put a plan in place to help resume operations.

The SBA website includes some very helpful articles to help you get started.

Determine your immediate needs.

What data do you need the day after a disaster? Check with your IT provider on availability. Does your telephone service have emergency options to ensure you don't miss any phone calls? Have



Cindy Hartman

your customer, vendor and employee information readily available so you can contact them. Just knowing you're still in business will give customers a feeling of comfort and they won't "assume" you've closed.

Can you run the business from a different location? Develop relationships with other companies so you can set up temporarily. Also, create a relationship with a competitor you trust who can meet your customers' needs short term. This will help you maintain your relationships with your customers even when you are not able to provide the product or service yourself.

Have back-up vendors and shippers in place in case your primary ones are disabled. Establish relationships in advance and maintain them. Place occasional orders so that they regard you as an active customer when you need them. Keep extras of hard-to-replace parts or supplies on hand and store them off site.

How secure is your information?

Many companies store their important files in a safe or on an external hard drive in the office. If the building is damaged or items stolen, it is highly likely your data will be, too. Online back-up is a safe, low-cost option. You can establish frequency of back-up, which will allow you to resume doing business quickly.

Have adequate insurance coverage.

Review your policy with your agent so you understand what is

covered and what is not. Do you have Cash Value or Replacement Value coverage? Is this coverage on your building or contents or both? Do you have flood insurance? Should you? And don't forget about coverage for water backup of sewers, drains, or sump pump failure. Another area many business owners don't consider is Business Interruption Insurance. These are issues only you and your agent together can address.

In conjunction with your insurance policy, compile an asset inventory with photographic records and a written report. Knowing what you own, when the items were purchased and the cost will help reduce the painstaking process when filing your insurance claim because it will help you remember everything you owned. Even if you have adequate insurance coverage, most policies require a detailed list of what was lost, damaged or stolen. During the stress of recovering, you will most likely forget many items, and the time savings is imperative so you can begin rebuilding your business and receive your insurance settlement quickly. Be sure to secure this information off site, and update the inventory annually.

Disaster may never strike, but if something does happen, having plans in place will help you through the transition and increase the odds that a temporary business interruption does not become a permanent one. According to the SBA, small businesses provide nearly 45% of the nation's payroll. A commitment to being prepared will support your employees, customers and the local economy.

Cindy Hartman is President of Hartman Inventory LLC, a woman-owned business that provides business and home inventory services. <http://www.HartmanInventory.com>

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Top Tips from tiptopics.com

Business hurting? Maybe you need a 'brand-aid'

Presented by Bob Chenoweth

One of the projects I'm working on is helping a client "rebrand" his company. To assist in that process, I presented him with some guiding principles to consider. Some are intuitive, others less obvious, but I thought I'd share them here in case you are wondering if your brand is healthy or needs a "brand-aid".

What IS a healthy "brand"?

Simply put, a healthy brand is the trustworthy, memorable (and referable) essence of your company's values, people and products/services. In other words, it's an accurate summary that consumers can understand, remember and share with others. That's a pretty tall order, and not easy to accomplish, but adopting a brand -- and more importantly -- being that brand is essential to the health of your business.

What are the core components of a brand?

Obviously, your company's name is a key part of your brand identity. Large companies with huge marketing budgets can create brand identification even if their name doesn't embody the essence of their products or services. Think Nike, Sony, Cadillac, Georgia-Pacific, Apple (all with registered trademarks held by their respective owners, of course). A smaller company, however, might be better served by giving a hint as to its services within the company name. My companies, for example, are Chenoweth Content & Design, and TipTopics. Chenoweth Content & Design provides -- you guessed it -- content (i.e., writing, editing, etc.) and graphic design services; TipTopics serves clients by making it easy to present topical tips to showcase their expertise. Okay, end of commercial.

I must admit that I find it downright vexing why so many small, local businesses insist on using a name like Last Name and Associates, or XYZ Solutions, or Knick Knacks & More. (At least we know that KK & M deals in knick knacks, vague as that might be, but what on earth comprises "& More"?). Of course, your company name can't list every service you provide or product you sell, but give us a clue and you'll stand a better chance of creating a memorable brand.

Other brand essentials:

Your brand should also reflect and include your positioning statement and marketing messages. From your unique selling proposition and tagline (you have these, don't you?) to your talking points and supporting content, your marketing communications must reinforce your brand. If they don't, you risk confusing consumers and causing them to look elsewhere.

Your day-to-day operations activities and how you serve your customers are also key to creating and bolstering your brand. This includes not only your products and services, but also the staff who deliver them, and HOW they deliver them. Customer service is indeed an essential part of your brand; for your current customers, it is probably the most important part.

What can a healthy brand do for your company?

Your brand can be threatened by a failure in any single facet. Get all these facets working in sync, however, and your brand can consistently illuminate the benefits of doing business with your company AND will do so in a way that resonates with targets so that it is "top of mind" when their



Bob Chenoweth is the founder, President and Chief Creative Officer of TipTopics LLC. A professional writer, content consultant and graphic designer, Bob also owns Chenoweth Content & Design LLC, which specializes in helping business owners and operators craft messages that communicate, illuminate and resonate.

To learn more, contact Bob Chenoweth at:

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(317) 402-2613 (Mobile)

wants and needs must be met. A moving target to be sure, but a necessary lofty goal.

Essential questions/considerations:

How can you begin to assess and fine tune your brand? The first step is to answer these key questions:

1. Who are your ideal customers (current clients and desired targets)?
2. What are their pain points, their wants and needs?
3. Who are your competitors (business rivals, do-it-yourselfers, etc. And don't forget that, in most cases, doing nothing IS a choice for the consumer)?
4. What are your competitors' promise points (how do they suggest that consumers will benefit from using their services)?
5. What are your own marketable products/services and expertise?
6. How do you deliver these products/services and how can you deliver them better?

The Bottom Line:

Branding is an ongoing process of analysis and implementing lessons learned, but by answering these questions, you can more effectively determine the best brand for your company. What's more, you can then position your business for strategic targeting, competitive differentiation, day-to-day marketing and operations, and overall success. If you'd like to discuss your brand challenges, give me a call. You might discover that you need a radical brandectomy, but more likely, you'll find that making a few simple changes can get restore your brand, and your business, to better health.

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4-H educates for life

By Bob Sullivan

Morgan County Business Leader

"I started working part-time for the Purdue Extension Office in 2001, and took on the 4-H educator position full-time in November 2004. But we count my experience 'fairs,' and I'm preparing for my sixth Morgan County Fair," noted Rena Sheldon, 4-H Educator at the Martinsville Purdue Extension Office.

The Purdue Extension Office, specifically Rena, oversees all aspects of the 4-H Clubs of Morgan County. Though the 4-H Club's work culminates in the Morgan County Fair, the Club is a year-round responsibility. "We hold mini-4-H camps throughout the summer," Rena notes. At the time of this interview, she was between sessions of a three-day Kindergarten through second grade 4-H project camp being held near Pioneer Park in Mooresville. "We help kids work together in groups, a challenge at that age, and guide them through several interactive projects. It's also an introduction to the rules of the club."

Rena describes 4-H as "the largest youth organization in the United States and the only federally chartered youth organization offered at the state level through land-grant colleges. In Indiana, that's Purdue. Our mission mandates include instilling citizenship and encouraging kids to pursue an interest in science, engineering, and technology. Nationwide, the organization has targeted 2012 to introduce a million new scientists into the workforce." The 4 "H"s are Head, Heart, Hands and Health.

Rena notes that 10-year 4-H member and 2010 Monrovia High School salutatorian Rebecca Saucerman will attend Purdue to pursue a



Joy and Rena Sheldon

degree in agronomy and a career in plant genetics. "This year alone, we have 22 seniors and 4-H members with plans to pursue careers in science or agriculture," notes Rena.

"4-H started as an agricultural-based club, Kindergarten through twelfth grade, and that still applies to over half of our members in Morgan County. We teach kids responsibility through the care of an animal—being responsible for something other than yourself at a young age is a big job," Rena explains. "We have over 100 volunteers throughout the county, and almost all of

them will attend the fair."

So what's going on at the Morgan County Fair this year? "We have 12 different animal species shows. We judge the kids' projects, 68 total, from aerospace projects to sewing and crafts projects, and all are on display at the fairgrounds."

After the fair "season," members in seventh grade and above can attend the 4-H Congress at the State Fairgrounds in October, which awards several scholarships and holds leadership sessions throughout the event. According to Rena, stu-

dent interest has remained high, and membership has been increasing, with over 30 local clubs throughout Morgan County. "These are lessons and experiences you can't get in school, and they're life skills members will apply for the rest of their lives. Morgan County has five different school systems, plus homeschooled kids, and the 4-H club brings them all together."

Rena's daughter Joy, age 17, is a member of 4-H junior leaders. A senior at Martinsville High School, she received a scholarship through 4-H and plans to pursue a degree in broadcasting and communications.

Rena grew up in Martinsville and was an active member of the 4-H program as a youth. She has a master's degree in soil sciences from Purdue and previously worked for the Indianapolis Zoo. Rena and her husband Donnie are raising two children, Joy and Ben (age 15), who both attend Martinsville High School. Donnie also teaches at the high school.

Purdue Extension Office, 4-H Morgan County

Extension Educator, 4-H Youth

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Build it, they will come

By Tonya Todd

Morgan County Business Leader

The mystery voice in the 1989 movie, *Field of Dreams* says, "If you build it, they will come." This is the hope of the Morgan County League of Miracles (LOM). They are attempting to raise \$1 million dollars to build a sports complex in Mooresville.

The sports complex will provide recreational activity, sports leagues and social activities for children, young adults and adults with disabilities of all kinds throughout central Indiana.

Steve Overton, the President of the LOM Board of Directors, says that over 1,800 mentally and/or physically challenged youth in Morgan county and surrounding areas would benefit from such a complex. "There are a lot of kids out there who would enjoy playing a sport that haven't been able to. This would offer life-changing experiences to help them in their development and growth," says Overton.

"It will be a unique and rewarding opportunity we can make happen—to be able to watch a kid step up to home plate with a bat in hand for the first time."

The LOM is modeling the future sports complex based on a similar complex in Atlanta, Georgia. The Atlanta complex is one of over 200 such facilities in the United States currently. The nearest facility is in New Albany, Ind.

Boundary lines and bases will be painted onto a three-eighths-inch thick rubberized surface that is accessible to wheelchairs or any other mobility device. The multi-purpose playing field can accommodate almost any sport: basketball, baseball or soccer.

The durable material is used in Olympic stadiums and tracks and is guaranteed to last 25 years with little or no maintenance required. Construction would take a little more than three months to complete and is expected to begin following the 2011 Little League season.

Large equipment would excavate an area near the current baseball fields at Pioneer Park, lay an asphalt surface and apply an adhesive; then they will roll out the 6 foot by 15 foot pieces of rubberized surface. Accessible restrooms and concessions stands are also planned as part of the construction.

Donations can be sent on behalf of the LOM to the Community Foundation of Morgan County, Inc. at 250 North Monroe St., Moores-

Morgan County League of Miracles

President, Board of Directors:

Steve Overton
steve@overtonind.com
www.leagueofmiracles.com
317-831-9595

Mark Your Calendar!

July 23—Golf outing at Hickory Sticks Golf Course in Center Grove, hosted by the Mooresville Kiwanis club. Contact Kelly at 317-831-7933

October 9—Dinner and silent auction at the Indianapolis Colt's practice facility on 56th Street in Indianapolis.

ville, IN 46158. For more information on the LOM, visit their website at www.leagueofmiracles.com.

Overton states, "We really want to make this thing happen. We have a fantastic start. A lot of things are falling into place." Along with monetary donations, volunteers, coaches and buddies to play along with the children are needed.

John McLaughlin, the director of the Atlanta facility told Overton that the hardest part is getting the field built. But the hard work is worth it. "When you have teams playing," McLaughlin says, "You need to look at the sidelines. You will be amazed at the number of parents that have tears running down their faces because their kids now get to do things they never thought they would be able to do. There are a lot of benefits."

Overton concludes, "This is about a lot more than kids playing sports. This is also about breaking down barriers, because at a young age kids accept each other better than they do as adults. That's what it's all about, being able to bring people together regardless of what kind of issues they may have—and understanding them."

He recalls a time he coached an autistic child on his Little League team over 19 years ago and says, "He ended up teaching us more than we taught him."



Doug Gleichauf, VP of Gordon Flesch Charitable Foundation presents a check for \$5000 to Steve Overton, President of the League of Miracles. Also pictured are Jason Lakes, VP of the League of Miracles, and board members David Stafford and Bud Swisher, and Tom Flesch, President and CEO of Gordon Flesch Company, Inc. A check for \$5000 was also presented to The Jackson Center for Conductive Education by the Gordon Flesch Charitable Foundation.



Tom Flesch, Melanie DePoy, Jackson Center Director, Doug Gleichauf, Lara DePoy, Therapist and Jason Lakes.

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Tools, Materials and Know-How for Quality Quilting

By Bob Sullivan

Morgan County Business Leader

A lifelong resident of Bartersville, Lydia Stout opened *Ady's Fabrics and Notions* in 2001, in the storefront next door to her current location. "We moved here [the current location] February 2009, and gained about three-times the floor space of the original," Lydia noted. "We were fairly cramped for space. I didn't need to order stock for months after the move because we just brought everything from there to here, where we unpacked it and let it breathe."

Lydia describes her customer base as mature women who take up quilting as a serious pastime and their primary creative outlet—who want high quality materials and fabrics to create gifts and heirlooms to last. "We also serve people who reupholster furniture and sew their own clothing." (*Notions* refers to the tools and supplies specific to quilting, for example, scissors, thread, needles, supply cases, and so on. According to Lydia, not all fabric stores sell notions.)

"Our employees love quilting, and know the craft. We offer personal service. We can answer [customer] questions, talk out a solution, or just discuss quilting among ourselves. You're not likely to find that in a chain store."

Ady's Fabric and Notions also regularly hosts several quilting and sewing classes, from one-time technique classes to extensive projects that run several weeks. Classes are detailed on the website.

"I offer a huge supply of fabric from a variety of vendors, but I pick and choose the best from the choices," Lydia said. "I will—and I have—sent back material I didn't think holds up to my customer's quality standards."

Recently, we received material with a thick gold star pattern. Before I offered it to customers, I cut off a piece, took it home, and washed and dried it three times just to ensure the dryer wouldn't fade or damage the stars. In that case, the pattern 'passed the test.'

"I'd worked in a corporate office for 16 years, working my way up to administrative liaison—because I didn't want to be called an office manager," Lydia joked. "My daughter commented, 'If you don't get out, you're going to have a stroke.'" One day she and her daughter noticed an ad for a quilt store for sale in Nashville (Ind., Brown County). "I had an aunt who was an avid quilter, and I'd learned from her. My daughter said, 'You can run a store like that.'

"I loved the idea, but in trying to pursue the Nashville store, nothing fell into place. So I looked into opening my own shop instead. Every door that needed to open, opened in Morgantown. So I stopped looking around and opened here," said Lydia. "I believe the Lord is my managing partner, but only when I stop fighting him. The time from the initial conversation to opening our doors was February to July 2001. No one told me an endeavor like this should take two years," Lydia laughed. "Looking back, we started off small, but at the time it seemed terrific. We built a customer base by offering a program of monthly projects for a small fee, and soon we had 40 regular participants. And it just grew from there."

A widow since 1995, Lydia raised two children, Randy and Jody. She has four grandchildren. *Ady*, the store's namesake, is the family dog. *Ady's Fabrics and Notions* employs four part-time quilting experts.



“Looking back, we started off small, but at the time it seemed terrific. We built a customer base by offering a program of monthly projects for a small fee, and soon we had 40 regular participants. And it just grew from there.”



Ady's Fabric and Notions

Owner: Lydia Stout
79 W. Washington Street
Morgantown, IN 46160
812-597-0578
adysfabric@sbcglobal.net
www.adysfabrics.com
Hours of Operation
Monday through Saturday:
10 a.m. to 5 p.m. (except Wednesdays)
Wednesdays: 10 a.m. to 5 p.m.
Closed Sundays

Why higher a designer?



Joe Devlin

A lot of online business owners start with no money. They have to do everything themselves – the preparation of a product, the development of a marketing strategy, the actual building of a website to cater to their product's marketing needs. As their business expands over time, they will find that their simple "homemade" site might not be enough to cover everything, and they will have to take a day or two away to simply dedicate that to the website expansion.

Sounds familiar? Chances are, you're someone who started everything with no money too, so you're pretty sceptical when it comes to giving away your money in exchange for something that you could have done yourself. However, there is a lot more to hiring a designer than just finishing up a job that you don't want to do.

When you hire a web designer to do your job for you, you are doing more than just handing over the "dirty job" to someone else. In fact, by paying a little money, you can let the designer worry about the little annoyances that always evade the main picture and only come haunting when you're halfway through the job. That way, you will be more focused and have more time to spend on your actual business strategy.

On the other hand, the designers you hire are professionals so they are good at what they do. By outsourcing your web design

jobs to them, you won't have to worry when problems surface because you can always get them to fix it for you. Again, they will be able to pin point the problem and fix it faster than you probably will be able to.

Also, the work you pay for will turn out more professional than what you can achieve because the designers have been doing it longer than you have. After all, they do it for a living so they have to be good!

So, remember to not just work your business, but grow your business too!

Joe Devlin is the founder of, Clairvoyant Designs a high-end e-commerce/e-business website design, development and hosting firm located on the southwest corner of Indianapolis.

When you hire a web designer to do your job for you, you are doing more than just handing over the "dirty job" to someone else. In fact, by paying a little money, you can let the designer worry about the little annoyances that always evade the main picture and only come haunting when you're halfway through the job.

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Networking Opportunities

Martinsville Chamber of Commerce:

The Chamber's meets on the third Friday at 11:30 AM at the Morgan County Administration Building, 180 South Main Street. Lunch is \$5. For more info, please contact the Chamber office at (765) 342-8110 or visit its website: www.MartinsvilleChamber.com

Martinsville Downtown Merchants Association:

For information contact Pam Badger, The Candy Kitchen, 765-342-6390
Mooresville Chamber of Commerce:
The regular monthly meets on the third Thursday from 11:30 AM to 1:00 PM. The meeting location is Jones Crossing Banquet Center at the corner of SR 67 and Allison Road. Lunch is \$5. For more information call the Chamber office at 317/831-6509 or visit its website: www.MooresvilleChamber.com.

Mooresville Revitalization Group:

The Mooresville Revitalization Group meets the fourth Tuesday of the month at Zydeco's on E. Main St. from 6:45-8:00 PM. Current topics include purchasing additional planters for the downtown area and coordinating a new "Planters on Parade" contest for the Spring/Summer. For more information contact Lori Cole, Autumn Whispers Health and Harmony, 317-831-7817, or email to AutumnWhispers@earthlink.net

Morgantown Merchants Association:

The Morgantown Merchants Association meets on the second Monday at 7 PM at the Fire Station. For more information call Sharon

Zimmerman at the Stitchery Mill at 812-597-5997. More information on Morgantown is available at www.MorgantownIndiana.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 Owen at 317-856-9801.

Networkx:

Networkx meets weekly on Thursday at 7:30 AM at the Comfort Suites at Kentucky Avenue and 465. See press release in this issue or call Rick Groce at 317-724-4348 for more details.

Rainmakers Meetings:

On the first Friday each month at 7:30 AM at the Holiday Inn Express in Martinsville at Burton Lane and SR 37.

On the second Tuesday at 7:30 AM at Stone Creek Dining Company at Metropolis Mall, Plainfield.

Rainmakers has 50+ meeting per month, including noon and evenings, for more information visit www.GoRainmakers.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, SR 67 and Allison Road, Camby.



BOYS & GIRLS CLUBS OF MORGAN COUNTY

Future of Boys and Girls Club Now in Mooresville's Hands

By Bob Sullivan

Morgan County Business Leader

"Our goal is to reopen the Mooresville Boys and Girls Club (B&GC) by September 2010, which will be a year after we shut the doors on both Morgan County locations," acknowledged Mark Branch, regional services director of the organization. "We saw ourselves heading into negative funding, and closed our doors before we ran out of money. Since the bulk of our funding came from Mooresville, the logical choice going forward is reopening there, while Martinsville pursues plans to open a youth recreation center."

Mark notes the opening of the Martinsville facility suffered from poor timing and coincided with the change in the economy. "Businesses still wanted to support us, but not at the levels they could in the past. So while our funds decreased, our operating expenses increased. No one could have predicted that. We attempted some special fundraising events, but it wasn't enough. So the board voted to temporarily close until we could assess a new direction."

Since then, the board has continued to meet every other week at Grace Church in Mooresville. Branch, a Danville resident, attends the majority of the meetings. "Todd Huff, the former local executive director, continues on as a volunteer on the steering committee, and he remains passionate about reopening the facility."

Branch cites the following positives about the Club's status. The Club has:

- Received a \$25,000 matching grant from the national organization specifically for reopening
- Received an \$8,000 grant through the Lilly Endowment Capacity Building Initiative for board and resource development
- Signed a management agreement with B&GC of Indianapolis to reduce expenses
- Money in the bank with no debt
- Strong leads on promising land sites
- Local support from local parents, the Community Foundation, the Mooresville Library, Core Fitness, Grace Church, United Way, FedEx and more

"From mid-June and through July, we're engaging volunteers, developing a fundraising strategy, and launching our 'campaign for kids,' targeting individuals and companies to get them to step up or to make them aware of our specific needs at the time." Some ways they can help include making donations, serving as a program volunteer, or providing assistance in moving equipment. Anyone interested in learning more is encouraged to contact the Club through one of the email addresses or phone numbers listed above. "For us to succeed, we need to reach our fundraising goal by the end of August. The reality is, for us to reopen soon, now's the time for the community to step up," emphasized Mark.

Mark Branch has been with the Boys and Girls Club for 26 years. "I grew up in a small town, and participated in the 4-H program. From there, I volunteered for B&GC, and I knew six months into it, I wanted to



Boy's and Girl's Club Morgan County

Regional Services Director: Mark Branch
www.bgca.org

How can you help reopen the Club?
Contact one of these board members to find out!

Cathy Guy: cguy@mcsc.k12.in.us
Robbi Lollar: rlollar@homebanksb.com
Mark Branch: mbranch@bgca.org or 317-745-5469

Mark your Calendars!

July 9
Second Annual Golf Outing Fundraiser!
Celebrity Meet & Greet: 11 a.m. to Noon
Shotgun Start: 12:30 p.m.
Martinsville Golf Club: 1510 State Rd 37 N.
For more information: call 317-919-9648

guide my career toward an organization that gives troubled kids a chance to make better choices. I'll never forget working with a kid who was on the verge of getting kicked out—not only from school, but from our program as well. We turned his life around. I'll never forget, years later, when he asked me to be best man at his wedding. That's the kind of difference the Club can make."

What if you had a GPS for your business



Thomas Barnes

My son recently got a GPS (global positioning system) for his vehicle. He does lots of driving to new destinations for his business. No sense getting lost and wasting time, a GPS was a good investment.

As most of you are aware, a GPS instrument is a pretty amazing and affordable piece of technology. You always have a clear destination, specific directions to get there, and know your progress along the way. Based on variable factors (speed, length of stops, etc.) it also continually calculates your expected time of arrival...pretty cool. As such, using a GPS for driving assistance is very similar to using a business coach to help you manage your business. Both instruments (GPS and a business coach) are affordable, objective, empowering, provide clarity of direction, and keep you from getting off course and lost.

Similar to a GPS, business coaching provides you with clarity of direction and confidence you'll get there. A business coach will help you define in writing your desired destination (ideal future)...where you want your business and life to be. Specifically, a coach will help you crystallize your dreams, desires, wishes, and goals. Possessing such clarity of direction and knowing your specific, desired outcomes empowers you and provides you with amazing confidence.

Note, neither a business coach nor a GPS will tell you where to go...you are the driver, in charge, and YOU get to decide on the destination you want. After all, it's your business and life...YOU should decide all such important matters. Never abdicate that power and privilege to others. An effective business coach will help you discover for yourself where you want to go and what needs to change in your business and life for greater results. Rightfully so, with a business coach as your GPS, you still remain in charge of your business and destiny...you simply have an engaged, valuable, and objective guide along for the ride.

Once you know your destination, a business coach, like a GPS, helps you map out a plan to get you from where you are now to where you want to be (ideal future). While the plan may not be a specific turn-by-turn guide, a coach will help you create a focused and strategic action plan to help guide you and gauge your progress. While I can't speak for all business coaches, as a certified Growth Coach I will also insist that you update and adjust your action plan at least every 90 days. Such a vibrant and fresh plan will provide you with focus, discipline, and meaningful action steps...you will be on a path to greater success and fulfillment.

Next, I will provide on-going accountability to keep you on track for achieving the destination you want. Just like a GPS, a business coach will also alert you when you get off course. Both will give suggestions to you on how to recalibrate, recalculate, and get back on your chosen course. You need to deal in the truth, even if it hurts to hear it sometimes. Finally, like a GPS, I will help you detour around any mental roadblocks (limiting mindsets, beliefs, fears, doubts, false assumptions, etc.) that are getting in your way. This is essential since business owners tend to interfere with their own God-given talents and success.

Here is one big difference, however. Unlike a GPS, a business coach needs to help you face reality about where you are right now...your starting point. A GPS knows where you are at all times...you only need to enter your destination point...it always knows your starting point. Not true for business owners. Most entrepreneurs DO NOT know where they stand right now...too busy to examine the truth and often playing a game of denial.

As such, owners need an objective business coach who slows them down, practices some tough love and helps them face reality (the good, bad and ugly) about their current situation. Such self-awareness and honest self-examination are essential so an owner knows their starting point. Standing on firm ground, the truth, is critical to any growth and progress. You need an accurate and defined starting point. A coach will help you with that.

Bottom line, both a GPS and a business coach can provide valuable and affordable directional assistance. Again, however, neither a GPS instrument nor a business coach does the driving for you...they simply act as objective and independent guides. It's still up to you to decide where you want to be and do the work to get there. Business coaching, like a GPS, is more about reminding and guiding, much less about telling and doing. I strongly suggest you get a GPS for your vehicle and a business coach for yourself.

Helping to drive your success and balance your life, your GPS partner.

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Financial literacy for kids helps avoid financial debt as adults

By Bob Sullivan

Morgan County Business Leader

"Seven years ago, I started teaching a class on basic finances for the Boy's and Girl's Club in an after-school program, and the business blossomed from there," said Carol Harris. "At that time, I worked with middle school and high school kids, but the smaller kids would come up to me and say, 'why can't we take a money class, too?' So I developed a basic curriculum for them."

Like her husband Jim, a financial advisor (see related story in this issue), Carol believes the secret to making wise financial choices lies in breaking bad habits and instilling good ones. "With small kids, we have an opportunity to instill those smart choices before they're making those decisions. We show how to count money, how to save back, the importance of giving to the community, and how to budget on a percentage of their money."

The Boy's and Girl's Club programs led to developing YMCA programs, then a parents and kids program for Decatur High School. And for Habitat for Humanity, Carol restructured the information—again—for adults. "It's never too late to go back to financial basics and learn the tools you need to go forward," Carol notes. "There seems to be a gap between the normal school curriculum and what college kids need to know when the credit card companies start sending offers their way. I've heard from kids who took my classes and who later told me about the pressures they faced [when they were trying] to make the right decisions."

Carol says that Morgan County schools seem to recognize that gap in knowledge, which is giving her a foothold to develop her program for school children. "I'm currently in talks with Decatur High School, the Martinsville School District and Mooresville Christian Academy to see what's doable. They're very excited and receptive to the idea. As the classes find greater success, it gives me more opportunity to grow the program throughout Morgan County and beyond. I'd like to offer a summer mini-camp in Morgan County next year." Though Carol hopes to grow her classes as small groups, she notes that she also offers her curriculum one-on-one. She's also in discussion with Girls Inc. in Bloomington.

Carol continues to serve with the Boy's and Girl's Club of Morgan County. (See related story in this issue). "The club is important, and I'm in discussion with Robbi Lollar about bringing



back the Money Counts program once the Club is reestablished."

Carol describes her childhood self as an "Air Force brat," relocating frequently, but spending much of her childhood near Grissom Air Force Base in Bunker Hill, Ind. "I met Jim on a blind date set up through my brother, who worked with him at Montgomery Ward at that time," Carol recalled. The Harris family moved to Indianapolis in 1979. Like her husband, Carol worked in retail, putting in 30 years at J.C. Penney's before taking early retirement. At the same time, she obtained her financial licenses and assisted Jim with financial consulting for 10 years. "Once I retired from retail and could focus on Money Counts, it made sense to try to take it fulltime. It's my passion to give kids a solid financial foundation."

Married for 35 years, Carol and Jim raised one daughter, Tonika, who has, in Jim's words, "blessed us with two grandkids."

Leveraging 20 years of proven methods for greater financial freedom

with individuals and families," said Jim. "I counsel them on what's relevant to best manage their money to meet their goals for the future."

Jim says he chose to partner with Primerica after eight years as an independent advisor because of their outstanding tools and resources. "I've always taken a holistic approach toward finances, and Primerica's array of partnerships helps me do my job better. That said, I bring a unique perspective as an advisor, and I'm not afraid to look outside the box to find the solution that fits my client best. My approach is to take where they are and where they want to go, and teach them how to get there. Knowledge is not power, but applied knowledge is."

Jim says his expertise helps clients look at factors they wouldn't necessarily consider otherwise. "Regardless of their goals, their plan has to include budgeting for future emergencies so they don't end up creating more debt when the unexpected happens. I show them how, regardless of their starting point, they can turn things around and make that happen."

Jim finds he must always remind his clients, "Nothing can happen overnight, and depending on where we're starting, it may take a very long time to correct some situations. It takes time, discipline, sticking with a plan, and sometimes adjusting that plan based on life changes. I have clients who were with me from Day 1 still with me today, because they trust me to coach them through the changes and adjust."

Jim notes, "My family's finances are a product of what we teach. That's not to say we never have to work, but we can continue to build assets for the future on our own terms, debt free, able to travel when we want, if that's what we want to do. It's not easy—it's about changing human nature. Part of the success includes setting short-term goals, and as clients see success there, it builds discipline to stick to the long-term goal."

Regarding last year's financial downturn, Jim says, "Ever since de-regulation, the writing became apparent that the stock market was not sustainable. I had already advised my clients to invest accordingly, and diversify. If one car is stuck in a traffic jam, the other car is moving forward. So yes, I got some phone calls, but they were along the lines of, 'Everything is now on sale. What can I do to take advantage of the situation?' The market dropped over 35 percent, but none of [my clients] took more than an 8 percent hit."

By Bob Sullivan

Morgan County Business Leader

Jim Harris knows his methods work—because he applied them to his own household.

Jim grew up in Russiaville, Ind. (west of Kokomo) and pursued a career in the traditionally volatile field of retail management. "After my fifth downsizing through no fault of my own, I decided we needed to learn how to protect ourselves from being financially vulnerable. We had some success by the time downsizing Number 6 hit, so I decided to give financial consulting a try."

Jim now leverages 20 years of experience, the last 12 as a Primerica Financial Consultant, guiding other households toward similar success. "Although I keep an office on the northwest side of Indianapolis, we live in Morgan County (Lake Edgewood), and I consult with a significant client base at their homes and offices within Morgan County," Jim clarified.

"My specialty is individual finance, working

Money Counts

Owner/Consultant: Carol Harris

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Extension Services—farms, trees and much more!

By Bob Sullivan

Morgan County Business Leader

"In the 1860s the Moral Act created the land grant universities," noted Chris Parker, Agriculture and Natural Resources Executive Educator of Purdue Extension Services. "In each state, there's a university focused on agriculture and engineering, and in our state, that university is Purdue."

In the early 1920s, 40 to 50 percent of the population farmed, and Extension Services at each university served as the primary deposit and resource spot for the latest research in farming and agricultural concerns.

Today, Extension Services oversees four main areas: agriculture/natural resources, 4-H and youth, consumer and family sciences, and economic and community development. "Most Extension Services are in the county seat," notes Parker. "We've always been in Martinsville, and took up this space [in the city-county building] when the building was constructed in 1996."

Parker notes, "Purdue offers a wide range of resources. And they give us a lot of leeway to pick the programs that best fit this community."

Parker addresses a wide range of issues of concern to Morgan County. "Forestry is important. Lumber is a big business, so I hold a lot of forestry field days and classes. Currently, I get a wide range of horticulture phone calls—from the soybean and corn farmer to the suburban homeowner with the tomato garden. I can't personally know all of it, but I can point them to the proper resource to find the answer."

Issues and concerns change over time, but in 2010, the department is keeping a careful eye on:

The Emerald Ash Borer (EAB): "an invasive beetle . . . that attacks and kills North American ash trees. EAB attacks . . . and will kill every ash tree not protected with insecticides. . . . EAB most commonly moves to new areas on infested firewood."* "We've set up purple traps all through the forests of Morgan County, if only to confirm the pest hasn't made it to our area," notes Chris.

Late Blight: Historically infamous as the cause of the Irish Potato Famine of the 1880s, this aggressive fungal-like organism attacks potatoes and tomatoes, and has affected 30 Indiana counties, including Morgan County, since 2008.

Parker joined Extension Services in 1984 and

Purdue University Extension Services

Executive Educator of Agriculture and Natural Resources: Chris Parker

Morgan County Office
180 South Main St., Room 229
Martinsville, IN 46151
765-342-1010
cparker@purdue.edu
<http://www.ag.purdue.edu/Extension/Pages/default.aspx>

has seen many changes. "It used to be about the farm. Now we address lawn and garden concerns. We developed a Master Gardener program—a series of classes for anyone interested in an extensive education on soil, perennials, etc. It's our largest outreach program." Learn more at the county fair and at www.mcmastergardeners.org

Another change: "We used to hold 'winter schools' to update farmers on the latest information. Technology rendered those meetings obsolete. Our paperwork has dropped off significantly. Where I used to mail a brochure to someone, these days, before I hang up the phone, I've emailed them the material. And it works both ways. Farmers now conduct a lot of their initial research online before they call, or they can photograph a plant or an animal and email the pictures to us to make an initial observation. By the time we talk, they're probably halfway to a solution."

At age 16, Chris' family moved to Morgan County, where he graduated from Indian Creek High School. He attended Purdue specifically to study agriculture and received a master's degree in agronomy. He and Susan, his wife of 25 years, have two children: Danny, a senior at Purdue, and Lara, a sophomore at the University of Indianapolis.

*quoted from Extension Office online materials at <http://extension.entm.purdue.edu/EAB/images/homeownerQuickGuide.pdf>

New positions announced at Home Bank

Matthew Craney has been named Chief Lending Officer for the institution. Craney

came to Home Bank from Farm Credit Services in 2006 and holds a Bachelor of Arts in Economics from Indiana University and an M.B.A. from Indiana Wesleyan University. He has been involved as a volunteer for Habitat for Humanity and currently serves on the Building Finance Committee at Gasburg Baptist Church. Craney is also a member of the Morgan County Economic and currently serves on the Board of Directors for the Risk Management Association (RMA). He is a graduate of the ABA National Commercial Lending School.



Scott Granger has been named Compliance Officer/Vice President of Mortgage Loan Operations. Granger joined the staff at Home Bank in 1982.

He holds a Bachelor of Arts from DePauw University and an M.B.A. from Indiana University. Scott is a Past President of the Martinsville Early Edition Kiwanis Club and a former board member of the Barbara B. Jordan YMCA. He also served as Treasurer for the Artesian Little League organization from 1996 to 1999. He currently holds an affiliate membership with the Metropolitan



Indianapolis Board of Realtors. Scott is a graduate of the ABA National Commercial Lending School and is a Certified Lender Business Badanker (CLBB) through the Institute of Certified Bankers (American Bankers Association).

Nancy Davis has been named Project Manager/Operations Systems Analyst at Home Bank. Davis joined the bank

as Executive Administrative Assistant in 2008 and holds a Bachelor of Science in Business Administration from the College of Notre Dame in Belmont, California. She was previously a System Solution Specialist at CAMICO Mutual Insurance Company. Davis comes to the bank with 15 years of administrative and IT experience. She is also a 2009 graduate of the Morgan County Leadership Academy.



Melissa Fisher has been named Assistant Vice President at Home Bank. Fisher joined the bank

in 2007 and is currently Branch Manager at Home Bank's Main Office on Washington St. in Martinsville. She brings over 13 years in banking experience to her position, most recently serving as Manager of the Harris Bank location in downtown Martinsville.



What's a business writer, and why do you need one?

(Since you're still reading, you realize I may be able to help you and want to know more.)

As a business writer, I've spent my entire career **bringing value to companies** just like yours. I compose copy that generates business, in a variety of formats and media, such as:

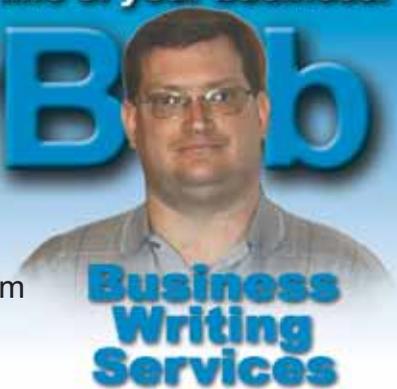
- Websites
- Retail catalogs
- Packaging
- Magazine Ads
- Direct Mail
- Newsletters
- Advertorials
- Brochures
- Press Releases
- Business-to-Business correspondence
- Profile pieces for newspapers and magazines
- Morgan County Business Leader News Editor

But does my writing work? Does my writing grab the reader's attention, and make them want to know more?

(Look at it this way: If you pick up the phone and call me—based on the strength of this advertisement—the answer must be "yes.")

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Chris Page, Senior Pastor, Hoosier Harvest Church
Dave Stafford & Cissi Sherlock, Morgan County Business Leader
Jerry Smith, Attorney
Scott Rinear, Foxcliff Golf Club
For more information visit: www.MartinsvilleChamber.com

GREATER MOORESVILLE CHAMBER OF COMMERCE – NEW MEMBERS

Childtime Daycare, 10708 Alliance Dr., Camby. Nicole Scott, 317-856-8000
For more information visit: www.MooresvilleChamber.com

TOWN OF MOORESVILLE – BUILDING PERMITS

Earl Lundy Jr, 5299 E. Orchard Rd, garage, \$20,000
Alan Ripley, 459 Towne Center Dr, restaurant, \$9,000
Sunco Construction, 3674 E. Milkhouse Ln, residence, \$250,000
Bridgemor Village, 175 Bridgemor Ln, residence, \$175,000
Dean Ellis, 5530 E. Landersdale Rd, residence, \$195,000
Mooresville Park, 1101 N. Indianapolis Rd, restrooms, \$17,800
Dustin garlick, 908 N. Old SR 67, dental office, \$179,000
Jeff Haught, 12023 N. Cedarview Dr, boat storage, 14'x28'

CITY OF MARTINSVILLE – BUILDING PERMITS

RVH Contracting, 334 S Colfax St, residence
Dan Wesley, 620 E Jackson St, Room & garage
Graber Post Building, 750 S Harriet St, garage, \$11,800
Quinn Whitney Construction, 235 SR 44, garage, \$40,000

MORGAN COUNTY – BUILDING PERMITS

Lyla Thomas, 4380 Turkey Track Rd, pole building
Kelvin Coffee, 10398 Arend Rd, pole building
Jeff Britton, 9802 N Glen Dr, residence, \$90,000
Bill Horton, 6256 E Roselyn Dr, pole building
Julie Kerstiens, Little Hurricane, residence, \$130,000
Jeff Smith, 1781 N Cole Dr,

pole building, \$12,600
James Daniels, 3700 White Tail Run, garage, \$22,000
Steven Pletcher, 4374 N Templin Rd, residence
Charles Wade, 11006 W Cash Rd, pole building
Richard Brandt, 3429 Kivett Ln, residence
Paul Straub, 4197 Mohawk Trl, pole building
Carl Vanroy, 1025 Nast Chapel, garage, \$80,000
Charles Morris, 1768 N Olive Church, pole building, \$5,000
Kevin McKinney, W Big Hurricane Rd, residence, \$130,000
Mark Copenhaver, 7150 Red day Rd, pole building, \$45,000
Henry Wichman, 3502 N Woodland Point Dr, porch, \$10,000
Mike Hyde, 5210 Turkey track, pole building
Robert Black, 2761 Grizzly Trl, residence

NEW BUSINESS FILINGS

Matthew Foley, Foley Tree & Lawn Service, 740 S Graham St, Martinsville, IN 46151
Dustan Houchens, Honey Creek Insurance, 13845 N Honey Creek Dr, Camby, IN 46113
Janet Preston, Scents by JP, 45 Allen Dr, Mooresville, IN 46158
Amy Reynolds, Kids Cottage, 909 S Grant St, Martinsville, IN 46151
Dale Shake, Thyme After Thyme Cafe & Catering, 110 E Morgan St, Martinsville, IN 46151
Robert Wamsley, Wamsley Concrete, 12850 John Charles Ct. N, Camby, IN 46113
Lucas Hickey, Lucascapes, 6423 E Pembroke Ct, Camby, IN 46113
Billie Thompson, Mops & Miters, 4033 E Morgan St, Martinsville, IN 46151
Kathryn Martin, Dancing In The Rain Fitness Program, 4130 Williams Dr, Martinsville, IN 46151

SHERIFF'S SALES

June 28, 2010

Wynn, 11259 N Sashing Way, Monrovia, IN 46157, \$140,641.44, Foutty & Foutty, (317)632-9555
Rash, 10298 N Rooker Rd, Mooresville, IN 46158, \$165,548.99, Feiwell & Hannoy, (317)237-2727

Rubbo, 506 Blue Grass Ct, Mooresville, IN 46158, \$154,459.54, Feiwell & Hannoy, (317)237-2727
Ellis, 1240 S Sycamore, Martinsville, IN 46151, \$102,781.03, Feiwell & Hannoy, (317)237-2727
Barnett, 7200 E. Buddy Lane, Camby, IN 46113, \$75,347.78, Unterberg & Assoc, (219)736-5579
Purcell, 4395 Day Rd, Martinsville, IN 46151, \$136,444.86, Unterberg & Assoc, (219)736-5579
Flowers, 4346 E Rembrandt Drive, Martinsville, IN 46151, \$248,972.49, Nelson & Frankenberger, (317)844-0106
Stephey, 510 S Graham Street, Martinsville, IN 46151, \$171,282.34, Nelson & Frankenberger, (317)844-0106
Oursler, 3680 E Copperhead Rd, Martinsville, IN 46151, \$124,801.71, Reisenfeld & Assoc., (513)322-7000

July 12, 2010

Freeman, 1003 Killian Drive, Mooresville, IN 46158, \$118,731.36, Feiwell & Hannoy, (317)237-2727

Adams, 6561 Clay Rd, Martinsville, IN 46151, \$133,558.18, Feiwell & Hannoy, (317)237-2727

Osborne, 180 Grant Street, Morgantown, IN 46160, \$75,957.91, Johnson, Blumberg & Assoc, (312)541-9710

Norris, 3075 W Crosscreek Drive, Monrovia, IN 46157, \$162,322.97, Feiwell & Hannoy, (317)237-2727

Lewis, 5000 Parker Rd, Martinsville, IN 46151, \$284,071.96, Weltman Weinberg & Reis, (800)910-4249

Barden, 7106 E Hadley Rd, Camby, IN 46113, \$66,786.06, Feiwell & Hannoy, (317)237-2727

Sims, 4650 Wilbur Rd, Martinsville, IN 46151, \$111,217.95, Feiwell & Hannoy, (317)237-2727

Martinez, 116 Kingsview Drive, Mooresville, IN 46158, \$121,535.35, Feiwell & Hannoy, (317)237-2727

Adair, 6261 E Old Otto Ct, Camby, IN 46113, \$146,572.05, Doyle Legal Corp, (317)264-5000

Breisch, 6598 Whispering Ct, Monrovia, IN 46157, \$98,870.63, Doyle Legal Corp, (317)264-5000

McCoy, 1705 E Shore Drive, Martinsville, IN 46151, \$133,595.21, Mercer Belanger, (317)636-3551

Watkins, 3280 Lincoln Hill Rd, Martinsville, IN 46151, \$112,240.23, Charles F. Miller Jr, (317)488-1421

Tate, 8686 North Briarwood Lake East Lane, Monrovia, IN 46157, \$126,728.03, Unterberg & Assoc, (219)736-5579

Whedon, 1059 E Pike Street, Martinsville, IN 46151, \$73,440.32, Unterberg & Assoc, (219)736-5579

Coombs, 12282 N Schultz Court, Camby, IN 46113, \$84,292.82, Unterberg & Assoc, (219)736-5579

Robertson, 8825 W Pocket Hollow Rd, Gosport, IN 47433, \$91,913.56, Unterberg & Assoc, (219)736-5579

July 19, 2010

Tague, 2913 Hollow Branch Trail, Martinsville, IN 46151, \$222,707.89, Feiwell & Hannoy, (317)237-2727

Spear, 4559 W. Blazing Star Trail, Monrovia, IN 46157,

\$239,533.41, Feiwell & Hannoy, (317)237-2727

Flake, 4275 Flake Rd, Martinsville, IN 46151, \$64,697.35, Feiwell & Hannoy, (317)237-2727

Freund, 12750 N Waters Edge Drive, Camby, IN 46113, \$365,159.72, Mercer Belanger, (317)636-3551

Ellis, 949 W Keller Hill Rd, Mooresville, IN 46158, \$208,323.39, Feiwell & Hannoy, (317)237-2727

Grider, 433 Kingsway Ct, Mooresville, IN 46158, \$133,857.31, Feiwell & Hannoy, (317)237-2727

Vanhesson, 329 W Washington Street, Morgantown, IN 46160, \$122,887.54, Doyle Legal Corp, (317)264-5000

Miner, 2019 Foxcliff North, Martinsville, IN 46151, \$122,798.20, Shapiro, VanEss, Phillips & Barragate, (513)396-8100

Wagaman, 440 S. Mulberry St, Martinsville, IN 46151, \$62,821.74, Foutty & Foutty, (317)632-9555

Calderhead, 8884 N Pennington Rd, Mooresville, IN 46158, \$219,992.10, Kroger, Gardis & Regas, (317)692-9000

Johnson, 2082 Widnes Lane, Martinsville, IN 46151, \$336,542.12, Feiwell & Hannoy, (317)237-2727

Craft, 3429 W Briarwood Rd, Monrovia, IN 46157, \$120,003.13, Reisenfeld & Assoc., (513)322-7000

Boswell, 9375 North Romine Rd, Mooresville, IN 46158, \$185,744.40, Unterberg & Assoc, (219)736-5579

Zickuhr, 105 Glenview Circle, Mooresville, IN 46158, \$96,066.77, Unterberg & Assoc, (219)736-5579

Critser, 13133 N Brick Chapel Drive, Camby, IN 46113, \$105,028.79, Unterberg & Assoc, (219)736-5579

Clark, 13342 N Badger Grove Drive, Camby, IN 46113, \$147,474.77, Unterberg & Assoc, (219)736-5579

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 cashiers check. We do not accept letters of intent to purchase from your bank. Not responsible for typographical errors. For current listings go to: <http://scican.net/~manley/Sales.html>

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Back Row (left to right) **Crystal Dell**, Assistant Branch Manager - Grand Valley Branch
Pam Rodenbeck, Banker - Main Branch
Melissa Fisher, Assistant Vice President - Main Branch
Front Row - **Matthew Craney**, Vice President and Chief Lending Officer - Main Branch



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