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# BUSINESS LEADER

MORGAN COUNTY

# Productive vs. Consumptive

Wealth, even in its most modest form, is a product. A single stalk of wheat or an airplane, either is the result of production. Likewise a service may be produced: a hole dug or a life saving cure administered. People produce wealth, even if only cultivated to be eaten, or designed and built to carry passengers across continents. People can produce wealth, governments cannot. Governments can take wealth, whether it is from a neighboring country in the form of booty, or from its own people in the form of taxes. Law and order are services we look to the government to provide, yet those are provided by people who are paid by the government. Governments redistribute wealth. That's a polite way to say they take it from a producer and use it as they see fit. Whether it is to provide unemployment benefits, providing needed services or squandered on boondoggles, it was taken from a producer. Be certain: the government is *only* a consumer of wealth, never a producer.

If the government prints more money to pay its expenses, that act devalues the money held by wealth producers, effectively taking wealth from those producers. If the government takes taxes to pay expenses, it may pay people to provide services to the producers or pay it to their own families, all at the expense of the producers. If the government borrows money to pay expenses, it is taking wealth from the future. There is a scary column in this issue by Dan Lacy, graphically showing the extent to which the U.S. Government is taking wealth from the future citizens. A review of the figures shows that they are taking almost *all* of the wealth the future will produce. There will be none left for the producers and their posterity; they will all be slaves to the debt incurred.

Our government is good at providing national defense, fair to poor at providing law and order, it is atrocious at providing education, health care and jobs. It is very good at using catchy phrases to describe what has become theft of a magni-



Dave Stafford

tudes unheard of. If this level of "redistribution" cannot be stopped *and* reversed, this country will fail. If this level of government theft is the wish of the people, this country has already been destroyed beyond salvation. November may be a beginning to correction, or an affirmation of the death at hand.

The education system has taught trust and obedience to the government, and has thus failed the students. It has at the same time been poor at teaching habits of productivity, tools for wealth creation, critical thinking and self reliance, failing those future producers. Craftsmanship and entrepreneurial skills are the subjects of two articles we will be printing herein this month and in the future. We are highlighting people who are producers. The future of this country depends on them. They need the government to stay out of their way, to provide a safe environment and not take all that they will produce.

Asking the government to provide is asking the government to take wealth from someone else. If you ask for largess equal to all those others have, you are asking to be enslaved. The job of government is to provide law and order. It is not the job of the government to provide food, clothing and shelter. An archaic word for tuberculosis was consumption, a wasting away of the body, and our government is in the throes of consumption. This level of government consumption is unsustainable. It is growth stifling, indeed life threatening, and to believe otherwise is foolish optimism. If November does not offer a solid correction, it is time to secede from the rotting corpse and begin anew.

*When there are no producers, there will be no consumers.*

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## I know what it feels like to be a drowning man



Tim Corman

"I know what it feels like to be a drowning man. It pushes my head under water until I'm ready to give up and then it lets me up long enough to get one big gulp of air before it pushes me under again" This is a quote from a client of mine last week describing the stock market. I laughed at first, until I grasp the profundity of that statement.

The S&P 500 ended 2009 at 1115, on February 8<sup>th</sup> it closed at 1056 down about 6%, it rebounded to 1217 on April 23 up about 14% (big gulp of air) then on July 1<sup>st</sup> it closed at 1027 down about 12% and then on September 16<sup>th</sup> it closed at 1124 up about 9%.<sup>1</sup>

LPL Research makes the point that volatility is typical after leading indicators peak. During the second quarter of 2010, the ISM (Institute of Supply Management) rose to 60 signaling a peak in economic momentum. The S&P 500 has tended to perform very well in the year leading up to the peak of the ISM. Over the past 35 years, the S&P was up 18% on average in the 12 months prior to the peak in the ISM. However once reaching the peak returns were flat and volatile. During the six months following the peak, stocks were up only 1% on average.<sup>2</sup>

That six months is just about over and in August the ISM Purchasing Managers Index was back up to 56.3 from 55.5 in July. Consumer Confidence, according to the Conference Board rose to 72.5 from 67.5.

Back on August 20<sup>th</sup> I attended an all day

forum hosted by our friends at First Trust Advisors. As usual the day was full of charts and graphs and I came away with a couple of important facts. The two years after unemployment peaks the S&P 500 tends to go up sharply. The S&P 500 is fairly valued (should be) at 1300 according to their model. There were no predictions that we would see that level this year, but there are a lot of positive indicators.

The 800 pound gorilla in the room is of course the upcoming election and its ramifications not only in the stock market but in our everyday lives. I will leave you with one more statistic from the U.S. Department of Commerce, Bureau of Economic Analysis: since the first quarter of 2009 to the second quarter of 2010 "government social benefits to persons" has risen approximately 12%. Only 15% of that is attributable to increased unemployment benefits. Where is the other \$220 billion dollars? Do you have it?

<sup>1</sup> Standard & Poor

<sup>2</sup> LPL Research

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 317-837-5141 cell 317-414-0249. ALL PERFORMANCE REFERENCED IS HISTORICAL AND IS NO GUARANTEE OF FUTURE RESULTS. ALL INDICES ARE UNMANAGED AND CANNOT BE INVESTED INTO DIRECTLY. Securities are offered through LPL Financial Member FINRA/SIPC

*"Governments harangue about deficits to get more revenue so they can spend more"*

- Alan H. Meltzer (1993)

## Simple steps to prepare and prevent burglaries



Cindy Hartman

According to police reports, burglaries continue to remain high as our economy slowly recovers. But no matter what the economic environment, we'll (unfortunately) always face the potential of being burglarized. So, what can you do as a business owner to prepare? What can you do to prevent?

Due to owning an asset inventory service, I've collected information about theft prevention over the years from many sources, including conversations with police officers and victims of burglaries. Here are some simple things that are not costly but can be very effective.

### Install Lights

- Make sure there are enough lights to illuminate the entire exterior and any adjacent property you own.
- If you don't want lights on all day, use a timer that will turn them on at dusk and off at dawn.
- Install motion-sensor lighting.
- Good interior lighting will enable the burglar to be seen from outside.

### Install Security Systems

- Security cameras inside and out can deter as well as help catch the intruder.
- If you're a possible target of shoplifters and/or employee theft, security cameras are helpful to stop or reduce these incidents.
- Consider installing or upgrading your alarm system. Determine what you need by getting a few quotes and opinions from the professionals.
- If you have valuable merchandise, costly equipment or a safe with a large quantity of cash in the building, an alarm can be in-

stalled for those specific items.

- Consider including a monitoring service that notifies the police when an attempt is made to enter the building or when smoke or fire is detected.

### Be proactive

- Lock doors and windows when they are not in use or when you leave.
- Make sure exterior doors are solid and equipped with heavy-duty deadbolt locks.
- Use secondary blocking devices on sliding glass doors.
- Secure overhead garage-type doors with padlocks on the roller channel.
- Eliminate hiding places by moving trash dumpsters and vehicles away from the building.
- Increase visibility by trimming shrubs and trees.
- Ensure that your ventilation system can not be used to gain access.

In addition to these steps, I highly recommend that you complete a contents inventory. Having this information will be extremely helpful should you experience a burglary. You'll be able to provide the necessary information (manufacturer, model and serial numbers) about the items stolen to the police and your insurance company. The time, stress, emotional turmoil and potential financial loss can be lessened or eliminated with this document.

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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## Connectuity part 3: Considering 'communication'

Presented by Bob Chenoweth

Recently I introduced the philosophy/process of turning contacts into customers via connective ingenuity, or "Connectuity," and I noted that Connectuity is comprised of 7 C's: Context, Community, Conduits, Communication, Consistency, Confluence and Conversion. This month, we'll focus on "Communication," but first...

### A Quick Review: "Context" and "Community" and "Conduits":

"Context" is the spectrum of perceptions your prospects have about your business. It is not only those obvious external characteristics such as your logo, signage, etc., but also your prospects' opinions based on all available observable factors. For example, if your logo or advertising use a lot of pink and a particular prospect hates that color, well, that's strike one. Obviously, you can't be all (positive) things to all people, but you should at least consider the likely interpretations that your branding and design decisions will convey.

To avoid contextual missteps, it helps to know your "Community." Communities can be geographical, professional or based on common needs, desires or interests. Identify your true target market and determine in which communities it functions and thrives. Increasingly, communities exist online. Find them. Participate. Become recognized as a "thought leader" and your chances for success will increase significantly over time.

"Conduits" are marketing channels. Your media mix. Conduits can include print publications, telephone and email marketing. Your website, your blog and social media can be effective conduits (half a billion Facebook users think so). For most businesses it makes sense to employ a diverse mix of conduits and leverage your messages across multiple platforms.

### On to "Communication":

Now that you understand the influence of context, and have thought about where to find your prospects and how to reach them, it's time to focus on your messages. Your prospects have many choices today, which means you have lots of competitors. To become a provider of choice, your talking points and marketing messages must position you as an expert provider of solid value and real solutions. Your messages must connect in three ways.

#### 1. Engagement

American consumers today are bombarded by 3,000 to 5,000 marketing messages each day. I've seen these figures reported time and again, and with so many outlets for businesses to make their pitches, this number can only grow. So how can you stand apart from the crowd? Realistically, you can't reach everyone in your crosshairs with each message. So first, lower your expectations. Aim to connect with fewer targets each time, but also to resonate with a wider audience over time. Next, craft your messages to address the wants and needs of your target audience. If they see true solutions in your messages, they will be more receptive...and more willing to give you their attention next time around. Most importantly, you can boost reader engagement in each message with one simple word I've already used in this sentence: *YOU*.

#### 2. Appeal:

I mentioned last month that your messages should appeal to your audience's intellect and/or their emotions. In other words, your audience should *rationaly* believe that your product or service solves a problem and/or *emotionally* believe that it satisfies a personal want or need. How do



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: TipTopics LLC  
30 Greenwood Drive  
Mooresville, IN 46158  
(317) 831-7760 (Office)  
(317) 402-2613 (Mobile)

you accomplish this? By injecting the right tone in your messages using certain key words. To appeal to reader intellect, use logic-based words like *think, smart, sensible, effective, efficient, quality, time-saving, money-saving, free*, and so on. For an emotional appeal, use words like *feel, touch, soft, warm, cool, comfortable, secure, pain-free, fun, thrilling, exciting, friends, family, pets, love*, etc.

Intellectual messages tend to use more words than images (although tables, charts and graphs are useful in supporting the message and adding visual appeal). Emotional appeals, on the other hand, often use larger impactful images that underscore the feeling to be provoked in the message recipient. For both types of messages, it's best to stress benefits over features, solutions over hype.

#### 3. Trust:

Finally, your messages must engender trust. Your readers must understand what you are saying, know what makes you tick, and find you likeable and worthy of their confidence. This can be difficult to accomplish in a single marketing message. It is more attainable via personal interaction or a series of messages that take root and resonate as a whole.

#### The Bottom Line:

Yes, marketing communications can be complicated. (Of course, sometimes it's better to go with your gut than to overanalyze your approach.) Nonetheless, truly connecting with your target market is both art and science. It's a combination of hard work, great timing, intuition and a little luck. Above all, it's embracing and consistently deploying a connective ingenuity mindset. We'll cover "Consistency" next month, so stay tuned. In the meantime, visit [Connectuity.com](http://Connectuity.com) to learn your "Connectuity Score," and if you need help developing your marketing program, call me.

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# Family-owned barber shop celebrates 50 years, three generations, in Mooresville

By Bob Sullivan

Morgan County Business Leader

Celebrating 50 years in business is impressive, but the 50th anniversary of Allen and Son Barber Shop does not mark the formation of the business. "Grandpa Sam Allen started the barber shop in 1947, down the street, where the video store is now located. Dad (Don) joined Grandpa's shop as a barber in 1968. Our 50th anniversary marks our move to this location, when my father took over the business," explained Dave

## Allen and Son Barber Shop

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Mooresville, IN 46158  
317-831-0393

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Allen. So the business is, in fact, 63 years old.

Don moved to Mooresville, where he resides to this day, from the south side of Indianapolis in 1952. Dave joined his father's shop in 1996 and became co-owner in 2001.

Don calls the population increase from Heartland Crossing "the best thing that ever happened. It introduced more kids and teens to our service, and they're now regulars." Regarding the chain haircut establishments, Dave says, "We cut and

groom men's hair. The other stores cater to everyone, so men's hair is not their specialty."

The shop's full-time barbers include Dave and Gail Moncel. Don still cuts hair part-time, as does his son Randy.

Dave resides in Plainfield. His wife, Sarah, has taught third grade at Brentwood Elementary School for six years. They have two children, Nick (15) and Kelli (13).

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# Entrepreneurs of Morgan County



## Big idea sparks big opportunities

**By Tonya Todd**  
*Morgan County Business Leader*

Twenty-five Morgan County residents submitted their big ideas to better their community. Of those, 20 were selected by a panel of eight judges to create a video describing their idea. The top four winners received cash prizes to assist with start-up costs and other expenses, thanks to Jon Speer of Creo Quality, LLC, who created the competition in hopes of encouraging entrepreneurship in Morgan County.

"I'm very encouraged by the quality of ideas, interest and support generated by the first Big Ideas competition. This is a small step, but hopefully serves as a catalyst for our community that little things can make a huge difference," said Speer.

Betty Trusty, a life-long Morgan County resident and graduate of Monrovia High School, took first place for her proposal she calls "Trust Contact." Though she would deny it is a "big idea," she would like to create an outbound call center to connect the elderly who do not have loved ones living close by—such as a homebound individual who has recently been released from the hospital or a new member of the community—with a "friend" by phone or the Internet. A passing contact mentioning that she would pay someone to call her elderly mother on a regular basis to ensure that she attended her doctor appointments, and that she was eating, taking her medication and doing well, prompted her to apply.

Speer states that all the judges unanimously agreed that, because of the increased aging population in America, there is a need for this type of service. "It hits home. It makes sense."

Though the details have not been worked out, Trust Contact plans to have next-of-kin notification and emergency procedures in place, if needed. "Right now we are in the baby-steps phase of this project," Trusty states. "We're researching legal liabilities. This is not the typical 9-to-5 type of business. . . . [There isn't] another organization that already exists offering this service [that models for us] where to go from here."

Speer explains, "We tell them to crawl, walk, then run. There is a lot of homework to be done. The idea must solve a problem that can be delivered in the market. All the applicants are at the raw idea stage defining their product or service . . . researching, researching, researching."

Because Trust Contact is in the planning stage, they do not yet know the number of agents they need, but start-up and operation costs should be low. The call center could be managed out of a small office or an agent's home, with only a phone and Internet access. The operation could be as few as four or five local clients or could be state-wide with unlimited possibilities.

Speer states he is looking forward to working with Trusty and the other winners on their Big Ideas, "We have been able to make a couple critical connections for each so far. We are also working with several of the other applicants to help them pursue their Big Ideas."

He encourages anyone starting a new business to not get complacent and wait for the answers to come to them. "No one will approach your idea as passionately as you are. Go get the answers, don't be afraid. There are a lot of resources out there."

*Look for the other three winners to be featured in future issues of the Morgan County Business Leader.*

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## 5K RUN FOR SHELTER



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MOORESVILLE, IN

The 2010 RUN FOR SHELTER will take place October 16th and will follow a USA Track & Field Certified course. Awards will be presented to first and second place winners both overall and according to age groupings. There will also be drawings for door prizes.

All events will begin and end in the St. Francis parking lot in Mooresville, IN.

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# Compassionate, comprehensive

By Bob Sullivan

Morgan County Business Leader

"I grew up in the business," Dan Benson, chief operating officer of American Senior Communities (ASC), recalled. "My dad owned and operated nursing homes, and he viewed it as an opportunity to make a difference in seniors' lives. I carried his values forward when I joined with two partners in 1996, and we first formed what later became ASC."

Dan observed, "I learned at an early age that the seniors we care for in our communities have a story. They fought in our wars, battled over injustices, struggled through the Great Depression—they helped forge the society we now enjoy. This is our chance to say 'thank you' for what they've done for us."

Dan remembers what made Mooresville an attractive area in which to build Meadow Lakes. "Morgan County was a growing market with few options for seniors [to receive] the continuous services we provide. Mooresville welcomed us from the start and worked closely with us during the licensing and permitting process to make this happen quickly."

When many people hear the term "retirement community," they often fixate on the aspect of nursing homes or respite care. But Meadow Lakes also offers a variety of lifestyle choices for active seniors with minimal or no medical needs, or seniors who may only need access to temporary or intermittent care. Meadow Lakes' lifestyle choices include:

- Garden homes—Individual private homes with full amenities and a call button to signal an on-campus nurse. Designed for active seniors, the homes include garages and full indoor and outdoor maintenance.
- Assisted Living—An apartment complex with scheduled nurse visits, easy access to therapy, and scheduled group activities within the complex.
- Nursing Home—Includes short-term rehabilitation and long-term ongoing care provided in as close to a home environment as possible. Meadow Lakes also specializes in memory treatment and ongoing care for Alzheimer's patients.
- Hospice and respite services.

Meadow Lakes also operates a fitness center with exercise machines and a variety of wellness programs. Tianna McGhee, director of admissions at Meadow Lakes, observed, "We've built relationships with all the local hospitals and many of the physicians throughout Morgan County. We receive phone calls asking about our rehabilitation and wellness services, and seniors outside of our campus can 'plug in' to those facilities on an outpatient basis."

"The continuum is very important to us," noted Dan. "The advantage to our residents is that we can adjust to a sudden change in their needs, without leaving the campus. For example, a resident in a garden home may need outpatient therapy, or have a short hospital stay, and can then return to their home afterwards."

Since opening in February 2006, Meadow Lakes has expanded its property twice. "We're continuing to monitor, to make sure we continue to meet our residents' needs," said Dan. "We don't have specific



**Dan Benson, Chief of Operations, Tiana McGhee, Director of Admissions; Sandy Ellis, Executive Director; Barb Witzke, Director of Market.**

plans to build on, but we have plenty of property here—and we're ready to proactively make the most appropriate expansion when the time comes."

This year, the Indiana State Board of Health awarded Meadow Lakes a perfect score after spending a week on campus conducting a thorough survey of their facilities. Dan emphasized, "ASC works very closely with the Alzheimer's Association, partnering on a variety of fundraisers and events, and I know that Barb Witzke (director of marketing at Meadow Lakes) is very active in the community to raise awareness about what we do. We're one of the largest employers in the area." Dan added, "We encourage people to come take a tour and

see what we have to offer—before you have the need."

Meadow Lakes is home to around 250 resident seniors and employs around 190 skilled support staff. Meadow Lakes offers conference rooms and catering services for business meetings, social clubs and more. Call to learn more about these facilities. You can learn about volunteer opportunities by emailing [info@americansrcommunities.com](mailto:info@americansrcommunities.com)

American Senior Communities oversees 52 communities throughout Indiana. Their corporate office is on the south side of Indianapolis.



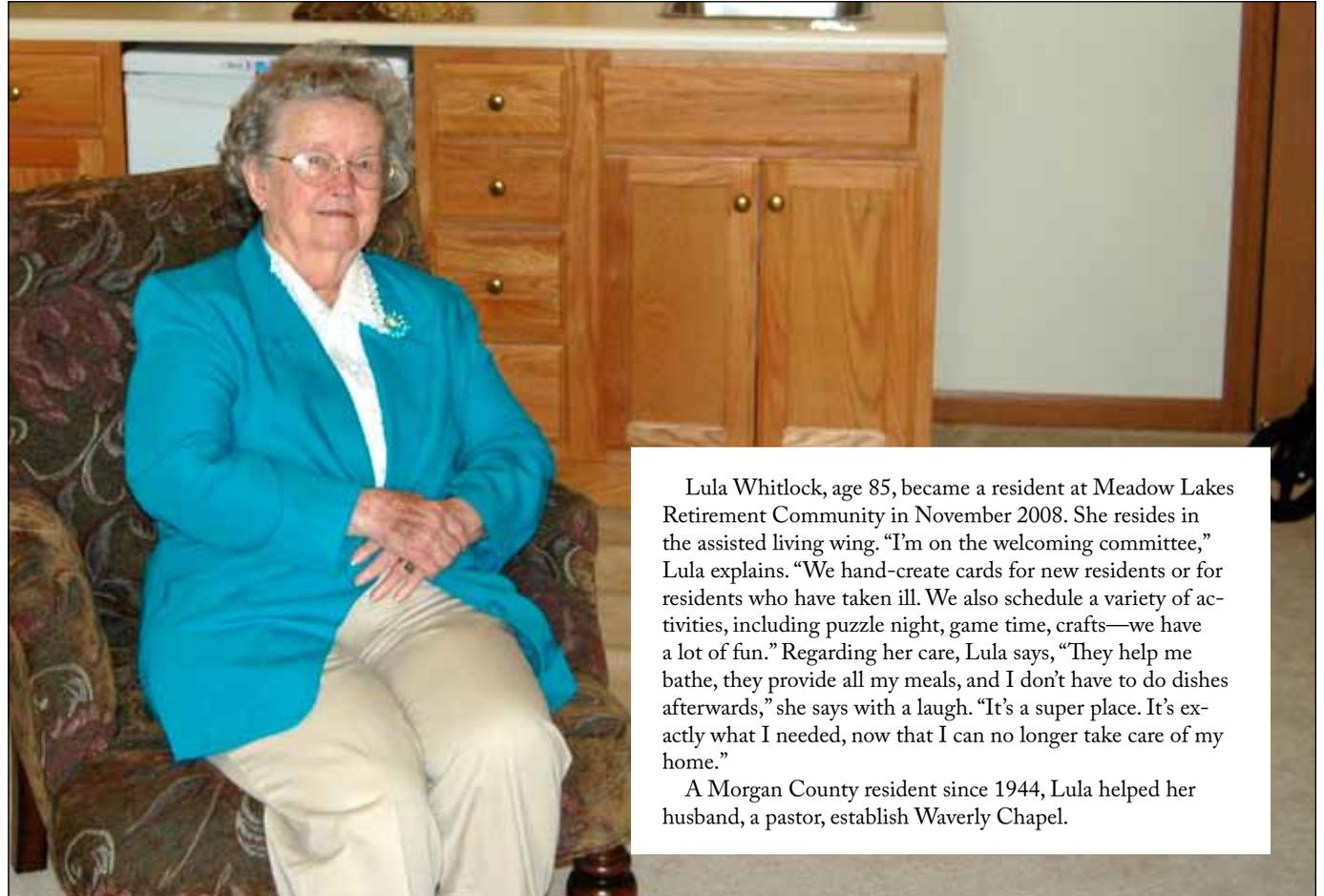
# care for Morgan County seniors

## Meadow Lakes

Dan Benson: Chief Operating Officer—American Senior Communities  
200 Meadow Lakes Drive  
Mooresville, IN 46158  
317-834-1791  
www.AmericanSrCommunities.com  
info@americansrcommunities.com

## Mark Your Calendars:

Pumpkin Fest at Meadow Lakes  
Saturday, October 16, Noon to 2:30 p.m.  
Free and open to the public.  
Pumpkin patch, lunch, music, and more



Lula Whitlock, age 85, became a resident at Meadow Lakes Retirement Community in November 2008. She resides in the assisted living wing. "I'm on the welcoming committee," Lula explains. "We hand-create cards for new residents or for residents who have taken ill. We also schedule a variety of activities, including puzzle night, game time, crafts—we have a lot of fun." Regarding her care, Lula says, "They help me bathe, they provide all my meals, and I don't have to do dishes afterwards," she says with a laugh. "It's a super place. It's exactly what I needed, now that I can no longer take care of my home."  
A Morgan County resident since 1944, Lula helped her husband, a pastor, establish Waverly Chapel.



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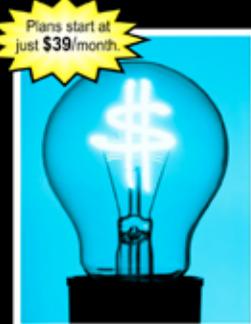
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# How long would you like to live?

Submitted by Arthur J. Sumrall, M.A., M.D.

To live or not to live, that is the question.

Each one of us must ask ourselves that every day.

It is true that each day we choose to exist; we may expose ourselves to a disease or a broken bone. We have new medicine, and new medical technology to kill the disease or mend the bone. But, every time we suffer a malady, there are physical and emotional scars that may remain with us for several years.

It is stated that 70% of patients go to the doctor for an unhappy occasion that could have been prevented.

Now is the time for you and every citizen of Indiana and the United States to begin the practice of preventative medicine.

We know that we can expect to live to be 100 plus years of age by simply learning more about ourselves, nutrition, exercise and positive, powerful mental stimulation.

To live to 100 years of age you have to want to live. "As a man thinketh in his heart so is he." Your life has to be so good that you know what you should eat; you should know enough to get out of bed and exercise every morning. You should know that you must generate enough desire and faith in your life that you want to extend it. You want to enjoy every day, every hour and every minute.

Preventive Medicine:

The practice of preventative medicine, from a doctor's point of view, involves a partnership in the pursuit of physical and mental energy.

Physical activity (exercise) is a main part of wellness and regenerative medicine. There are many ways that adequate physical activity can be achieved. Wellness and regenerative programs can save money. Some reports state that approximately 70 percent of health care costs in the US result from preventable lifestyle-based activities. For example, obesity causes 300,000 more deaths in the US each year at a health cost of 100 billion dollars or more. Obesity increases risk of illness from about 30 serious conditions including: diabetes, high blood pressure, high cholesterol, and coronary heart disease and may be associated with increases in death from all causes. Even type 2 diabetes has been reported in children with obesity.

Broccoli is good for the body and ginkgo biloba is good for the

brain and kiwi fruit is good for everything. Future writings will stress the importance of good nutrition for good health.

Preventative medicine consists of a thorough examination every six months or at least once a year, and setting goals that inspire the need for the greater amounts of energy through good nutrition and mental inspiration. Today there are alternative medicines that leave no scars and no residual effects upon the body or mind. In addition, the primary objective of preventative medicine is to reduce the needs for hospitalization, pharmaceuticals, and doctors by a great deal. In addition, it will reduce the need for hospital utilization by about 70%. This author is not casting any negativity on the need for the good services that hospitals and doctors provide and the useful medications that the pharmaceutical industry provides.

As physicians, we are on the precipice of a major shift in the way we not only deliver health care but in the type of health care we deliver. It is our responsibility and opportunity to provide patients (and ourselves) the best that medicine has to offer. This is going to occur as we implement a fundamental change in that we will investigate the causation of disease rather than just label it with a diagnosis. Other aspects to consider include exploring the role of nutrition, nutraceuticals, and natural (Bio-Identical) Hormone Replacement Therapy (HRT) in optimizing patient health. We must also stay open minded to the future possibilities we have yet to discover that will not only increase longevity, but also maximize our health and vitality for the rest of our lives and those of our patients.

Last but not least, let us not forget the importance of stem cell research and its contribution to modern medicine. [Editor's note: Most stem cell research and all treatments are based on adult stem cells. Embryonic stem cell research has yet to prove merit.]

Corrective and systematic medicine is costing the people of the U.S. over a trillion a year.

How long do you want to live? That is the question only you can decide, along with your maker.

Arthur J. Sumrall, M.A., M.D. Longevity Institute Of Indiana 10291 N. Meridian St., Ste. 300 Indianapolis, IN 46290 317-574-1677

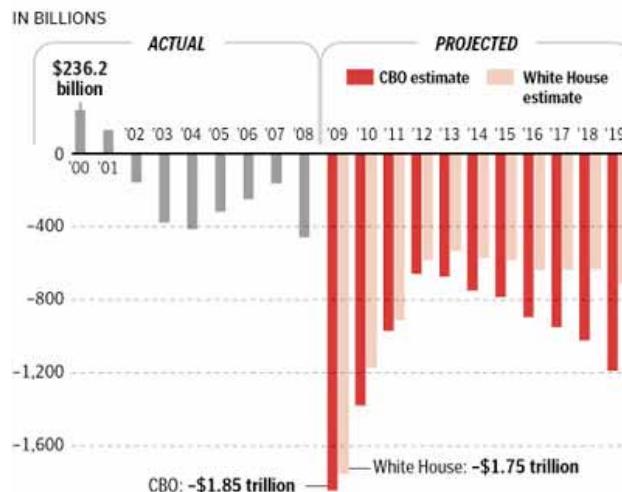
## How your taxes will increase on January 1, 2011

By Dan Lacy

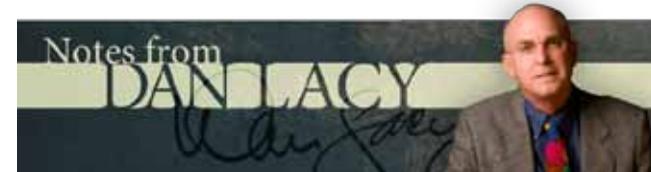
Reprinted with permission

There is a lot of conflicting information floating around about the change in the tax structure in less than 100 days. We are all concerned about the amount of taxes the government extracts from us. In my opinion, the fewer taxes the better, but that does not seem to be the direction we are headed. The goal of this article is to determine where taxes are headed, who it will impact, and what we can do about it.

- This chart reflects the actual (and projected) annual profit and loss statement for the US government. Gray is the actual, and red is the projected. If the column is above the zero line (0), the government spent less than they took in; if it below the zero line, that means the government has spent (or will spend) more money than it took in. ([www.heritage.org](http://www.heritage.org))



- The amount of outstanding national debt owed by the federal government has doubled in the last eight years. As of Septem-



ber 30, 2002 the outstanding debt owed was \$5.8 trillion, on September 30, 2009 it was \$11.09 trillion and as of today it is \$13.36 trillion. ([www.usdebtclock.org](http://www.usdebtclock.org))

- Debt as a percentage of Gross Domestic Product. Under Reagan it was under 40%, under Clinton it was down to 55%, under George W Bush it was in the high 60's, under Obama over 90% and projected to exceed that. ([www.zfacts.com](http://www.zfacts.com)) Simply, if the US government was defined as a business, it would look something like this:
  - Revenue of \$5,000,000
  - Debt of \$4,500,000
  - Lost money 6 of the last 8 years
  - Projected to lose money for the next 11 years
  - Borrowing money to pay principal and interest on existing debt

I do not know of any business that could continue to borrow money with this type of track record.

- Who Shoulders the US Tax Burden today?
  - Nearly half of those filing tax returns pay no taxes. That number is growing annually.
  - The wealthiest 1% of the population pays 37% of the income tax.
  - The top 10% pay 68% of the tax burden.
- Who holds our debt (top 6) as of December 2009? ([www.guardian.co.uk](http://www.guardian.co.uk))
  - China holds \$894 billion
  - Japan holds \$727 billion

See Page 14

# ROI high: Student intern program a win for the community

By Ryan Goodwin

Morgan County Business Leader

Trent Staggs came to Martinsville High School three years ago, bringing with him a passion for teaching and his love of business. "I always wanted to teach. My background includes actual business experience that is helpful for teaching. The practical experience is good for the classroom."

Staggs, a business teacher at the high school, inherited a successful student internship program—a program for students that wish to experience the practical side of what they learn in the business classroom.

Staggs first learned of the program while teaching in the Lowell, Ind. school system, where he spent the first seven years of his teaching career. Charged with the responsibility of beginning a student internship program in Lowell, Staggs looked outside for direction.

"I was given a basic manual, and I was told to call Mary Tidd in Martinsville, due to the success of the program."

Fast forward a few years, and now Staggs is in charge of that very same program, taking the reins from Mary Tidd upon her retirement. The program is now in its fourteenth year.

Staggs directs the Professional Career Internship Program at Martinsville High School, a program that takes students out of the classroom and places them in the actual business world. Stu-



dents spend an entire trimester at a given business, performing tasks and functions as directed by an on-site mentor, which is typically the business owner or manager.

Staggs says students come back to school for one class period each Friday, bringing the real-world experience back to the classroom.

According to Staggs, community participation is paramount for a successful internship program.

"We've had student interns at the Green Township Fire Department, Morgan Hospital, Martinsville Schools, Boren Oliver & Coffey, WCBK, Tender Loving Care Animal Hospital and a number of local dentists," said Staggs. "This program allows the local community to see just how good the Martinsville students are. We are often asked 'Do you have more?'"

The program must be working for local businesses, because a number of organizations host student interns year after year.

"We ask that the program be successful for the student, the business, and the school," said Staggs. "This requires good integration between the school and the business community."

Students are selected for the program based on a variety of school performance objectives, including attendance, tardiness, discipline record, teacher evaluations and recommendations, and an interview with Staggs and a guidance counselor.

"Notice how I didn't mention GPA," said Staggs. "We're not always looking for that. We want the right student, and we want them to want to be there."

During the last school year, 19 students participated in the program.

When asked about the goal of the program, Staggs was quick to respond, "We want to build a bridge for the students to go out in the community, and to stay [in the community]. We want them to see first-hand the opportunities that exist here, so that students return home after their schooling."

Staggs then hit on a key point in community development. "Many students think the community lacks opportunity," said Staggs. "We want to show them otherwise."

Clearly, Martinsville's internship program provides a great return on the community's investment.

## Professional Career Internship Program

Trent Staggs: Director  
Martinsville High School  
765-342-5571, extension 4206  
staggt@msdmail.net

Businesses that wish to participate in the upcoming cycle of the internship program should contact Mr. Trent Staggs at the school by phone at (765) 342-5571, extension 4206, or by e-mail at staggt@msdmail.net.



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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](http://www.MartinsvilleChamber.com)

### Martinsville Downtown Merchants Association:

For information contact Pam Badger, The Candy Kitchen, 765-342-6390

### Mooreville 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](http://www.MooresvilleChamber.com).

### Mooreville Revitalization Group:

The Mooreville 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](mailto: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](http://www.MorgantownIndiana.com).

### Networking Business Women of Morgan County:

NBW of MC meets on the second Thursday at 11:30 AM at the Mooreville 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](http://www.GoRainmakers.com).

### Rotary Clubs:

Martinsville meets every Tuesdays at noon at the First Presbyterian Church, 240 East Washington Street, Martinsville.  
Mooreville Decatur meets every Wednesday at 7:30 AM at Jones Crossing Banquet Center, SR 67 and Allison Road, Camby.



In the picture is the Board of Directors for Rediscover Martinsville, left to right Art Brill, Ron Stanhouse - Economic Restructuring Committee Chair, Del Chafey - President, John Badger - Vice President, Terri Barnes, Jackie Blackwell - Treasurer, Danny Stewart - Promotion Committee Chair. Not pictured, Joanne Stuttgen - Secretary, Karen Melaniphy, Kenny Hale, Eric Bowlen

## Volunteers work to revitalize Martinsville and preserve its heritage

By **Tonya Todd**  
Morgan County Business Leader

A sense of pride, an appreciation for years past and a vision for the future are motivators for those involved with Rediscover Martinsville (RM), formally known as Rediscover Historic Martinsville.

The goal of the 90 people comprising the group's four committees is to renew and build the economic and cultural community of Martinsville. "Having people visit downtown Martinsville to eat and shop, to be proud of their community, is exciting," says Del Chafey, President of the Board of Directors.

### How?

- Increase the number of rehabilitated buildings. The city is nearing the application stage for a \$500,000 grant from the State of Indiana for façade rendering.
- Reduce the number of unoccupied buildings, units, and upper floors.
- Offer a greater diversity of business.
- Enhance the physical appearance of public areas, including sidewalks, streets, and alleys. RM is joining with the city and county in organizing an Adopt-a-Plot program, in which

### Rediscover Martinsville

Del Chafey: President, Board of Directors  
P.O. Box 1123  
Martinsville, Indiana, 46151  
765-352-8261  
www.rediscoverhistoricmartinsville.com

#### Mark Your Calendar:

October 31, 2010—Halloween on the Square Trunk or Treat Event, Downtown Martinsville  
December, 2010—Christmas on the Square wagon rides

interested organizations can maintain plots of downtown landscape.

### Why?

- The health of the downtown area is the very heart of the

quality of life within a community. A prosperous, attractive downtown business district becomes a viable barometer for the well-being of the entire community.

- In a healthy downtown, property owners are more willing to invest in and maintain historic commercial buildings, thereby preserving the community's heritage and Indiana's heritage.
- A viable downtown attracts new businesses, creates jobs and strengthens service and retail markets.

Chafey states that the heart of RM is the volunteers, "The committee work, fundraising and promotional events, and new ideas come from our volunteers. We have a lot of people who help us that really have a passion for this [the improvement of the community]. We are thankful to those volunteers, also to the city for their partnership. That kind of partnership doesn't happen all the time. It is a definite plus, [and] having a connection with the county is helpful, too."

Donations can be sent on behalf of the RM to the Community Foundation of Morgan County, Inc. at 250 North Monroe St., Mooresville, IN 46158. For more information on the RM visit their website at [www.rediscoverhistoricmartinsville.com](http://www.rediscoverhistoricmartinsville.com).



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## Craftsmen of Morgan County



*'Professional music in a variety of styles for any occasion'*

**By Bob Sullivan**

*Morgan County Business Leader*

Starting a business is a risky venture. To succeed, small business owners must offer a needed or under-served commodity: product innovations, technology upgrades, live music performance, and . . . Wait a minute. Live music performance?

Indeed! "Julane Lund Music performs live music for any occasion," explains Julane, a classically trained musician who has performed all over the world. "I perform at weddings, corporate parties, festivals, wine tastings, and more, playing a variety of styles, including Celtic and classical music and fiddling, creating a classy ambiance to any event." She officially opened her studio September 10, in the Art Sanctuary in Martinsville, kicking off with a combination exhibition and open house. Her studio serves as a combination meeting space, rehearsal room, and workshop/classroom space, where Julane can schedule, discuss and prepare for upcoming events.

According to Julane, "Since 2005, I'd focused on music performance part time. Eventually, I reached a point where customer demand for my appearances required more from me than I could offer while holding another job. I realized that, if I had more demand than I could meet part time, I could do even more on a full-time basis doing what I love to do."

Julane was born in Wisconsin. Her parents moved to the west side of Indianapolis when she was 3 years old. Her interest in music started early. "My father played trumpet in a big band and loved music. My parents gave me piano lessons, and, as I practiced, I imagined being onstage," she recalled. "My grandmother lived with us during the holidays and played piano while I danced. She used to play background scores live at movie theaters in the 1920s to accompany silent films. I think I was very lucky to grow up hearing such a vibrant and unique style of music."

At Pike High School, Julane's budding talent on the violin earned her several solo and ensemble awards. She also toured the world during the summers of her junior and senior years with the Golden Strings Orchestra, a touring ensemble of student from across the nation that is based in Wisconsin. "I was part of the 'Strolling Strings.'

### Julane Lund Music, LLC

Julane Lund: Owner/Professional Musician  
 Studio 205, Art Sanctuary  
 190 North Sycamore St.  
 Martinsville, IN 46151  
 317-831-1147  
 By Appointment  
 Julanelund@hotmail.com  
 www.julanelund.com  
 Facebook.com/julanelund  
 Myspace.com/julanelundmusic

We'd mingle with the crowds and perform songs for couples or small groups. This was where I learned to love live performance."

Armed with a music scholarship, Julane attended Ball State University in 1988, where she experienced a significant disappointment. "I'd always qualified for first chair, but I misunderstood the time for tryouts, and missed them. They placed me in the final open seat. It was humbling, but [the experience] also gave me a lot of focus. The following year, I became the only undergraduate first chair."

Julane's music credentials include a B.S. in music education with a focus on violin performance; completion of several ethnomusicology classes at Indiana University; the "Student of the Year" award at Telemark University College; and an Indiana Arts Commission grant that allowed her to travel to Norway to master the Hardanger fiddle and earn a bachelor's degree in Norwegian fiddling and a master's degree in traditional arts. She taught as a professor of music at Indiana State University for two years.

Julane worked part time with the Purdue Extension program in Morgan County for two years and helped start the Farmer's Market. She recently left the program to pursue her music business.

Julane's husband of 16 years, Dan O'Brien, is a sales engineer for Mallory Sonalert. They reside in Morgan County near Centerbrook.

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- Morgan County Business Leader News Editor

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# Planner of note

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Dale Shake, Thyme After Thyme Cafe & Catering  
Dr. Tom Parell, St. Francis Pet Hospital  
Julane Lund, Julane Lund Music, LLC  
Dave Wood & Jennifer Staggs, Bailey & Wood Financial Group  
Ed Navarrette, InSphere Insurance Solutions  
Justin Drake, Seven 17 Ventures  
Scott Rinear, Foxcliff Golf Club  
For more information visit: [www.MartinsvilleChamber.com](http://www.MartinsvilleChamber.com)

## GREATER MOORESVILLE CHAMBER OF COMMERCE – NEW MEMBERS

For more information visit: [www.MooresvilleChamber.com](http://www.MooresvilleChamber.com)

## TOWN OF MOORESVILLE – BUILDING PERMITS

Jin A Qui, 340 S. Indiana St., restaurant, \$30,971  
Mike Taylor, 5932 E. SR 144, residence, \$50,000  
Veritas Realty, 467 Town Center St, sign, \$3,500  
Larry Lester, 33 E. Main, remodel, \$500  
Town of Mooresville, 499 S. park Dr., waste treatment, \$10,951,972

## CITY OF MARTINSVILLE – BUILDING PERMITS - On vacation

## MORGAN COUNTY – BUILDING PERMITS

HILL KRISTINA, 10903 N SMOKEY

ROW RD, POLE BARN, \$10,000  
MCGUIRE KEVIN, 2012 ELY CT, ADDITION REMODEL, \$272,000  
LISBY ANGELA, 12831 N CRESCENT CT, REMODEL, \$75  
ROBERTSON JULIAN, 5250 HICKORY GROVE RD, POOL, \$31,000  
RUPE DAVID, 3142 UPPER PATTON PARK, DECK  
GLIDDEN LEIGH ANN, 5180 E CENTENARY, POLE BARN  
CHEEK WOODSON, 9813 W S R 142, BARN, \$1,911,693  
KERSTIENS JULIE, 0 LITTLE HURRICANE, GARAGE, \$18,000  
MITCHELL LARRY, 3824 N WILSON RD, RESIDENCE, \$125,000  
BURNS TONY, 3420 CENTERTON RD, GARAGE  
JAMES GREG, 6244 E S R 144, ADDITION  
RIVER VALLEY CHRISTIAN CHURCH, 4295 EGBERT RD, COMMERCIAL BUILDING, \$1,465,000  
CAREY MARK, 605 MEADOWS DR, GARAGE  
HAGGARD DOUGLAS, 1125 CONSERVATION CLUB RD, ADDITION  
KUNTZ LARRY, 0 S HILL VALLEY RD, POLE BUILDING  
HENSON JOE, 11308 N PADDOCK RD, ADDITION, \$15,000  
FRANKLIN WILLIAM, 8874 N KITCHEN RD, POLE BUILDING, \$28,400  
SUTHERLIN DAVID, 7203 E OLD S R 144, RESIDENCE, \$200,000  
HOFFMAN JESSE, 11315 N GASBURG RD, POOL  
WINTERS DON, 2365 W WAVELYN CIRCLE SOUTH, RESIDENCE, \$375,000  
GENTRY TIMOTHY, 2444 S HOPE LN,

RESIDENCE, \$250,000  
KEIFFER BRIAN, 1667 CENTENNIAL RD, REMODEL

## NEW BUSINESS FILINGS

Corey Long, Corey's Appliances, 89 N. Jefferson St., Martinsville, IN 46151  
Gregory hamilton, Hamilton Construction and Remodeling LLC, 490 W. Garfield Ave. Martinsville, IN 46151  
Joseph Biesecker, Green Vally, 817 Butterfield Trc., Mooresville, IN 46158  
Elizabeth Solchik and Elizabeth Barton, Life of Leo Designs, 7667 E. North Drive, Camby, IN 46113  
Sheila and Mark Eyster and Eric Logan, J & K Construction, 4218 E. Lakeview Dr. Martinsville, IN 46151

## SHERIFF'S SALES

October 4, 2010  
Thompson, 7945 St Rd 39 N, Martinsville, IN 46151, \$139,624.51, Feiwell & Hannoy, (317)237-2727  
Hooper, R R 1 Box 97A, 10729 N Wellman Rd, Stitlesville, IN 46180, \$71,876.05, Feiwell & Hannoy, (317)237-2727  
Osborne, 180 Grant Street, Morgantown. IN 46160, \$75,957.91, Johnson Blumberg & Assoc, (312)541-9710  
Craig, 269 S Cherry Street, Martinsville, IN 46151, \$139,155.72, Feiwell & Hannoy, (317)237-2727  
Kantmann, 130, 134 Endsley, Mooresville, IN 46158, \$65,559.57, Mercer Belanger, (317)636-3551  
Kennelly, 992 E St Rd 42, Mooresville, IN 46158, \$133,626.52, Feiwell &

Hannoy, (317)237-2727  
Young, 289 N 4th Street, Martinsville, IN 46151, \$85,812.27, Feiwell & Hannoy, (317)237-2727  
Hamilton, 379 N Marion, Morgantown, IN 46160, \$128,813.86, Nelson & Frankenberger, (317)844-0106  
Hiner, 3905 Lower Patton Park, Martinsville, IN 46151, \$134,301.66, Reisenfeld & Assoc., (513)322-7000  
Williams, 8325 Haggard Ct, Martinsville, IN 46151, \$413,785.17, Johnson, Blumberg & Assoc, (312)541-9710  
Didot, 134 Allen Drive, Mooresville, IN 46158, \$60,236.27, Doyle Legal, (317)264-5000  
Coppock Durnal, 290 S Ohio Street, Martinsville, IN 46151, \$80,525.34, Doyle Legal, (317)264-5000  
Davis, 59 W Blaine Street, Martinsville, IN 46151, \$71,150.70, Reisenfeld & Assoc., (513)322-7000  
Tarry-Dunn, 609 S Graham Street, Martinsville, IN 46151, \$79,280.99, Septtimous Taylor, (800)684-1606  
Thacker, 5856 S Bear Wallow Rd., Morgantown, IN 46160, \$115,578.20, Septtimous Taylor, (270)684-1606  
October 18, 2010  
Garrett, 906 Cope Rd, Martinsville, IN 46151, \$55,934.73, Reisenfeld & Assoc, (513)322-7000  
Setty, 4091 W Briarwood Lake South Drive, Monrovia, IN 46157, \$70,913.38, Reisenfeld & Assoc, (513)322-7000  
Key, 340 E Poston Rd, Martinsville, IN 46151, \$140,602.36, Feiwell &

Hannoy, (317)237-2727  
Fishel, 172 N Indiana Street, Mooresville, IN 46158, \$101,329.39, Feiwell & Hannoy, (317)237-2727  
Kirtan, 960 E Morgan Street, Martinsville, IN 46151, \$51,530.91, Feiwell & Hannoy, (317)237-2727  
McCartney, 890 S Lincoln, Martinsville, IN 46151, \$93,814.29, Feiwell & Hannoy, (317)237-2727  
Wildon, 8108 Cedar Run Drive, Martinsville, IN 46151, \$283,561.22, Feiwell & Hannoy, (317)237-2727  
McCormack, 260 Robb Hill Rd, Martinsville, IN 46151, \$143,429.36, Unterberg & Assoc, (219)736-5579  
Turpin, 13287 N Etna Green Drive, Camby, IN 46113, \$130,562.48, Unterberg & Assoc, (219)736-5579  
McHugh, 355 Crestwood Drive, Martinsville, IN 46151, \$86,476.38, Unterberg & Assoc, (219)736-5579  
Mason, 390 E Green Street, Martinsville, IN 46151, \$132,381.11, Unterberg & Assoc, (219)736-5579  
Yutmeyer, 149 Paragon Ave, Paragon, IN 46166, \$83,353.97, Septtimous Taylor, (270)684-1606  
Russell, 259 N Grant Street, Martinsville, IN 46151, \$106,854.77, Doyle Legal, (317)264-5000  
Hughes, 7769 E Foxhill Drive, Camby, IN 46113, \$143,705.47, Doyle Legal, (317)264-5000

*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.*

## Continued From Page 10

- Oil Exporters \$207 billion
- United Kingdom \$178 billion
- Brazil \$169 billion
- Hong Kong \$148 billion
- Russia \$141 billion

Looking ahead, here is what is on the horizon:

- Without a change of direction in the White House and Congress, deficit spending will continue and the debt will continue to grow. The current spending spree approved by Congress and lead by the White House is out of control.
- According to a recent survey by the AP, the economic recovery has stalled and it will be well into 2011 before any significant progress is achieved. Why? Consumers are fearful of what lies ahead and are therefore not spending money. All recent recoveries are lead by consumer spending.
- Small businesses, which represent 65% of all net new jobs created, are not hiring. ([www.drjeffcornwall.com](http://www.drjeffcornwall.com))
- Taxes are going to increase to fund the spending in Washington.

Based on all of the information I can glean, here will be the impact on small business:

- Personal income tax rates will rise. The top income tax rate will rise from 35 to 39.6 percent (this is also the rate at which two-thirds of small business profits are taxed). Many itemized deductions and personal exemptions will again phase out, which has the same mathematical effect as higher marginal

tax rates. The full list of marginal rate hikes are as follows:

- The 10% bracket rises to an expanded 15%
- The 25% bracket rises to 28%
- The 28% bracket rises to 31%
- The 33% bracket rises to 36%
- The 35% bracket rises to 39.6%
- The higher taxes on businesses include the recently proposed "bank tax" that is supposed to recapture the money lent to big banks as part of the TARP program-even though most of the banks hit by the tax have already paid back the funds they received.
- The Obama budget would also repeal the "last in, first out" method of inventory accounting, which allows businesses to deduct their more costly inventory from their income first. This would increase taxes for many businesses.
- President Obama also proposes raising the tax rates on dividends and capital gains from 15 percent to 20 percent for taxpayers with incomes over \$250,000 a year.
- Death Tax Increase. Currently at 0% and goes to 45% on January 1, 2011 for every estate valued over \$3.5 million.
- Higher Energy Taxes. The budget increases taxes on oil, gas, and coal companies by repealing several tax credits available to these businesses. This will be passed on to consumers.
- Higher SECA taxes (self employment taxes) for owners of S firms and partnerships, by blocking them in the future from skirting

payroll taxes by taking their compensation as dividends instead of salary.

- New restrictions on worker classification to make it easier for the IRS to crack down on firms that treat workers as contractors who are really employees.
- Higher taxes on marriage and family. The "marriage penalty" (narrower tax brackets for married couples) will return from the first dollar of income. The child tax credit will be cut in half from \$1000 to \$500 per child. The standard deduction will no longer be doubled for married couples relative to the single level. The dependent care and adoption tax credits will be cut.
- More IRS agents. 16,500 new IRS agents are being hired to enforce the new Health Care Bill and tax payments. ([www.washingtonexaminer.com](http://www.washingtonexaminer.com))
- 1099 for purchases over \$600. Tucked away in the Health Care Bill is a sentence that requires all businesses to issue 1099s to all companies from which they buy more than \$600 in goods or services, this will begin in 2012.

The US Chamber of Commerce and the Obama administration have been at odds with each other for nearly 20 months. Who do you think will bear the brunt of the taxes owed? It is time for business owners and employees to become politically active and change the way spending is done in Washington.

To Your Businesses Success:  
Dan Lacy

Growth & Profit Coach, Financial Strategist, Cash Flow Doctor, CEO Mentor

P.S. I have received rave reviews for my book - Cracking the Financial Code. This is the most practical book on understanding your financial statements and how to use them in your business ever written (okay, that's just my opinion). Get your copy now for only \$15. Go to [www.crackingthefinancialcode.com](http://www.crackingthefinancialcode.com) to order now.

Here's what others have said about this book: "Cracking the Financial Code removed both the mystery of financial statements and my excuses for not diligently using them. This is a must-read for any business owner wanting to make informed business decisions."

Jonathan Arnold, President, Tuitive, Indianapolis, Indiana

"In Cracking the Financial Code, Dan has taken difficult financial concepts and made them easy to understand. This is a "must read" for business owners who want to grow their business."

Kirk Klabunde, Senior Vice President, First Merchants Bank, Anderson, Indiana

"Cracking the Financial Code is a terrific reference source for growing companies to make sure their financial focus is sound."

Terry J. Pahls P.E., President and COO, I Power Energy Systems Anderson, Indiana

[dan@dynastybuilders.com](mailto:dan@dynastybuilders.com) Phone: 765-644-8887 PO Box 2900, Anderson, IN 4608



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**freedom**  
 began at St. Francis.

**Bev T.**  
 Dancer, gardener,  
 ER nurse—double  
 knee replacement.

**Ranked #1  
 in Indiana for  
 Joint Replacement  
 4 years running.**

I'm an ER nurse and I'm at my best when I can move...not just on the job but all the time. I live an active life, and at 55, I just wasn't ready to give up the things I enjoy because of increasing joint pain.

I wanted my freedom and my quality of life back. Thanks to my orthopedic team at St. Francis – Mooresville, I'm moving better than I have in years, and I'm looking forward to staying active for a long time.

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[StFrancisHospitals.org/ortho](http://StFrancisHospitals.org/ortho)



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