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MORGAN COUNTY

April 2009

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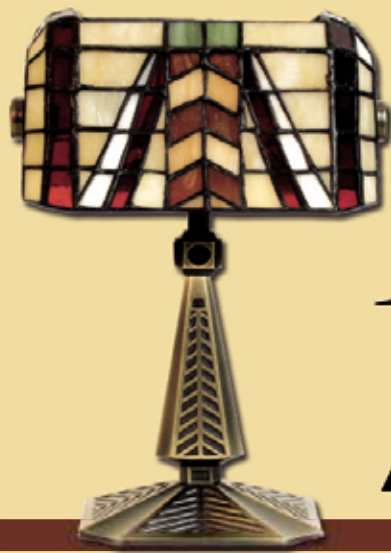


Business women support themselves, contribute to community / P12

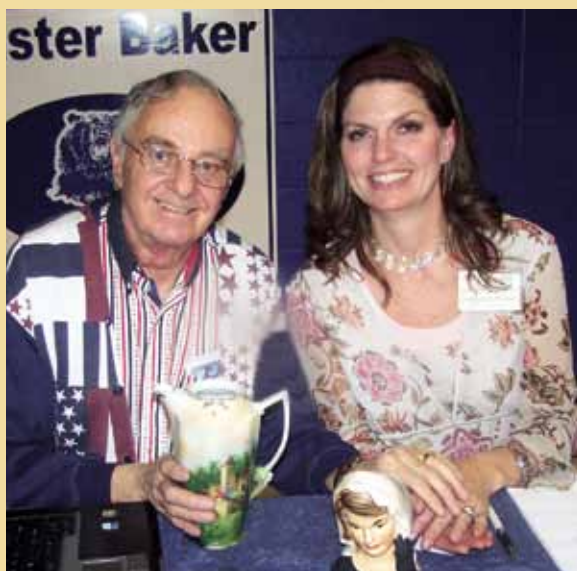
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Spring house cleaning

Three items call for addressing, and spring inspires the airing out of the house.

The first item concerns how policy needs to adapt to actual conditions; The economy is in a rough spot, and it is at times like these that character is displayed for its true nature. A number of choices present themselves on how to best insure the future and present recovery. One is to be aggressive, to try harder to find growth opportunities, to redouble efforts at luring new businesses to the area. Another is to be passive, to wait, for surely this will pass, and perhaps someone else will bring us an answer. The third is to withdraw, to bury our heads in the sand and hope that it all goes away. Unfortunately our local governance has chosen the latter. Rather than take advantage of our unique features to aggressively seek new industry, rather than maintaining the current efforts, the "leaders" have chosen to "close shop." Surrounding areas will be pleased at the reduced competition from our quarter, and perhaps will themselves attract new new jobs that we so desperately need. My only hope is that those new jobs are close enough for us to commute to them.

The second item is much more positive; This column stretched the genre of business magazine beyond its limits last month. I am first a servant of God, all else is secondary. My stand against abortion, especially partial birth abortion comes

from those roots. That purely logical arguments were used does not diminish my devotion, only strengthens it, taking it across religious and political boundaries. The risk I took was handsomely rewarded, and that is the good news. The response I have received encompasses well beyond the county borders and has been universally positive. To date I have received no cancellation requests. The good news is that, despite certain shrill voices

to the contrary, we are still good people in the major part. That is very heartening news.

The third item is actually business related; The Planner of Note section went through a bumpy transition after ownership and responsibility changes here at the business leader. The Planner section is popular with a variety of interests, and in general a stethoscope to the health of the county. Beginning this month, the Planner of Note section will also be available on line at www.bleader.biz, in a text basis for easy cut and paste to various spreadsheet and text options. This also allows

easier reading than the usual small fonts. It is ridiculous to assume that the publisher would have forgotten to put such a valuable column in this month's issue, for such an oversight could surely never happen (again).

In all cases, we welcome your feedback and suggestions. You are our customers, and we wish to serve, and hear your thoughts.



Dave Stafford
Publisher

What were they thinking?
We are good people!
New on line access to
Planner of Note!

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

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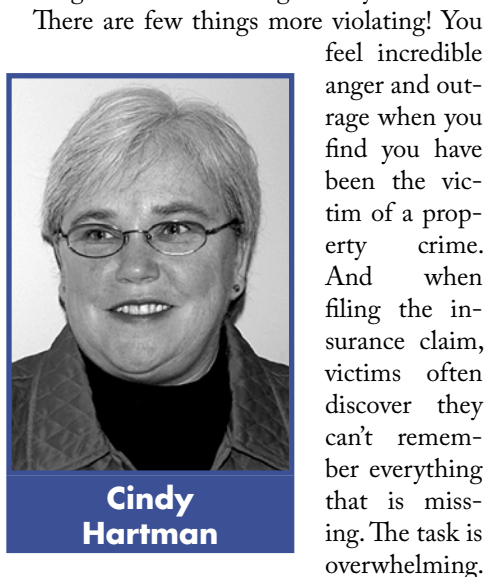


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Crime victims feel anger, outrage

Property crimes make up an overwhelming majority of all crimes, and the statistics are showing an increase during this downturn in the economy. Homes and businesses are equally susceptible to the attention of thieves. An insurance agent stated that one of his policyholders had a garage door opener stolen. During the night, burglars entered his home through the garage and took belongings while they were sleeping. Recently, we've heard many stories of break-ins during the night as well as during the day.



Cindy Hartman

There are many advantages of having an inventory of the contents of your home and business.

YOU'LL REMEMBER

We, as business owners of an inventory service company, are constantly told that people don't recover thousands of dollars from their insurance company because they forgot numerous items. Many just give up after months of *thinking* because of the daunting task of trying to pull all that information together.

PROOF OF OWNERSHIP

A thorough inventory will provide the information needed - photos plus serial and model numbers - often required before a claim will be settled.

REDUCED STRESS

Having all the information in an inventory document will help alleviate the stress and

feel incredible anger and outrage when you find you have been the victim of a property crime. And when filing the insurance claim, victims often discover they can't remember everything that is missing. The task is overwhelming.



other emotions associated with your burglary. You won't be thinking over and over, reliving the experience, while you try to remember what was in that corner or what was the brand name of our TV.

THE TIME FACTOR

Adjusters tell us that those with an inventory often file their initial claim within 48 hours. Without an inventory, they state it usually takes the full 12 months they have allotted to file - mainly because they know they aren't remembering everything!

When you experience a burglary, there might be a few items stolen, or an entire household. We hear of people who go on vacation, only to return to an empty home. Can you imagine walking into your house and seeing complete emptiness? No furniture, appliances, electronics - even pictures that used to be hanging on the wall are now gone!

Some burglary victims have figured their loss to be just a few thousand dollars. Even more people, though, have stated they recovered only 30%-50% of what they needed to replace everything. The main reason for this is failing to remember. One of our commercial customers who was burglarized prior to purchasing our service stated that he received a \$20,000 settlement. That sounded great, until he purchased everything he needed and found that it was a \$45,000 loss of tools and equipment. Because he didn't remember,

that other \$25,000 was out of pocket. Where would you get the money to replace what the insurance company does not?

Photos help. Having model and serial numbers in a written report along with the photos is even better. If the police have recovered numerous computers or cameras, for example, how do you prove which ones are yours? By being able to give them the serial number!

An inventory won't remove the anger and outrage you'll feel after a burglary, but it will ease the time, energy and stress you will spend compiling your insurance claim. Have you created your home inventory? Have you created an inventory of the personal property owned by your business? If not, I highly recommend that you do. The time spent will be well worth it if you need to file a claim. If you don't ever become the victim of a burglary, fire or natural disaster, the time spent creating your inventory will still have served a purpose - it will have given you peace of mind. And that's worth a good night's sleep!

Cindy Hartman is President of Hartman Inventory LLC (www.HartmanInventory.com), a provider of business and home inventory services. She and her husband Mike also own Hartman Inventory Systems LLC, a business package for those who want to establish their own inventory company. Cindy is also VP of Rainmakers Marketing Group and enjoys writing and speaking on her industry, entrepreneurship, networking, marketing and small business. Read Cindy's blog, at www.HartmanInventoryBlog.com.

An inventory won't remove the anger and outrage you'll feel after a burglary, but it will ease the time, energy and stress you will spend compiling your insurance claim.

Corrections on Therapist article

By Bob Sullivan, News Editor

The article on Licensed Massage Therapist Debbie Hayes, which ran last month, contained the following unintentional errors.

- Debbie is a medically licensed therapist for the state of Ohio. She is also nationally certified.
- She completed two years of training; the article incorrectly states one year.
- Debbie is 1 of 15 massage therapists in the state of Ohio certified in cupping massage.
- Richard and Debbie are engaged; Richard is not Debbie's husband--yet.

The *Morgan County Business Leader* regrets these mistakes.

BUSINESS LEADER[®]

MORGAN COUNTY

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Would you like to be on the Morgan County editorial board e-mail dave@allabouttown.info

Yes, we want your letters



Readers of the *Morgan County Business Leader* are encouraged to send letters to the editor as often as they wish. The stipulations are that the letter is timely, focused (not more than 200 words) and verifiable. Please make sure to provide your complete name and daytime and evening telephone contact numbers. All letters are subject to editing for brevity, clarity and grammar. Please direct correspondence to info@bleader.biz.



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Are you underinsured? 10 suprising reasons you might be at risk

Presented by Rex Nichols

As our lives change, so do our insurance needs. Speaking to your Agent about these changes can ensure that you have adequate coverage to avoid financial risk for your business or your family. In some cases, your agent can also offer safety guidance. The following situations are examples of when to check your coverage:

Remodeling or building an addition to your business or personal property.

When you hire the contractor, request a certificate of insurance to confirm their liability coverage. Review the certificate and your insurance policy with your agent. In some cases, remodeling projects can increase the reconstruction value.

Teen drivers.

If a teenager in your home is learning how to drive, even with a learner's permit they need insurance. Your agent can also provide materials about safe driving behavior.

New swimming pool.

Your agent can recommend steps that you can take to help keep your backyard safe and determine whether additional liability coverage should be considered.

New work location.

If you have accepted a position where you will have a shorter or longer commute to work, call your agent. A significant change in annual mileage could warrant a change in your auto policy.

Retirement.

When it's time to retire, you may be able to maximize the benefits of your retirement plan with a life insurance program.

A Change in Vehicles.

If you've purchased or leased a new or used vehicle you should contact your agent as soon as possible. Car dealers are required by law to confirm insurance coverage, but only you can make the necessary changes to your policy.

Home or Auto Refinancing.

When you're taking advantage of lower interest rates by refinancing your home or vehicle, your policy will need to be updated to reflect the new lien holder.

Just Married or New Baby.

When you get married or welcome a new baby to the family, the new responsibilities may warrant a change in your home, auto and life insurance coverage.



Rex Nichols and the staff at Nichols Insurance Agency, Inc. are committed to providing the highest quality insurance products at the best possible prices. The agency has been recognized as a Morgan County Reader's Choice

for best agency. Rex has more than 30 years experience specializing in auto, home, business and life insurance. He holds a Bachelor's degree from Indiana State University and a Masters degree from DePauw University. He is active in the community, including Kiwanis, and volunteers with the American Cancer Society. Rex is a retired high school and college basketball and football official who has officiated numerous state championships and NCAA tournaments. To learn more about this topic, contact Rex Nichols at:

Nichols Insurance Agency, Inc.
31 South Indiana St.
Mooresville, IN 46158-1649
(317) 831-2018 (office)
(317) 834-0568 (fax)

Purchasing Valuables.

When you purchase valuables such as a diamond ring or a rare piece of art, you should contact your agent. Your homeowners policy covers personal belongings and furnishings, but higher-valued items may have coverage limitations. An endorsement may be advisable for more costly or unusual items.

Home Business.

If you are starting a business in your home, you should call your agent. Depending on equipment and the nature of your work, an endorsement or separate policy may be necessary to protect your investment and liability exposures.

The Bottom Line:

Reviewing your insurance policy is always a good idea when these changes occur or whenever you have questions about your coverage. If you're not sure your coverage is up-to-date, or if you fear your family, your home or your business might be at financial risk due to being underinsured, give us a call. We'll be glad to discuss your needs and make sure you have the right coverage in place.

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Exciting, affordable choice for family fun in Martinsville

By Bob Sullivan
Morgan County Business Leader

"We opened our doors Saturday, June 7--the day the floods hit Martinsville," recalled Lana Trout, co-owner of Arties Family Fun Center. "While we personally didn't suffer any losses, it was bad timing that we couldn't possibly predict." Lana admits business remained fairly dormant for the rest of the summer while friends and neighbors addressed the worst weather disaster in decades. "The opening of a family fun center was probably last on everyone's minds."

Local school kids "discovered" the Fun Center early in the school year, and at the beginning of 2009, started booking more parties. Since then, Lana says, business has picked up considerably.

Arties Family Fun Center offers a variety of modern coin-slot arcade games--over 40 machines in all--including driving games, shooting games, air hockey, ski ball, and dancing games. "We also offer a few of the classic games, but we're more about what kids and teens are into now." All video games cost a quarter per play--one positive "retro" aspect the Center embraces, as coin games now typically cost between 50 cents to \$1 per play.

The Center also offers Saturday "all you can play" bracelet specials, giving guests unlimited access from 11AM-3 PM for \$7 per person. Lana offers this tip. "We run a \$2-off coupon in the Val-Pak mailing, so customers who redeem that actually play for \$5 per person."

The Center also books private parties. "We get it all," said Lana, "from birthday parties, to family reunions,

to youth and church groups. We can hold up to 120 people. We're closed to the public during a party, and we set games on free play. Parents don't need to divide up of tokens or quarters, and everyone in the building belongs to their party." Customers can rent the facility for a minimum of two hours.

Currently, the Fun Center has an open seating area with vending machines. They plan to offer on-site hot food within the next three months. "We offer a bright, clean, open atmosphere. You can see all the way to the back, so the kids are never out of sight."

Lana Trout was born in Martinsville, and David's parents moved to the area when he was age 6. David purchased the suite of retail buildings at 10 N Main Street in 1991, and is landlord of the property. "We noticed Martinsville didn't really have a fun, safe place for kids to go and unwind," Lana said. "We wanted to offer that." From concept to finish, Lana and David took a year to remodel the building and create the Center. Lana says her own three boys and their friends all enthusiastically offered their "expertise" on which games to install.

Lana's most surprised at the perception adults have of Martinsville teenagers. "People ask if we have a bodyguard. We haven't had any problems. The kids are very respectful; they actively keep the place nice and clean. 'Arcade' seems synonymous with 'pool hall.' Once people come in, they realize we truly are a family fun center."

David Trout is on the city Council for district 4 and serves on the Martinsville Planning Commission.

Spring Break Special!

March 30-April 4
11 AM-3 PM \$5 Unlimited Play



Arties Family Fun Center

David and Lana Trout, Owners
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765-342-4242

School-year Hours of Operation:
Sun-Thurs: 2-8 p.m.
Fri: 2-10 p.m.; Sat 11 a.m.-10 p.m.
Hours expand with school breaks and summer months.
artiesfamilyfun@yahoo.com

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:

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- 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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		Morton Avenue Branch 1098 S.R. 39 Bypass & Morton Ave. Martinsville • 765-342-6600
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EQUAL HOUSING LENDER

Civil engineer offers perspective on Morgan County

By Bob Sullivan
Morgan County Business Leader

"The flood of 08 changed the texture of Martinsville forever," said Ross Holloway of Holloway Engineering and Surveying. "We call that a 500-year event--the chance of that happening on any given year was one-fifth of one percent." According to Holloway, the areas hit probably won't see such a thing again in "many lifetimes." That said, "The Southview Drive houses so tragically hit were built before certain federal standards were in place, and construction was as cheap as possible. The City of Martinsville and INDOT are working with FEMA to buy out over 80 destroyed homes and converting them to green space."

Holloway Engineering has served as the advisory engineer for the city of Martinsville since 1995. "We advise on infrastructure as well as some private construction," said Ross. "I grew up in Martinsville, and want to see the city succeed. A few years ago, they addressed many infrastructure issues that had been long neglected. I think the city has found the proper direction for renewal and growth. The next decade will be very exciting."

Holloway also advises Mooresville and surrounding areas. "Mooresville is focused on controlling steady, smart growth of business and community. In terms of quality living, they're one of the best-kept secrets."

Ross explained. "A land surveyor's primary purpose is to determine property boundaries." Ross calls surveying an art and science. "We use mathematics to determine land area, while the art involves reading deeds and historical documents to determine their intent. Surveyors also perform topographic surveys for construction projects, boundary staking, and much more."

Civil engineers examine the infrastructure of a city property construction projects and advise on safety and standards of construction. Examples include bridges, road construction, sewer systems, and much more.

Ross Engineering's diversity has helped the company succeed in tough times.

Ross lived in Martinsville since age 5 and graduated from Mar-

tinsville High School. He started surveying part-time in high school. "I worked with Charlie Miller, the county surveyor, on the weekends. I worked my way up and continued with his successor, Guy Moore, while in college." Ross attended Purdue and IUPUI, receiving a degree in construction technology. "I loved the variety of work, being outdoors, and the history involved."

Ross started Holloway Land Surveying in 1984 shortly after graduating, progressing into civil engineering. "I would guess today our services are split 50/50."

Ross' variety of projects took him all over the state. "I worked with engineers from INDOT, then the city of Columbus on a major street project. Then I did the same thing for Indianapolis. I worked at the airport for 10 years. As project manager, I designed a runway and the downtown heliport. I continued with my own projects on the weekends."

In 1993, Ross ended his employment with the airport to take his business full-time. "I set up my office in Mooresville, which was experiencing tremendous growth in the 90s. We moved into our current office in 1996."

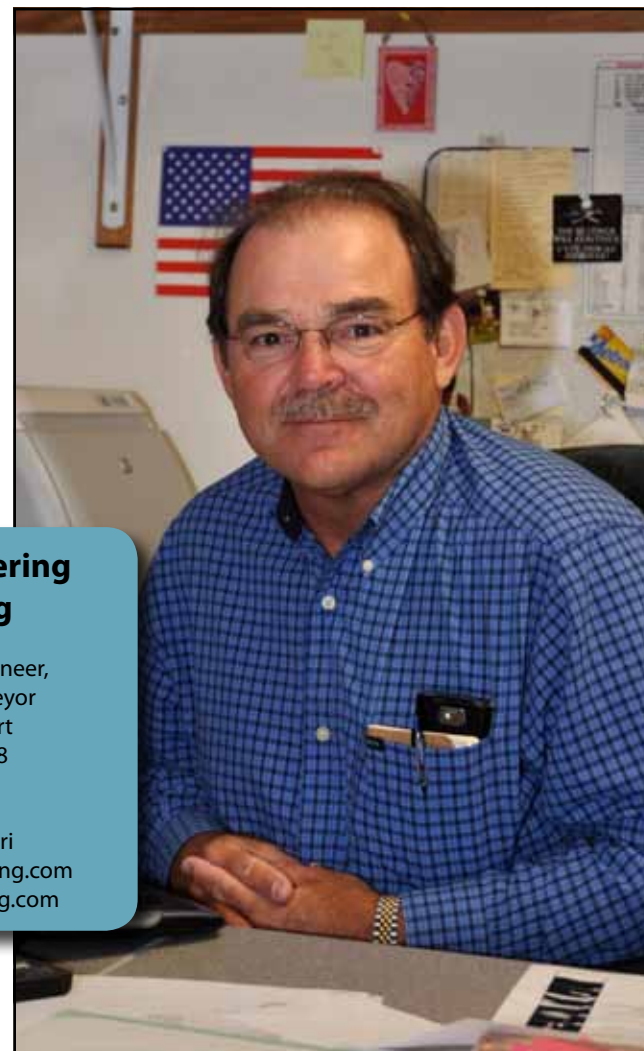
Ross has provided pro-bono surveying and engineering services to the Martinsville Historical Society and the League of Miracles.

Holloway Engineering maintains 9 full-time employees. Ross prides himself on cross-training his crew. "Our diversity has always been our strength and I continue to foster that."

Ross and his wife Patricia live near Mooresville. Ross is an avid reader of "anything and everything--but Romance novels," Holloway joked.

Holloway Engineering and Surveying

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By Bob Sullivan
Morgan County Business Leader

The Red Barn Feed and Seed carries all the popular brands of horse and farm animal feed and pasture seed for the thriving farmer's needs. And a wide selection of domestic animal food, as well. It also carries fishing rods, fishing supplies, and live bait for the avid fishermen. And a grocery section, from pie filling to frozen dinners to soda, beer and wine. (The Red Barn is an Oliver Winery distributor.) And let's also mention the beauty products, seasonal gifts, and Amish-made barns and patio furniture. And that they are authorized to assign hunting and fishing licenses, or their tack shop, or their towing/U-haul service. And their recently installed propane refill station.

Plus, every-other Monday night, Spay and Neuter of Indiana holds free clinics in the store, offering treatment for house pets. Co-owner Jeff Miller explained, "They're a non-profit organization, so the cost to the owner is very low."

In fact, if you're interested in just about anything connected to country and farming lifestyle, (actually, suburbanites will also find much to love) you need to visit the Red Barn Feed and Seed and get acquainted with the wide variety of services and products available.

The Red Barn Feed and Seed held their grand opening in August 2008.

Jeff and Kim Miller moved to Glens Valley, Ind., 22 years ago, then in 2006 they moved to Mooresville to escape the growing congestion of the south side and return to the spacious country living they both prefer.

Jeff recalls, "We'd been seeing the Waverly Inn sitting empty. It had been closed for about two years, and we thought it would be a great place to set up shop. We'd been discussing for some time starting a country store that catered to all sorts of lifestyles, equine, other farm animals, plus general outdoor living."

Jeff said, "We purchased the building in April 2008. The building had been run down considerably, so we had to do a lot of renovating. We were able to contact vendors at the same time and gather an inventory as the building started coming together. And once you've established a business, vendors tend to find you."

Kim had grown up around horses, and Jeff was raised on a farm. At one time, Kim's family owned a racehorse, and Jeff and Kim care for their horse "Sierra" on their own five-acre plot of land in Mooresville. "We're passionate about what we sell, we understand the needs of our customer, and we see a real need for our services," Jeff emphasized. "We pay close attention to customer feedback. If they request a specific product or brand, we find it and bring it in. We've also discontinued items that weren't in demand in the area. We keep a detailed customer database with their preferred purchases to make sure we have the right products in stock. It's also on-hand if a relative comes in and isn't sure what a certain customer normally buys."

Beyond the immediate area, Jeff says their regular customers come from Johnson County, Brown County and as far as Bloomington to find their products.

According to Jeff, Red Barn is always looking to form local partnerships. "Our hay bales come from local farmers, which we retail for them. We hope to grow those partnerships next summer--as long as it's a quality product. For example, we now feature Greendell Lawn and Mulch products from Mooresville."

Jeff admits, "The economy has not been kind to any start-up. We established some regular customers early, but we also still have people walk through the door saying they didn't know we were here. We utilized paper and radio media, and we've secured a billboard a mile south of us which will be active shortly. But when a building has been closed for a couple of years, it takes awhile to grow awareness. Right now growth is slow, but it's growth, so it's going in the right direction."

In 2001, Jeff and Kim started Hot Shot Freight Delivery Service, which they also run to this day. "We pick up air freight deliveries from the airport, and take it to its destination, whether business or residence," explained Jeff. "We can deliver to anywhere in Indiana and border states. We handle bulky electronics, flat-screen TVs, things that people order online, and general freight."

Jeff and Kim are celebrating thirty years of marriage. They met in Illinois as co-workers for a retail grocer. Jeff and Kim raised three children, Kip, David, and Leanne. Their daughter works with them full-time at the store. They also employ four part-time staff.

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To Err is Human—to address it is good business

Elsewhere in this issue you'll see a short retraction article listing a few unintentional errors created while putting together one of the business profiles last month. While we certainly try to minimize these problems, with the rush to deadline, mistakes unfortunately happen from time to time. Most errors are very minor, and that's based on the feedback we receive from the people we profile.



Bob Sullivan
Editor

Shortly after the March issue hit, I received an email (polite and mostly complimentary) from the person I profiled, thanking me for the exposure the article had given her, but admitting she was bothered at several errors that had made it into print. Her concern was that some aspects of her professional education and experience were not accurately presented. "Anyone reading (this part) would think I don't know what I'm talking about."

The mission of the MCBL is to offer exposure to local businesses and present them in the best possible light. While I had made good on the former, I needed to make good on the latter. I offered to run a retraction article in the next issue.

We could go back and forth about if her targeted customer might notice, or how much the general readership might pick up. But what's important is that the errors mattered to her. I know that, were the situation reversed and I felt my business qualifications were slighted, I would certainly speak up. I can only hope I would be as kind and polite about it as she was.

Work or play, errors are inevitable--sometimes they happen in spite of our best intents and most cautious efforts. Here are some important points to keep in mind about resolving errors, both as

*When you have a grievance,
address the matter
in a calm, polite manner.
Explain clearly how the error affected
you and/or your business negatively.*

customers and as business owners.

When you have a grievance, address the matter in a calm, polite manner. Explain clearly how the error affected you and/or your business negatively. If the owner or manager doesn't offer an immediate solution, politely insist something be done if possible.

As a business owner, when hearing a grievance, listen to what they say objectively, and hear them out in full. If the customer has a valid problem, but the problem had nothing to do with you, direct them to the source. For second-mile service, help them contact the people they need to direct their complaint to, or if this is a business connection, offer to be a go-between.

If the grievance is legitimate, and you're at fault, admit your mistake. The toughest part of being in business is being seen as fallible--as if the fact that we actually made an error might result in us shutting down. For others, it's trying to avoid being embarrassed.

Ridiculous! In everyday business, everyone makes errors. Even Time Magazine prints a retraction on occasion. How quickly and professionally you address an error can make as much of a positive impression on a client as flawless service.

And here's the key--learn from your mistakes and set up procedures that minimize that error happening again. Admitting to a problem is commendable. Admitting to the same problem over and over again will definitely raise red flags.

For me, it means taking the time to be more thorough in my questioning and confirming what I thought I recorded.

As for the business-owner we profiled, she and I are collaborating on an advertising project. Proof that a kindness and empathy, even during a disagreement, can not only go a long way, but can bring in new business.

Jerry R. Engle
Regional President

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Chamber synergy

By Bob Sullivan
Morgan County Business Leader

Neil Richmund had a problem. The growth of his popular Coffee News publication created a need to significantly increase the number of copies he ran each month. But increased printing costs were going above what he could afford to spend.

Neil sought the advice of his friend Jason Lakes, a senior account representative for Gordon Flesch Company, which offers printing solutions for small businesses. Jason's proposed solution: a Cannon 7095 Printer with 95-pages-per-minute capability. Jason recalled, "The 7095 offered Neil printing capability to match his current output, with capability allowing for growth." The good news: the lease price of the printer fell well within Neil's budget. The bad news: Neil ran his business from home, and the printer was designed to take up significant space in a corporate or retail business copy room. Neil said, "I couldn't justify clearing space in my home for the copier. It would mean creating an office and getting an assistant, and that wouldn't work for me. The bottom line was, if I wanted to continue to grow my business, I had to find a way to get control

over my printing."

As they connected during Chamber of Commerce and Rainmaker meetings, Jason and Neil continued an ongoing dialog. Jason and Neil and Steve Scalph, owner of Sign Here!, shared a table at the November Rainmakers meeting when Neil and Jason readdressed the topic.

Jason: I told Steve, "We have a solution, but Neil doesn't have the time, space, or people."

Steve: I asked, "Why don't we set up the machine in my shop? I have plenty of space, time, and people."

Sign Here! is run out of a 2500-square-foot office in the Ameri-plex Plaza strip off SR 67/Kentucky Avenue, where Steve already employs two assistants to help with sign creation. "Jason set us up with the printer," Steve said, "then made a great deal on paper as well."

Since the installation, Steve says customers have already noticed the copier and return with printing projects, and there are plans to aggressively advertise his new print services. "So far, we've been able to run the machine ourselves. If we ever get to a point where it becomes a significant part of our business, I know Jason could

provide a technician."

Neil: It was a happenstance conversation that led to an opportunity for all three of us. Jason made a sale, I solved a problem, and Sign Here has a new service to offer.

Steve: I truly think happenstance conversations that take place all around us, and if we think about them as opportunities to help, rather than fixating only on your own business, we form stronger partnerships while helping ourselves. Because of this arrangement, I have another service I can offer my customers.

Jason: It was a great opportunity, both for me to bring a solution that helps both of these businesses and to get to know these guys better. It also allows me a chance to offer an economic, easy solution to businesses which might not need an in-office printer, I can just tell them we have a setup at Sign Here! that can meet their printing needs.

Steve: Business these days is about building relationships, even with your competitors. We're all going through ups and downs, but the more ups we can create and the fewer downs, the better off we'll all be.

A native of Australia, Neil Richmund began dating a college student from the United States visiting on a study tour of Australian architecture. They decided to marry, and Neil traveled to the United States in 1990.

In 2005, Neil found himself working at the Starbucks in Camby considering career options. A skilled graphic designer, Neil learned about Coffee News—an international light antidotal weekly publication franchised and distributed through local sales representatives who secure and customize ads local and specific to each distribution area.

Neil started distributing the publication in Mooresville in October 2006. He's grown distribution to Avon, Plainfield, Danville, Brownsburg, and Zionsville. He purchased the existing Greenwood drop-off points last March.

"At this point, I'm not looking to expand my territory, but driving the reader to a web-based supplement. It's still coming together, but it's going to be very exciting," said Neil.

Neil produces approx. 35,000 copies of the Coffee News each month—and growing. He and his wife Heather live in Avon. Neil is an ordained minister and active in his church. Heather is an interior designer and also designs custom handbags.

Coffee News

Neil Richmund, Publisher
8103 E Hwy 36, #147
Avon, IN 46123
317-376-3535
neil@coffeenewsindy.com
www.coffeenewsindy.com
Caffeine for your advertising blues.

Jason Lakes grew up in Brookville, Ind., and graduated from Indiana University with a marketing degree. "I've been selling copiers for over three years, since I first graduated college," said Jason. "Gordon Flesch Company came to Indy in October 2007. I started with them in December."

According to Jason, Gordon Flesch, a family-owned company based out of Madison, Wis., is the largest independent dealer of Cannon Printers and Services dealership in the country. "They share the same values that I do—to build relationships with our customers and find the best solutions to fit their needs."

Jason and his wife Kristin are raising their two small children and reside in Whiteland, Ind. Jason's sales territory includes the airport, the west side of Indiana, and Morgan County. Jason is a board member of the League of Miracles.

Gordon Flesch Company, Inc

Jason Lakes, Senior Account Representative
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"I've lived in Mooresville longer than I've lived anywhere else," said Steve Scalph. Steve was born and raised in Kansas City, KS. He served in the Air Force for twenty years. A contracting job as an engineer with the postal service brought him to Indiana and Mooresville in 1995. "Our contract was bought out, so I started Sign Here in 1999."

Steve contacted a company called Sign Biz in California, which helped sign professionals set up their own business. Steve sees the network as a differentiating point to his competitors. "They keep us educated, encourage us to attend trade shows, and learn the latest technologies. I'm shocked after having conversations with some owners who haven't refreshed their education in years."

Sign Here has seen mostly steady growth. "Last year was a bit down," Steve admits, "but this year has been strong."

Steve has maintained two employees since starting. His son Chris handles much of the production work and his wife Diana also helps. Their daughter, Tena, is an artist in California.

Sign Here!

Steve Scalph, Owner/Visual Communications Specialist
4444 Decatur Blvd, Suite 1200
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Business women support themselves, contribute to community

By Bob Sullivan
Morgan County Business Leader

Purpose statement: To assist the professional advancement of women in business and industry; to foster the creation of a favorable climate for women entrepreneurs; to encourage women to assume a greater leadership role in the business community; and provide a ready resource for contacts and information.

After reading the purpose statement, Patti Owens, current president of the Mooresville Chapter of the Networking Business Women (NBW), added, "We provide a format for businesswomen to network, and we contribute to our community. Here in Mooresville, we sponsor local families facing hardship at Christmastime, and we provide a \$1,000 scholarship for a qualified college-bound high school business student in her senior year."

Patti added, "As I serve customers as a banker, they may express a need for a real estate agent or a doctor. Through the NBW, I know outstanding professionals who can meet those needs and I'm in a position to direct business their way."

The NBW Morgan County Chapter was formed in February 1985. Patti acknowledges the great strides women have made since then, but says "it's more important than ever we support each other as women and professionals. Currently, we're 27 members strong--all active, vital members. We haven't had an empty seat in months," said Patti. "We're always looking for members."

The NBW meets the second Thursday of every month at the Mooresville Consolidated School Corporation Building main conference room. Meetings begin with networking and lunch at 11:30 AM, with business from Noon-1 PM. "We often invite guest speakers from the community



to address the group and present opportunities to get more involved. For example, I'd heard about the Mooresville Revitalization Group in passing, but until they spoke with us, didn't know how we could get involved."

Patti is finishing her second year as president of the NBW. Next month, during their annual dinner, Vice-President Georgena Skwarczinski takes over as president while Patti serves on the board of directors. "Generally, officers are elected on an annual basis, but last year, members voted to maintain the same officers," Patti explained. About Georgena, Patti said, "She has so much energy! She's dedicated to our success, and I'm

sure we'll see wonderful growth because of her." (Georgena was profiled in the December 2008 MCBL.)

The NBW Old Bags for Scholarships auction--the main fundraising event for the group--happens Sat, April 18. "Georgena, who chairpersons the event, contacted QVC and other upscale companies to get donated handbags. We'll have some high-end purses, plus some coats and jewelry. Having it on a Saturday for the first time is an opportunity for the public to get more involved. We set the time so attendees could walk across the street afterwards to the antique auction for the Community Foundation."

Networking Business Women of Morgan County

Mooresville Chapter
Patti Owens, President
Contact Patti at 317-856-9800
powen@citizens-banking.com

Raised in a military family, Patti moved to Mooresville as an adult in 1990--the first place she called "home." She had three sons--Joseph and Ryan, now adults, and James, a fifth grader attending Newby Elementary. Already a banker with years of prior experience, Patti joined Citizen's Bank in 2002. "I wanted to work in my community," Patti said. She attended her first NBW meeting shortly after.

NBW Old Bags for Scholarships Auction

Sat, April 18
Silent Auction 11:30 a.m. - 12:30 p.m.
Live auction 12:45 - 2 p.m.
Mooresville Consolidated School Corporation Building
Open to the public

NBW Annual Dinner

Bridgemoor Village Clubhouse
6 p.m.; Confirming new officers:
President: Georgena Skwarczinski
Vice-President: Tina Ayers
Treasurer: Donna Berry
Secretary: Amber Parks
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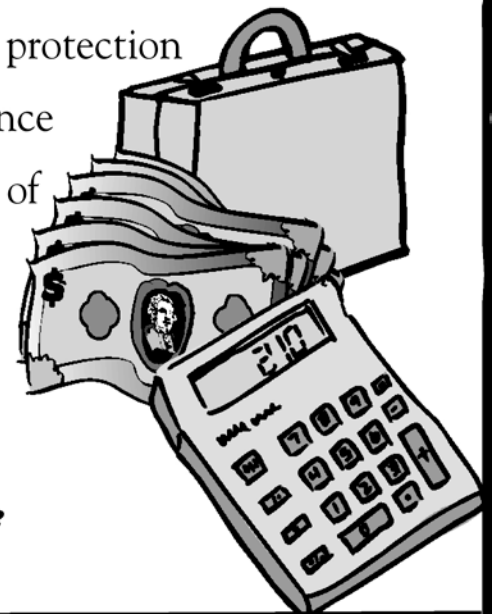
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Bring your antiques to the CFMC's Morgan County Antique Appraisal Fair April 18



Larry Bryan offers insight on Antique Show

By Bob Sullivan
Morgan County Business Leader

"The Antique Appraisal Fair was established in 2007," explained Larry Bryan, director of advancement for the Community Foundation of Morgan County. "Initially, we held it at the Newby gym; last year we held it at the Curtis Gym in Martinsville. It's the one event we hold expressly to support operating costs for the Foundation."

Bryan adds, "A professional appraiser gives you a very good idea what an item is worth, and they'll put it in writing. However, it's not a legal document. They can, however, advise you who to contact later if you want to sell it. It's also not your televised 'Antique Road Show' style of appraisal. I sensed in years past that attendees expected their antique would be discussed openly in a 'show' before an audience, and that they'd get to listen in. The appraisers speak with you one-on-one and pass the information confidentially."

Bryan estimates last year's show brought in almost \$10,000, and hopes to see more participation this year. Last year, according to Bryan, the Antique Appraisal Fair received visitors from all over Indiana and visitors from as far as Kentucky.

For the Morgan County Business Leader

Do you own hidden treasures? Come find out on April 18, when the Community Foundation of Morgan County hosts its third annual Morgan County Antique Appraisal Fair. The event will take place from 2 to 6 p.m. in Mooresville High School's North Gym. For a fee of only \$25, patrons can learn the approximate value of one to three antique items while supporting a good cause.

At the 2008 fair, over 400 items were appraised, including a circus wagon with hand-made toys, a Mira music box, and a Jacqueline Kennedy bust. A pearl ring said to be a gift to Napoleon Bonaparte and a painting worth \$50,000 were also appraised.

"Each year I've enjoyed having my own antiques appraised," said CFMC Board Member Karen Yeager. "But it's also fun to talk to other patrons and learn the history of their antiques. Every item truly has a story."

In today's economy, now more than ever, individuals may be eager to find out the value of their antiques. The Morgan County Antique Appraisal Fair provides a good opportunity for a verbal appraisal, which can help individuals know if their items are valuable monetarily, sentimentally, or both.

"This appraisal fair is a safe and fun place to bring your treasures to learn more about them as well as their value," said Dianna Bland Hancock, one of the event appraisers. "The appraisal team

is experienced in dozens of areas, and you can rest assured knowing that there is no buying and no selling at this event."

Six appraisers will provide one-on-one consultations with patrons. The appraisals are private and are verbal only, and no written documentation is given. The appraisal team also includes a former contributor on the "Antiques Roadshow" of P.B.S.

Due to the fragility of items brought to this event, children under 9 years of age cannot be admitted. Items which cannot be appraised include those pre-dating 1700, autographs or

documents which require authentication, and modern jewelry.

Proceeds will benefit the operating fund of the Community Foundation of Morgan County. In 2008, the foundation helped distribute over \$2 million in grants and scholarships in Morgan County.

More information on the appraisal fair and the Community Foundation of Morgan County is available online at www.cfmconline.org or by calling the CFMC office at (317) 831-1232 or toll-free (877) 822-6958.

Plan a day in Mooresville!

Sat, April 18

Networking Business Women of Morgan County Present
Old Bags for Scholarships Auction
Mooresville Consolidated School Corporation Building
11:30 a.m. - 2 p.m.

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Habitat home teams are forming for '09 builds

For the Morgan County Business Leader

Home Teams formation for fund raising and home building for the next two Habitat homes is underway. The first of these will begin in mid-March and the second in mid-July. Habitat Home Teams, formed by churches, businesses, organizations and individuals consist of twelve people committed to forming an active group to raise \$2400 towards funding the construction of a home and participating in one of the Saturday build days. It is a great opportunity to bring together friends, co-workers, family or all of these for a life-changing experience in helping a qualified family to build and buy a simple, decent place to call home. The Teams raise their funds through various activities and sponsorships using their wide and varied experiences.

Individuals can participate as well. Those who wish to participate, and may not have a group they connect to, can join in as an individual and

Habitat will connect them with other individuals to form a team.

Just like mission trips that go abroad, Home Teams are a way to do the same mission service and have most of the same experiences of heart-felt work, fellowship and personal satisfaction of making a difference...except it's right here in your community where the need is just as great.

If you or your group are interested in forming a Home Team or want more information, contact the Habitat office at 765-349-9003 or by email at bellio@morgancountyhabitat.org and ask for Bob Elliott, Resource Coordinator. You can also find more information at our website, www.morgancountyhabitat.org

Habitat is an ecumenical ministry with the mission to "Work in partnership with God and His people developing lasting relationships with families in need by building and renovating houses so all in Morgan County have decent houses in which they can live and grow as God intended."



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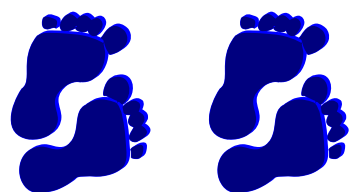
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Martinsville Chamber of Commerce:

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, and is sponsored by Dave Doyle of Big-O-Tires. 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.

Rainmakers Meetings:

On the second Friday at 7:30 AM at Daman's Grill at Kentucky and 465;

On the second Tuesday at 7:30 AM at Chateau Thomas Winery in Plainfield, at 267 and I-70.

Rainmakers has 30 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.



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