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# BUSINESS LEADER

MORGAN COUNTY

April 2014

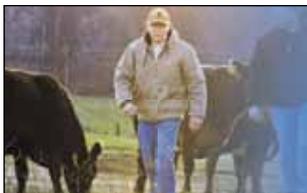


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Ralph Foley, Pete Foley  
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# FROM THE PUBLISHER

## The Attractive Morgan County

One of the honors of being the 2014 Mooresville Chamber President is hosting the Annual Dinner and presenting awards to community leaders. Just prior to announcing the 2013 winners, I had researched data to enlighten the audience about what defines a community as attractive.

I asked, "What attaches people to their communities? What makes a community a desirable place to live? What draws people to stake their future in a community?"

Gallup Poll in 2008 conducted a survey of 43,000 people in 26 communities. They identified six universal attractions: recreational opportunities; educational opportunities; economic opportunities; social offerings such as entertainment and venues in which to meet; openness from the community; and area aesthetics--beauty and green spaces.

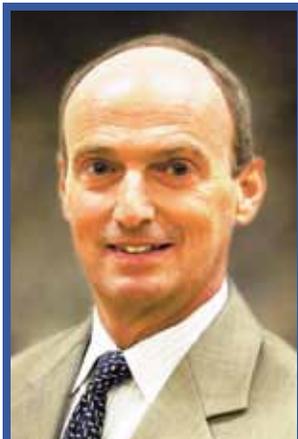
I developed these points for a few moments and then sourced the Gallup findings to announce Sarah and Joe Avampato, who, in 2012, left their home state of Wisconsin to stake their future in Morgan County bringing with them their expertise in one of the categories cited by Gallup. As owners of Showtime Cinema, They based their decision in large part on the welcome they received from Mindy Taylor

at the Chamber, the MC Economic Development Director, and others. And a two-way street was opened called Openness and Entertainment.

In Martinsville, this year's Ruth Rusie Spirit of Service co-winners Joanne Stuttgarten and Bob Elliott were neither raised in Martinsville, but once they moved here, they saw something special in the history and the friendly people. Joanne absorbed herself in the history and the buildings of the square and is now the President of Rediscover Martinsville. Bob epitomizes the word "volunteer" and his work through the Chamber, SERTOMA Club and the Indiana Hearing Health Foundation speaks for itself.

I do not have room in this column to cite all the other winners like Business Professional of the Year Doug Puckett, CEO of IU Health Morgan Hospital for the great progress that he and his team have made in bringing state of the art medical care to Morgan County.

But please read the entirety of this edition and you will see. The stories contained within recognize Business & Community Leaders and show us that Morgan County has already made great strides in being an attractive place to live, work, play, & worship.



**Jim Hess**  
Owner & Publisher

The Morgan County Business Leader is published monthly and direct-mailed to Morgan County businesses free of charge. Subscribe at [morgancountybusinessleader.com](http://morgancountybusinessleader.com)

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**BUSINESS LEADER**  
MORGAN COUNTY

ESTABLISHED 2006

Vol. 8, No. 11

Phone: (317) 418-7925

E-mail:

[jim@morgancountybusinessleader.com](mailto:jim@morgancountybusinessleader.com)

**Publisher** Jim Hess

**News Editor** Bob Sullivan

**Copy Editor** Sherry Smith

**Photography** Elaine Whitesides

**Design/Production** Zachary Ross

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### By Bob Sullivan

*Morgan County Business Leader*

Jim Boys has been helping his clients plan their financial future for almost 30 years. With the exception of a short interlude early in his career, Jim was born, raised, and built his client base in Martinsville. His office is located next to Home Bank Grand Valley Branch.

Boys is an independent financial advisor partnered with CFD Investments, a nationwide brokerage firm. "CFD offers a values- and faith-based approach to financial planning, and that fits with my style," explained Boys. "Most brokers are indifferent to their umbrella broker dealers. CFD isn't a big recognizable name compared to others, but they cater to independents such as me. In the ten years I've been with them, they offer me true flexibility, meaning I'm not confined to any proprietary plans. They offer the cutting edge support I need, while giving me freedom to customize a plan that's the best fit for each of my clients."

On his approach as a retirement and investment advisor, Jim says, "Numerous people in my business offer many of the same services. It comes down to who you are comfortable with--who do you trust to partner with and help make such important decisions about your future. It's a responsibility I take very seriously. When I first meet a client, I do a thorough fact-finding on their situation before I make any recommendation. Just as the relationship is important between my clients, I have developed partnerships with a number of good local people I trust to help clients with life and health insurance, and CPAs for accounting needs."

Jim added, "Generally speaking, if there is one thing that's seems overlooked in the marketplace, it's in considering risk tolerance and what is appropriate for someone at a certain age and stage of their life. A younger person should have a more aggressive plan than someone closer to retirement."

Boys grew up in Green Township. Upon graduating from



James Boys

Martinsville High School, he admits he wanted to get into business and marketing, but wasn't sure what he wanted to do. He credits local insurance agent Bob Houseworth for seeing something in him and taking him under his wing. "He just kept after me until I gave in," he said with a laugh. Boys worked with Bob in insurance from 1975 to 1986. He says Bob mentored him, not only in the industry, but "he taught me how to connect and build relationships with people."

After 11 years, "I wanted to call my own shots, set my own schedule, and be my own boss. I guess I wanted to be self-employed. I felt comfortable relating to clients in my own way. The investment offerings broadened how I could help people, so I struck out on my own."

Jim says that after 28 years, what keeps him going every day is "the challenge to do whatever it takes to make sure my clients are better off now than when they first came to me. It's grows beyond a business relationship. You learn a lot about a person

over time--their family, their struggles, and their challenges. I like being an encouragement to people in those struggles and seeing them through it." He then added, "My clients are aging along with me. Funny how that happens."

Boys gives a lot of credit to his administrative assistant of over 20 years, Susan Ribley. Employed by Jim was Susan's return to the workforce after time off to raise children. Boys said, "In this business, the forms, compliance, and administrative responsibilities are considerable and in a constant state of flux. With Susan taking care of all of that, it frees me up to handle the face to face relationships."

Jim is a member of the Greater Martinsville Chamber of Commerce and the Rotary Club. He and Barb, his wife of 42 years, raised two daughters, Katie and Betsy. They have four grandchildren. Barb Boys retired from teaching Elementary School at MSD Martinsville after 38 years. They attend Faith Church in Martinsville.

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# How to take on a new business partner

Joe is very busy running his widget sales company. One night, Joe and his friend Dan are hanging out. The talk invariably turns to Joe's company. As they talk, Joe realizes that Dan has some real knowledge in accounting and operations – areas where he, Joe, sometimes struggles. Joe, after all, is an “idea” guy.

The two talk some more a few days later, and Joe asks Dan if he would like to join him in his company.

This situation can go either brilliantly well or horribly wrong. To prevent the latter from happening, you want to iron out some details right from the start.

First, you want to consider how much of the business is for sale – half of it, only a portion of it? Then you want to value that portion. Business valuation is special skill. You can also create a rough value using your revenue and a multiplier.

Once you know that you are letting your friend buy in for say, 30 percent of the company, then want to figure out the payments. Will there be a lump sum buy in? Or will there be monthly, quarterly or annual payments? Is there a sweat equity involved?

Now it's time to put it all in writing. Who

are the parties? What is the business? What is the amount for the buy in? What is the payment schedule?

Finally, you want to amend your operating agreement or by laws so that you also account for how the company will operate with the new owner involved. Think about things like accounting and bookkeeping, management of staff, client relations, and distribution of profits. You want to be clear on how the business will run.

On top of your legal agreements, you also want to update your business plan to include the new ownership and operating structure. Creating the plan together will help make sure both of you are steering your business in the same direction.

Doing all of this when you are easily getting along will make it much easier in the

event something goes wrong in the future.

For more information, check out my videos on related topics on [indybiztvshows.com](http://indybiztvshows.com).

The Binkley Wealth Management Group LLC is a fee-only Indiana Registered Investment Adviser located in Avon. Mr. Binkley can be contacted via email at [Jeff@thebinkleygroup.com](mailto:Jeff@thebinkleygroup.com) or phone 317.697.1618



Jeff Binkley

## Quality of Life and Wellness Fair offers Morgan County residents healthier lifestyle choices

The Healthier Morgan County Initiative is joining with other selected organizations to sponsor a free Quality of Life and Wellness Fair on April 12 from 10 a.m. to 2 p.m. at Mt. Gilead Church, 6019 E. SR 144 just east of SR 67.

More than 50 exhibitors will be on hand. The event will include many health and wellness screenings and exhibits on everything from health insurance to hobbies and crafts, technology, local clubs and personal enrichment activities.

Light refreshments will be served.

Funding is provided by the Kendrick Foundation.



### Event Details

- **Date:** Saturday, April 12
- **Time:** 10 a.m. to 2 p.m.
- **Location:** Mt. Gilead Church, 6019 E. SR 144, Mooresville
- **Fee:** Free of charge
- **Exhibits:** Health screenings, disc golf, arts and crafts, insurance information, healthy living activities, lifetime learning, smartphone tips, community organization opportunities and more.
- **Sponsors:** Kendrick Foundation, Healthier Morgan County Initiative, Franciscan St. Francis Health – Mooresville, Ivy Tech Community College, Mooresville Consolidated School Corp, Morgan County Council on Aging, United Way of Morgan County and the Mooresville Public Library.



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# Morgan County EDC Annual Meeting Features National Site Selector



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The Morgan County Economic Development Corporation (EDC) experienced a record attendance at its annual meeting on March 6, 2014 at the new South Central Indian REMC building in Martinsville. Community leaders gathered for lunch, networking, and presentations by the Morgan County EDC, Indy Partnership, and national site section firm FairWinds Advisors.



Chelsey Manns, Executive Director of the Morgan County EDC, began with an organization update detailing the 2013 project leads received directly and through the Indiana Economic Development Corporation as well as Indy Partnership, later expanded upon by Troy Whittington in his remarks on regional collaboration. Of the 72 leads received, the Morgan County EDC was able to respond to 32 percent based on existing sites and buildings. Manns explained that one of her roles as the local economic development organization (LEDO) is to find ways to improve upon that inventory, including the implementation of utilities on available land and a possible Shell/Speculative ("Spec") Building, in order to provide more options for companies looking to locate or expand in Morgan County.

In addition to business attraction and working with local companies to provide support for their retention and expansion efforts, the Morgan County EDC is also focused on workforce development. "There is a need starting at the middle school level, to educate students on the jobs and employers in Morgan County, all the way up to the displaced worker who may need skills training," said Manns. "This is a broad area for which we will be enlisting the help of our partners and current busi-



nesses throughout the community."

Keynote speaker Jay Walters, CEO of FairWinds, discussed how Morgan County can be competitive in the post-recession economy. "Focus on things you can do short-term to make a difference," Walters said, advising that most project leads are driven by available real estate, community responsiveness, and testimonials from existing companies.

Photos of the event can be viewed at [www.facebook.com/MorganCountyEDC](http://www.facebook.com/MorganCountyEDC). Also follow the Morgan County EDC on Twitter, LinkedIn, and Instagram.

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## Networking and the new follow up

Many business professionals in Morgan County enjoy attending local networking groups (such as the Mooresville Chamber, BNI, Morgan County Leadership Academy, Rotary, Kiwanis, or professional associations) as a way of building business connections and staying involved in the community. Prior to the Internet, the only way to keep in touch with those professionals after an event was to send a note or letter, or pick up the telephone. While these methods are still valuable, now we can add email, newsletters, websites, blogs and social media to the list. Are you using all of these methods effectively to follow-up and keep in touch with the prospects, business partners and people you meet? What are some ways that you can do so in order to make your networking efforts more effective?

**Start with a thank-you:** After the event, follow up within a week with a brief email or letter to the person, mentioning the event, a conversation you had, or simply that it was nice to meet them. Before you do, familiarize yourself with their website so you know more about what they do. Provide them with more information about you and your business, and ask how you can connect them to others, or offer to help them in any way. Include your signature with contact information and links to your website, blog, social media, etc. You could also do this same thing with a telephone call, or leave it in a voicemail if they don't answer. Remember, you are not necessarily selling to them at this time (unless they requested information on your product or services). This is just a friendly touch point to re-introduce yourself and remind them of who you are. Don't forget to scan your business cards and add them to your company database.

**Find them on social media:** After following up with your connection via a short thank-you, do a quick search on the person and their company on social media sites, such as LinkedIn, Twitter, Google+, Pinterest or Facebook. Follow or "like" their pages, or request a



Susan Young

connection. You can do this via your personal page, business page, or both, if you choose, depending on how you have your feeds set up. This will enable you to learn more about your new connection, and stay in touch with them online. A bonus benefit is that they will typically follow or "like" you back, thus increasing your social media following.

**Engage with them on social media:** If you are active on social media, and you have started following your connections and their companies, you now have instant information you can share with your followers. Use this opportunity to interact with your connections by liking, commenting and sharing on their posts. This gives you additional content other than your own blog posts, promotions and other social media posts, and results in a more well-rounded social media page for your business. Interacting with your new connections online can help you stay in front of them when they have a need for your service, or if they meet someone that they might want to refer to you. Hopefully they, in turn will do the same by sharing and commenting on your social media posts. If you don't have time to post regularly on social media, hire a professional to post for you consistently or supplement your efforts.

Following up with new connections you meet while networking helps to make your networking efforts worthwhile. Using all of the latest tools in online marketing to keep in touch, aside from the tried and true methods, can make your efforts even more effective.

Susan Young is the owner of AimFire Marketing, a full-service marketing firm specializing in website development, blogging and social media management for small businesses. She enjoys networking and following trends in digital marketing. To reach Susan, visit her website at <http://www.aimfiremarketing.com>, call (317) 858.7669, or email [syoung@aimfiremarketing.com](mailto:syoung@aimfiremarketing.com).

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# Lasting Influence

*After 84 years, Foley, Foley, & Peden are still working to leave a legacy of service to Morgan County*



Pete Foley

## Pete Foley

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### By Elaine Whitesides

*Morgan County Business Leader*

History speaks to Pete Foley. He says growing up every vacation had some historical stop along the way and those experiences were not lost on him. "I always had an appreciation of how lawyers played a role within the events of history, especially American history," Pete said. "A lot of the founding fathers were lawyers. I always had a sense that even if I didn't practice law, having that degree and knowledge would provide opportunities to influence and help shape the community and benefit people."

The decision to pursue a law degree wasn't made until he was a junior at Indiana University Bloomington where he was studying for a double major in history and criminal justice. He went to the IU School of Law Indianapolis and graduated in 1997.

The law firm in Martinsville that Pete joined in 1999 had been established by his grandfather, Charles H. Foley, in 1930. Pete's father, Ralph M. Foley joined in 1965. Mark Peden joined in January, 1973. Pete shared memories growing up among the attorneys' law library with two older brothers, David and Brian, who would shut him in the vault in the basement of the building that was originally a bank. He concedes he probably shut them in there, too, but more vividly remembers being the victim of the prank.

There is pride in his voice when he talks about the continuous service Foley, Foley & Peden has provided to the community for 84 years. It is definitely a family business and no one appreciates that more than Pete. His father, Ralph has spent his entire career there, as has Pete. And the decision made in his junior year at IU was partly because it was the family business.

"I saw my father's career as a child and the family life he had," said Pete. "He was able to stay in the community and be active in the community." Again, that lesson from history has not been lost on Pete. He and his wife, Jill, have made Martinsville home for their family. "We are rearing our daughters, Maggie, 13, and Anna, 11, here because I have confidence in the shared values I had as a child and they would have as well; friends, neighbors, church, schools, I think we have shared values that are important and are the right values.

One of the values Pete prizes is being purposeful. The last two years Pete has run a marathon each year. He says, "You can't be lackadaisical about that. You have to be purposeful. Twenty mile training runs by yourself are challenging. I think it's good for people to be challenged both at work and in life outside their work. It's a beneficial life lesson, in fact, it can be life shaping."



Ralph Foley, Pete Foley, Mark Peden

Since 2001, Pete has served as County Attorney. The emphasis of his private practice in the firm is general civil law: probate, estate, real estate, wills and trusts, general litigation. He says serving as County Attorney fulfills his desire for additional challenges and other interests in his work. It allows him to serve in a corporate council existence addressing employee and regulatory issues and administration of office operations. He also enjoys the public policy aspects through the board of county commissioners as they consider ordinances and public policy issues for the county.

“The best thing about working with the county is the people,” Pete said. “Both the elected officials and employees by and large have the best interest of the residents of the county at heart and strive to fulfill those obligations in integrity for the best interest of their constituency. Not everyone agrees on every decision, but they are all dedicated to doing what’s right for the county.”

“My role as attorney is to hopefully give them the legal guidance so that the policy decisions they make are enforceable and serve the intended purpose. Sometimes it generates from an idea and putting it into ordinance form and sometimes it is guidance on remaining in compliance

with state and other local statutes and laws.”

He says the county attorney role has provided an outlet for service to community. His father was state representative for 20 years and he believes he inherited some of that same sense of service. That is part of what has prompted his campaign to be elected Judge for Morgan County Superior Court 1.

The other is the belief in the importance of the law in the community. He explained, saying, “An efficient, fair and effective court is necessary for the county. I have been in private practice running a business. I think I view first and foremost that we are providing a service. Something happens (in someone’s life) and they need an attorney. That expense is paid for from what we call ‘dinner table money.’ It’s not part of their household budget. I think I have the awareness that that represents most folks that go through the system and believe it is necessary to be respectful of their time and the expense of the process on them. It’s not a corporate budget line. Being efficient with their time and resources, yet still providing the results that need to happen, whether in their favor or not; being prompt and efficient with the case is what is owed to them.

In order to serve as a judge, Pete would have

to step away from his private practice and his service as County Attorney. And leaving that part of his history has been a big decision. He says, “This is a gateway decision, a career shift, possibly leaving the family business that has been continuously running for 84 years. His family, including his father, who is his campaign manager, is supporting his run. They have decided that whatever changes have to occur will be determined when that time comes. “My hope is that the legacy of my grandfather, dad and Mark (Peden) can be continued to serve the community.”

One thing that is important to him in his role as County Attorney is being involved with the opportunities for the county. He said, “The experience there has broadened my understanding of developing and interpreting ordinances within the inscrutable world of local government finance and economic development. The interplay of so many moving parts is a challenge, but rewarding.

“Nobody is perfect as a people or a community,” Pete said, “but I think the opportunities that are in front of us are exciting and good for the community. For the county as a whole, we have opportunities to diversify and improve the economics of the community and reap some

benefits from that. We also have opportunities for quality of life issues; parks, recreation and civic organizations.”

“I think the No. 1 top challenge that will affect life collectively and the small business community of Martinsville and Morgan County will be tied to improvement of the employment base, whether through new economic development or expansion of existing business enterprises, the diversification of the workforce is the key to that. Challenges are going to be greater in the next several years with increased competition from Indianapolis suburbanization. Martinsville and Morgan County are part of a larger metro area.”

Managing the growth long term for the community will be necessary he says. “I know that I have a great deal of pride in being born and reared here,” Pete said. “I feel blessed to have my professional career here, my family here and have my children grow up here and I am excited to see what will happen during the next 30 year arc of my career for the county and community.”

2014 will be a year of change and looking to the future for opportunity and growth ... for this family, for this firm and for Morgan County.

# Morgan County's Chambers Recognize 2013's Best



Mooresville Chamber Dinner at Jones Crossing Banquet Hall

By Bob Sullivan

Morgan County Business Leader

March is the month when Morgan County's Chambers of Commerce hold their annual dinners and recognize outstanding businesses and individuals for their contributions to the community.

The Greater Martinsville Chamber of Commerce partnered with Mayor Phil Deckard and the Martinsville Rotary Club at Martinsville High School on Tuesday, March 11, for the annual Mayor's State of the City Address, followed by the Chamber awards. With over 250 guests in attendance, John Taylor of WCBK emceed the awards portion.



Joanne Stuttgen

**The Ruth Rusie Spirit of Service Award 2013 Recipient 1:** Joanne Stuttgen, president of Rediscover Martinsville. Taylor described Stuttgen as "a lady who's taken it upon herself to work quietly and behind the scenes. A native of Wisconsin, she moved to Martinsville in 1990 and has served our area... in a very personal and unselfish way that most people born and raised here have found inspiring. Instead of accepting the decline of downtown as status quo, she spearheaded the charter of Rediscover Martinsville...she's tireless in her efforts of her adopted city."



Doug Puckett

**The Outstanding Business Professional of 2013:** Doug Puckett, president and CEO of IU Health Morgan Hospital.

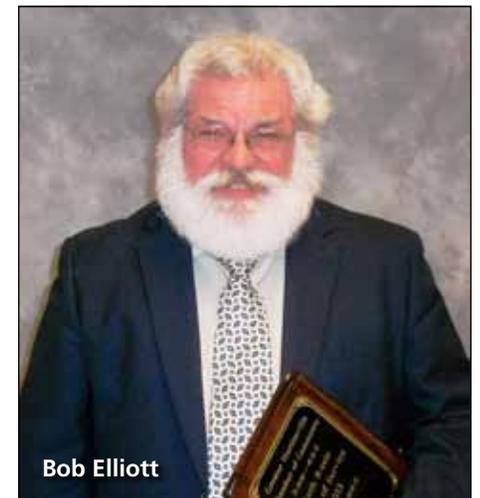
Taylor said in his introduction: "[Puckett] had to work on the culture of one of our oldest institutions. He's worked hard to bring much-needed IU Health trained primary care and specialty physicians to our community...[he] was also instrumental in bringing the cost of 30 of the most common lab tests down, and helped open the new IU Health Occupational Health office in Martinsville."

Puckett was profiled in the March 2012 issue of the MCBL. The issue is archived with all back issues on our website: [www.morgancountybusinessleader.com](http://www.morgancountybusinessleader.com)



Drs. Kelly and Aaron Cunningham

**The Outstanding Business of 2013:** Drs. Aaron and Kelly Cunningham of the Martinsville Vision Clinic. "These people do the neat trick of working together as husband and wife," said Taylor. "They are both involved in their church and the American Foundation of Vision Awareness. They help provide eye exams for the Lion's Club and Shepherd Church Clinic. [Kelly's] involved in Tri-Kappa; [Aaron's] involved in the Barbara Jordan YMCA; they're both Rotarians."



Bob Elliott

**The Ruth Rusie Spirit of Service Award 2013 Recipient 2:** Bob Elliott of the Elliott Company. "Bob came here in 2000 [and] is a mover and shaker that makes things happen. The Chamber was fortunate to have him as treasurer and board president. He's been instrumental in establishing Rediscover Martinsville and re-establishing of the Morgan County Farmer's Market. His persistent passion and dedication makes Martinsville a better place to be. The Indiana Hearing Health Foundation was launched through his efforts with a goal to establish a center in Martinsville, where fees will be based on ability to pay. You might recognize him as one of Santa's main helpers." Elliott was profiled in the July 2013 MCBL.

On Thursday evening, March 20, the Greater Mooresville Chamber of Commerce held their annual dinner auction at Jones Crossing Banquet Hall. Chamber President Jim Hess emceed the evening before a crowd of 245 guests in attendance at the dinner.

**The Mooresville Business of the Year 2013:**

Joe and Sarah Avampato of Showtime Cinema Mooresville. Hess told the story of how Joe, after over 30 years of managing movie houses for other corporations, began looking to open his own independent movie house. Though Wisconsin residents, Hess said, "They decided that Mooresville was the place for them. They hold school movie nights, host the summer movie program for kids, where admission is a canned good donation to Churches in Mission, they host programs for veterans. They hold special screenings for families with autistic and special needs children. They know the meaning of giving back to the community, and joined the chamber even before their doors had opened in summer 2012."

The Avampatos were the cover story of the June 2013 MCBL.



Sarah and Joe Avampato



Jeff and Lorri Jones

**The Mooresvillians of the Year 2013:** Jeff and Lorri Jones of Jones Mortuary and Jones Crossing Banquet Hall. The Jones family is celebrating 40 years of a family business that now spans generations. Hess listed the many organizations that, through the years, Jeff has served in a leadership role or active membership position. The Jones family purchased and remodeled the building which we now know as Jones Crossing Banquet Hall in 2007. Since opening its doors, they open the facilities for an array of community events. The Chamber holds its monthly luncheons at the Hall. Jeff and Lorri were named the 2010 Chamber Business of the Year and the 2010 Rotary Club Business of the Year. Jeff is also the 2014 Co-Alumnus of the Year by the Decatur Central High School Alumni Association.

The Joneses were profiled in October 2007 MCBL.

The Morgan County Business Leader congratulates both Chambers for their successful events and all the deserving business leaders who were recognized.



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# Mooresville orthopedic surgeon named among best in North America

Orthopedics This Week magazine has named Michael Berend, MD, one of the "Top 22 North American Knee Surgeons."

Berend is a surgeon with Franciscan Physician Network Joint Replacement Surgeons, affiliated with the Center for Hip & Knee Surgery at Franciscan St. Francis-Mooresville.

"When knee surgeons discuss their exemplary colleagues, these are the ones they are talking about ... the super elite in the knee world," the magazine said.

The magazine called the listed surgeons "the most impressive knee surgeons in the country" and noted that "This informa-



Berend



tion was obtained via a telephone survey of thought leaders in the field. The information in quotes is what we heard about these surgeons."

The magazine further wrote of Berend: "He has done a tremendous amount of research and is a leader in partial knee replacement and also understands what factors correlate with long-term success or failure of primary total knees."

Berend's brother, Keith, also was recognized as one of the Top 22. He is an orthopedic surgeon with Joint Implant Surgeons in Columbus, Ohio, and a clinical assistant professor in the Department of Orthopaedics at The Ohio State University.

# Physical therapist assumes director role with Mooresville orthopedic surgeons group

Mark Anderson has been named director of Franciscan Physician Network's Joint Replacement Surgeons of Indiana (JRSI) and the Center for Hip and Knee Surgery (CHKS) at Franciscan St. Francis Health.

JRSI is the physician practice group affiliated with the CHKS, which is recognized in the United States and the world as a premier center for joint replacement surgery. Both JRSI and CHKS are based in Mooresville, with offices in Carmel and Greenwood.

Anderson has been with Franciscan St. Francis for 16 years and has served in the leadership position in Therapy Services at the Mooresville campus for more than 13 years. He graduated from Indiana University's Physical Therapy program in 1997 and earned his master's degree in business administration through

Indiana Wesleyan University in 2009.

Anderson will continue to oversee the operations of Therapy Services until a successor has been identified.

Anderson has participated in the development of the joint replacement program at CHKS and has played a key role in the evolution of its joint rehabilitation protocols. He also has been instrumental in formulating the education materials all patients receive prior to surgery.

"Mark possesses the talent, skill and desire to support the unique needs of this high-performing practice as we look to accelerate our market growth locally, regionally, nationally and internationally," said Peter J. Murphy, senior vice president and chief operating officer, Franciscan St. Francis Health-Mooresville.



Anderson

## Networking Opportunities

### Martinsville Chamber of Commerce:

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

### Rotary Clubs:

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

### Business Networking International:

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

### Mooresville Chamber of Commerce:

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

### Morgan County Toastmasters Club:

Weekly meeting every Thursday evening at 6pm at Franciscan St. Francis Hospital 1st floor Conference Room.

### Business & Professionals Exchange:

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

### Networking Business Women of Morgan County:

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

### Rediscover Martinsville:

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

### Morgantown Merchants Association:

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

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# 5 ways to grow your small business

Many of my good friends are small business people. One of my passions is to make a study of what makes them successful and what pitfalls they need to avoid. After many years and many conversations, this is what I have learned so far. It seems the pitfalls of the unsuccessful are the very things that make their counterparts successful. Here are the top five ways to find success in your small business:

**Know yourself.** Do a S-W-O-T analysis. What are your Strengths, your Weaknesses, the Opportunities and the Threats? Examine and understand each. In every strength there is a weakness and in every weakness there is a strength (e.g. you are small so lack financial clout, the advantage is by necessity you will be more creative). The better you know yourself the more successful you will be. By knowing yourself you not only know your areas of opportunity, you know what areas to avoid. One of my favorite assessments is Fascinate based on Sally Hogshead best selling book by the same title.

**Set goals.** This sounds almost too simple but many people and businesses do not set goals. Goals can keep you focused on where you want to go and how you need to get there. Set specific measurable goals with timelines and track progress towards them. Set goals in areas that you know you can win (if you did the SWOT in 1, you will know those areas).

**Grow within profitability.** Many times I see companies who set the goals, but they grow their expenses in anticipation of sales only to find the sales do not materialize at the

level they thought. I've fallen for this too many times myself. Sell first then add overheads.

## Sell more to your existing customers.

Look at what they buy from other sources that you might be able to sell them. You already have the relationship with your customers. You are already spending the time to service them so your incremental cost is quite low. For example, if you supply them with toner cartridges, it is easy to sell them some printers or other hardware or software. An existing customer is the easiest customer to sell.

## Sell to more customers.

You obviously have something worth buying or you would have no customers. What other customers might benefit from what you provide? Then market and sell to that audience – email, mail,

fax, advertise, call, visit, etc. Ask your existing customers for referrals. Sell in a larger geographic area. Take the knowledge and systems you have to broader areas. Warning on this – the grass is not always greener. Remember, it costs more to sell in markets further away. You can lose your advantage.

Just as you focus on goals, focus on these strategies to grow your business this year. When you do that, you save yourself from diluting your efforts by spreading you energy across many tasks. And you also set yourself up for greater success.

Jack Klemeyer is the founder and head performance coach of GYB Coaching ([www.gybcoaching.com](http://www.gybcoaching.com)). Contact him at [Jack@GYBcoaching.com](mailto:Jack@GYBcoaching.com).



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# National Day of Prayer

**AMERICANS TO UNITE AND PRAY ON THURSDAY, MAY 1st, FOR THE 63<sup>RD</sup> ANNUAL OBSERVANCE OF THE NATIONAL DAY OF PRAYER**

As our nation struggles with continued economic insecurity, vast healthcare reform, and countless challenges to our constitutional rights, citizens of the United States are preparing to exercise their freedom to gather, worship, and pray. Millions will answer the call to prayer on May 1st in observance of the 63rd annual National Day of Prayer.

Organized events will be held in thousands of public venues where intercession will be made for America and its leadership.

The Martinsville Community National Day of Prayer event will be Thursday, May 1 from 12:00noon – 1:00pm at the County Courthouse Gazebo. We would like to encourage you to join us.

This year's theme, "One Voice United in Prayer", is based on Romans 15:6 which reminds us that there is power in unity." National Day of Prayer (NDP) Task Force



Chairman Anne Graham Lotz, daughter of Dr. Billy Graham, has written a special prayer to be simultaneously read throughout the nation. This recitation will create a huge

wave of prayer, flowing from one coast to the other, illustrating the unity of God's people and acknowledging His dominion over the circumstances facing us.

At this crucial time for our nation, we can do nothing more important than pray. Thank you in advance for making this spiritual discipline a personal priority and for stand-

ing with us as we encourage others to incorporate prayer in their lives.

#### **About the National Day of Prayer**

*The National Day of Prayer tradition predates the founding of the United States of America, evidenced by the Continental Congress' proclamation in 1775 setting aside a day of prayer. In 1952, Congress established an annual day of prayer and, in 1988, that law was amended, designating the National Day of Prayer as the first Thursday in May.*

# Managing your debt

While earlier generations may have followed a "cash only" spending philosophy, most Americans today cannot imagine living without at least some debt. Relatively few of us are able to pay cash for a home or car. The ability to borrow money, when it's needed and on favorable terms, is a privilege earned by carefully managing your debt obligations.

## Why Borrow Money?

Many advisors regard borrowing money as a two-edged sword. It can, for example, be used to finance long-term goals such as a home, a business, or an education. Over time, these "investments" tend to increase in value and return far more than the cost to purchase them. Used to excess, or to constantly pay for short-term consumer items, such as clothing, vacations, or a night on the town, debt can become an overwhelming burden.

## Managing Your Credit Record

Most lending decisions are made on the basis of your credit record, also known as your credit report. When lenders size you up to determine how much credit, if any, to grant you, they count on the three C's:

- **Character:** How responsibly will you handle your credit obligations? Lenders will look at how well (or how poorly) you have repaid previous debits.
- **Capacity:** What is your financial ability to assume a certain amount of debt? Do you have enough money coming in the door each month to pay all of your bills?
- **Capital:** What financial assets are at your disposal to pay off debts? If you don't repay the debt as promised, do you have other financial assets that could be used by the lender to pay off the debt?

How well you manage each of these issues is reflected in your credit report. Because your credit report is constantly changing, you should review it at least once a year to be sure it contains no errors as well as to detect any credit card fraud or identity theft.

## What Are My Choices?

A consumer today has many ways to borrow money. You could, for example, use your credit card to finance a college education. However, a better choice might be a government-subsidized student loan which typically carries a lower interest rate and defers payments until after the student has finished school. Similarly, you could use part of your home equity line of credit to

pay for a car, but do you really want to be making car payments for the next 10 or 20 years?

Whether you do the homework yourself, or seek the help of an advisor, understanding the loan options available, and then appropriately matching the type of loan to the need is a key part of effective debt management.

## Managing the Cost of Your Debt

Interest rates constantly move up and down. Thus, the loan that you took out several years ago at what was then a great rate may not be such a good deal today. Lower interest rates may allow you to refinance an existing loan and lower your monthly payment. Or, if you keep the same monthly payments, a lower interest rate may allow you to

pay off the loan sooner.

- **Mortgages and other consumer loans:** As a general rule, the interest saved must be greater than the cost (prepayment penalties and other closing expenses) of acquiring the new loan before it makes sense to re-finance.
- **Credit cards:** The competition between credit card issuers can be intense. You can sometimes "surf" your credit card balance from one issuer to another to take advantage of issuers' low introductory rates. If you do move your balance from one card to another, be sure that you make at least the minimum payment when due; otherwise, the interest rate can permanently jump from the low single digits to the high 20s.

The advice and guidance of a professional financial advisor can be useful in helping sort out the various options for borrowing money. In addition, a qualified advisor can help you understand the impact of any borrowing upon your personal financial situation.

Anissa Veon is a native of Morgan County – born and raised! She is a Graduate of Mooresville High School Class of '92. Also, she is a Graduate of Valparaiso University with a Bachelor's of Science in Psychology. Upon graduation, she worked Downtown Indianapolis at City Securities and developed a passion for the financial industry. She holds Series 7 and 63 licensing for Investments. Anissa served Monroe Bank as AVP, Business Development Officer. She has always had strong interest in starting her own business which led her to open her State Farm Agency in Plainfield in 2007.

Resources: [www.consumer.ftc.gov/topics/credit-and-loans](http://www.consumer.ftc.gov/topics/credit-and-loans)



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## MORGAN COUNTY - BUILDING PERMITS

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Rudy Ellis, Lincoln Street, Electrical Upgrade  
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Matt Kerkhof, Lake Hart, Electrical Upgrade  
Cecil Koger, Little Point Road, Commercial Building  
William Hopkins, State Road 42, Porch Enclosure  
Robert Allen, Union Street, Electrical Upgrade  
Joe Osborne, State Road 39, Electrical Upgrade

Jim Vandembark, Foxcliff Drive South, Electrical Upgrade  
Brian Elo, Mary Way, Electrical Upgrade  
Bob Carter, Pitkin Road, Electrical for Accessory  
Charles Shick, Centennial Road, Mini Barn  
Tim Barnett, State Road 252, Electrical Upgrade  
Henry, Kahrmann, Whipoorwill Lake, Electrical Upgrade

Harmon Crone, Border Street, Commercial Electrical  
Jeremy Stevens, Spurlock Lane, Single Family Residence

Jerry Reecer, Koger Lane, Single Family Residence  
John Cobb, Gray Road, Electrical Upgrade  
John Rang, Haggard Drive, Swimming Pool  
Zachary Fewell, Skyway Drive, Single Family Residence

Ed Vargas, Vista View Parkway, Porch Enclosure  
Mark Mauck, Old State Road 37, Electrical Upgrade

## NEW BUSINESS FILINGS

Christopher Mosteller, C & R Slick Customs, Martinsville, IN  
Franklin Olin, Venture Crew #2224 Boy Scouts of America, Martinsville, IN  
Edward & Sheri Harvey, ER Harvey General Contractor, Morgantown, IN  
Helen Cho, AH4R IN, Agoura Hills, CA  
Tamara Snyder, Brewed Awakenings Café, Morgantown, IN

Ronald & Pamela Hynes, Three Pints Brewing, Plainfield, IN  
Starr Meiring & Charles Christofferson, CB Snow Removal, Martinsville, IN  
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