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FROM THE PUBLISHER

We all could use a well-executed plan, couldn't we?

As we look out over the landscape of our world, it seems uncertainty is on the increase. The global economy, Mideast conflicts, political tension, healthcare, education, the national debt – the list of what catches our ear or eye as we do business each day seems to be growing, bringing with it everything from passing concern to panic. The impact of uncertainty is felt in foreign lands, down the block, and across the street, as the market is volatile and taxes rise, hiring stalls, growth inches along, and shops close.

Many of you have been able to steer your business through this uncertainty with creativity and a sharp eye for ways to change with the marketplace. You have developed new services or products and kept your workforce productive. Perhaps you have found a paradigm, a set of guiding principles, stalwart practices by which you operate, so that your company isn't overwhelmed by such things. If so, you can still say that regardless of all this, business is good, your company is successful.

But what about you? What about you personally? How are you holding up? Does your mood depend on your profit margin? Does your confidence hinge on your ability to apply your smartest folks to the job at hand? Does your certainty rise and fall with revenue? Does your home life mirror the ease or worry of the office? For some of us the holidays mean more business. For others they mean the phone stops ringing and the emails slow – maybe even a few well-deserved days off. But the season could mean much more. If you seek it out, the next several weeks could



Jim Hess
Owner & Publisher

offer you a personal certainty that is independent of the tide of your day.

Christmas is the story of a well-executed plan based on a clear and enduring purpose in the face of uncertainty. God saw a world aching with uncertainty. He recognized that we were lost in it, consumed by our attempts to manage it. He looked on us and desired to provide for us a certainty, an anchor, a Savior. And on this desire He took action. He gave us One who could bring His certainty. A certainty each of us could take with us to work, into our homes, into our communities. Through Jesus Christ, His Son, He revealed to us the certainty that He loves us, forgives us, and wants a relationship with us. "The angel said to the shepherds, "Do not be afraid. I bring you good news that will cause great joy for all the people. 11 Today in

the town of David a Savior has been born to you; he is the Messiah, the Lord.....the shepherds said to one another, "Let's go to Bethlehem and see this thing that has happened, which the Lord has told us about." (Luke 2:10 -11, & 15)

As we join together this Christmas season, we also look forward to the year ahead. It is impossible to know what 2013 will bring. The forecasts have been made but the trends are yet to be realized. How the next twelve months will be different or similar to the last twelve is uncertain. But, the story we now celebrate, in these few short weeks - this thing that has happened - is certain. For it has been made known to us.

Have a Blessed Christmas & A Happy New Year.

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Father of re-invention

Code Papa Home Inspections

Jon Roberson
Phone: 317-690-2925
Email: codepapahome@hotmail.com
Web: Codepapa.net

By Elaine Whitesides

Morgan County Business Leader

Since 2003 there has been a lot of talk about workers having to re-invent themselves to adapt to the changing jobs market. Mooresville resident, Jon Roberson was one of those people. However with Roberson, he didn't re-invent himself once or even twice – he's done it three times since 2003.

After dropping out of college, Roberson built ATM enclosures until he moved into sales of power train components for conveyors and automation to manufacturing companies. He moved into robotics and after about 15 years building, installing and programming robots for manufacturers across the nation, the company Roberson worked for closed their doors in 2003.

Re-invention No. 1

"At the time we had two small children and my wife had the opportunity to go full-time with her job," Roberson said. The couple decided they wanted to focus on their children, so while his wife moved into a full-time position, Roberson became a stay-at-home dad.

Like other stay-at-home parents, it was a rough adjustment at first. After the children started school, he began volunteering at the Mooresville schools. He was doing such a good job assisting, the teachers suggested he could earn something for all the work he was doing at the school. So he began to substitute teach. After about a year and a half, the same teachers encouraged him to pursue his degree in education.

Re-invention No. 2

With his daughters a little older and more self-sufficient, Roberson enrolled at Indiana State University. He graduated in 2009 with a B.S. in elementary education and took a job as a sixth grade teacher in Avon.

When the school referendum did not pass in the 2011 election cycle, Roberson said, "I saw the handwriting on the wall." With only 2 years of teaching tenure, he resigned expecting to be laid off. "I figured I had skill sets that a lot of the younger teachers didn't have," Roberson said. "I knew I could go find something else."

Re-invention No. 3

He considered returning to the robotics industry, but felt he'd have to start low on the food chain, and to learn of all the advancements in technology and programming would have been cost-prohibitive.

So the couple looked at their life and what they wanted was a continued focus on family. It was decided he was going to start his own business – a home inspection business they named Code Papa Home Inspections.

By owning his own home inspection business, Roberson said, "It allows me to set my own schedule so I can still be there for the kids." In fact, Roberson said, "We still eat dinner at home together most every night as a family. It may be old-fashioned or outdated, but our dining room



Jon Roberson

table is used."

Roberson talked to people to learn what was involved and back to school he went. This time he enrolled at Heartland Home Inspection Academy in Indianapolis where they laid out all the certifications and licenses he would need to service all areas of a home inspection. He passed the four-hour National Home Inspector Exam, registered his business and started inspecting homes at the very end of 2011.

Not only was there a learning curve to move into a new industry, there is a steep learning curve when it comes to owning a business. "Being my own boss, I'm responsible for everything. I have to take care of the books and accounting needs. I had to learn how to do it all. I'm in charge of all of my marketing from getting business cards to logos and brochures and inspection forms."

Recollection on re-invention

"In today's workforce, it is very difficult to not have to get a certificate, license or other instruction in order to change fields." Once the decision has been made to pursue a certain career path, he feels you have to go at it with a positive attitude and dedicate your time, effort and focus on doing it to the best of your ability. He says much depends on the attitude you have about re-inventing yourself.

"It's not easy to re-invent oneself at middle age," Roberson said. "At the age I started (the first time) I had two children and was maintaining a home and going to school. For a 20-year-old kid, it's easy – they have the energy. Being in your 30s and doing that is more difficult."

"Reinvention can be done. I've done it several times now," Roberson said. "I don't want to do it again. I don't want to be under someone else's thumb at this point in my life. I have the option to build what I want."

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The risk and insurance impact of holiday parties

It is that time of year again: Thanksgiving, Christmas and the New Year are all within reach. This is a wonderful time of year for many reasons. One of those reasons is that many employers take time to plan office parties and celebrate not only the holidays, but the employees that work to make the organization successful. Many times, these parties involve the serving of alcohol. If this includes your business, take a moment to finish this article.

Imagine this scenario: You host an office party for your employees. Alcohol is served. An employee partakes and perhaps has a few more than they should. They enter their personal vehicle and begin to drive home. Before the employee makes it home, there is an auto accident, injuring both property and persons. In the following months, your business is sued (successfully) because you served the alcohol that ultimately contributed to the accident and injuries. A large judgment is ordered. Do you have protection from your liability insurance program?



Ryan Goodwin

The answer is yes, in most cases! Read on to find out how and to learn how to minimize this risk in your organization.

Know the Risk Exists. This may seem basic, but it is the first step. We must recognize that the above scenario is not only possible, but it has happened many times before. This is absolutely a risk your business or organization faces, under the legal theory of vicarious liability, a theory that says you, the employer, can be held liable for the actions of your employees, even when they are away from your place of business or in their own personal vehicle.

Avoid or Insure. One way to mitigate the potential liability in the scenario discussed above is to avoid it altogether. Don't serve alcohol at the office Christmas party. This is a risk management technique known as avoidance. Of course, I don't want to discourage you from serving alcohol at your office party, so know too that you can insure against this liability. If your business has a commercial general liability policy and you are

not normally in the business of making, serving, selling liquor, your general liability policy will provide protection from any legal action against you. The key is this: you must not be in the liquor business. For example, a bank would be covered, because they are not in the alcohol business. A winery, however, would not.

Control the Event. Lastly, even though your business may have the necessary coverage for liability in the scenario described above, still take steps to control the event. Consider adopting a company policy regarding responsible employee actions at office gatherings. Have a trained and knowledgeable person serve the alcohol and monitor consumption. Do not distribute "drink tickets" and other mechanisms designed to encourage consumption. Have a zero tolerance policy on employees driving from your event if they have consumed too much.

This simple discussion and list of ideas can go a long way to assuring that you and your employees have an enjoyable, fun and safe Holiday season.

Ryan Goodwin is Central Indiana's Insurance Professional, working to protect the hard work of Hoosier families and businesses. He is an independent insurance advisor with Morgan Insurance Group. Contact him at www.IndyInsurancePro.com or by calling (317) 509-2868.

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Tradition of quality and service spans two generations

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By Bob Sullivan

Morgan County Business Leader

Marion Adams and his family moved to Mooresville in 1959 when his son Ernie Adams was in the third Grade. Marion went into business as a construction contractor in 1964. "It was a little shop on Maple Lane. I would call it more of a warehouse. He was doing new home contracting for local builders like Bob Dunn." Marion specialized in ceramics, expanded into floor tile, and by the late 60s, carpet. "Dad was flexible, doing what the builders needed."

The housing boom of that time not only helped his father establish a business but several other local businesses. "We were still in a post-WWII housing boom," said Ernie.

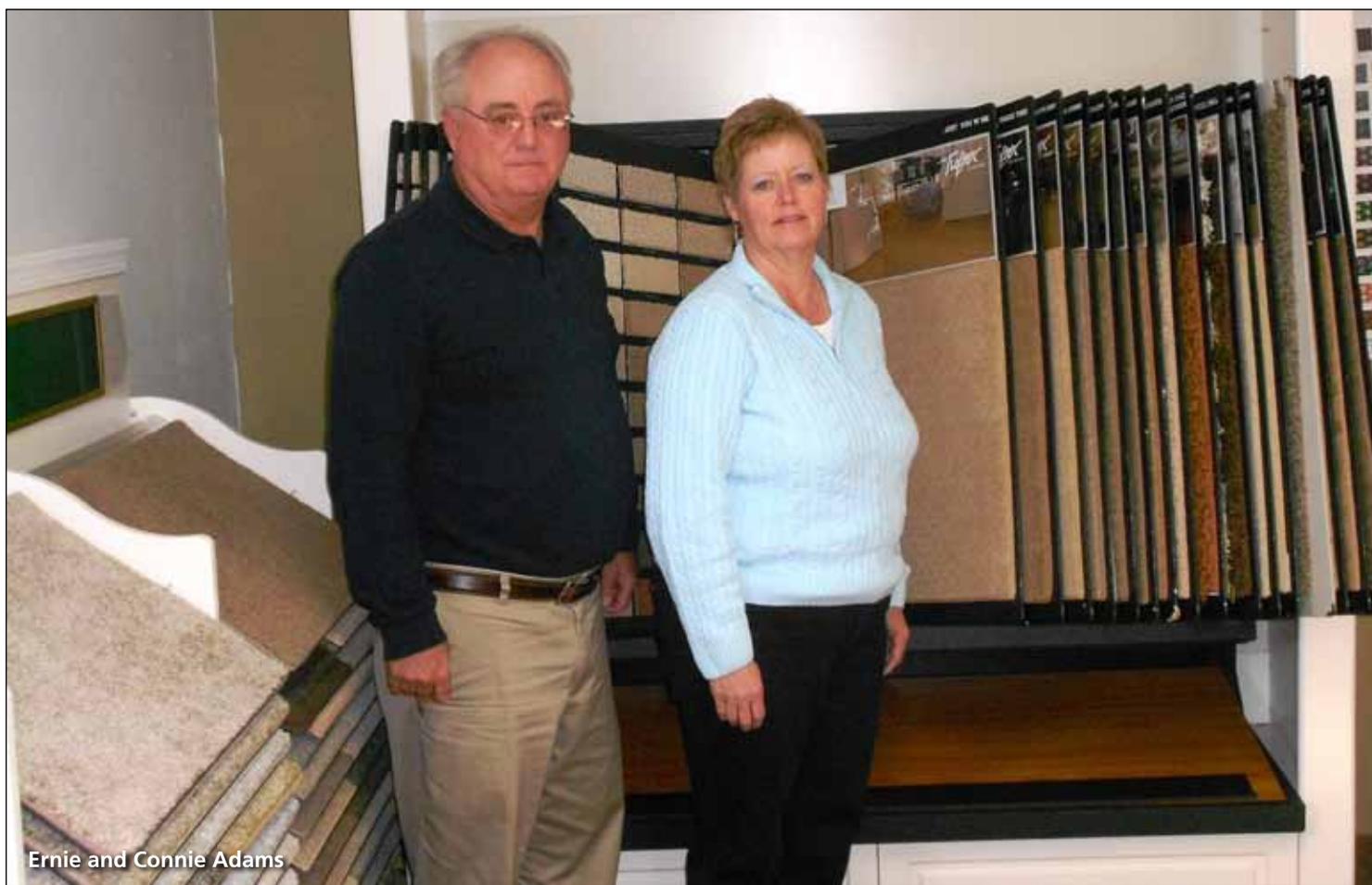
In 1971, Marion adapted a retail approach, moving the business into the showroom at 902 Indianapolis Road, where the business remains to this day. In 1973, during his fourth year of college, Ernie was asked to join the family business. "The business had grown and they needed a sales person. Mom couldn't handle the store and the books by herself. Dad needed to manage the jobs offsite. Then, as now, you had to make sure you kept to your schedule."

Ernie remembers, "Indiana was experiencing a major shortage of school teachers, and so I was pursuing a teaching degree. But we come to these forks in life and make decisions. And once I made that decision, I was all in."

Ernie worked the showroom, placed orders, did field measurements, and added to his skills on the job. "The builder business was still good but we also wanted to build a customer base."

Ernie emphasized, "Today, that strategy served us well. There's little new home building, but we have customers, loyal customers, who have been with us over 30 years. In some cases it's multi-generational, and we're very blessed to have earned such loyalty." Ernie took over the family business as second-generation owner in 2000.

As far as new homes, Ernie says the late 80s were a high watermark. "Not only was it a prime residential period, but StainMaster carpet launched, which they advertised phenomenally. Today, new home building is down about 30%, and you can't replace that 30% with renovations.



Ernie and Connie Adams



Marion Adams

A new home means multiple rooms, say 2000 sq. ft., whereas a private home owner might renovate one room for around 600 feet. You can't make up the business; you have to adapt."

Ernie explained, "We offer custom floor covering. We sell from samples, not inventory. Floor

coverings are a touchy-feely thing. You can't mimic that on a computer screen, which is why we don't have a website. We specialize in quality product. If we err, it's on the side of being a step up rather than a step down." Adams has long-term vendor relationships with companies

like Shaw, Dixie Home, Milliken, and more. "We know the Mooresville carpet customer and we cherry pick from selections so that someone else isn't dictating style."

Adams Floor Covering divides its business between small commercial, residences, and new homes. "

Ernie, his wife Connie, and employee Rolly Hammans handle the sales, showroom, office, and internal business matters. Ernie oversees the off-site teams from the store. Most of their contractors are long-term, and they all understand Adams' method of doing business.

Ernie and Connie married in 1999. She has decades of experience in floor covering sales, with a specialty in ceramics. Connie was a sales rep for one of Adams' suppliers. "I sold Adams Floor Covering a lot of product over the years," she said. Connie grew up on the east side of Indy, near Irvington. Connie brought her expertise to Adams Floor Covering within a year of their marriage.

Ernie and Connie enjoy playing golf. Ernie is the Mooresville High School Golf Coach, and had previously coached in the basketball program for several years.

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No phishing allowed

Have you ever received an email or text message saying that you have a package to be delivered but they need more information? Perhaps you have received a message from what appears to be your credit card company stating they need to update your information or your account will be closed? I recently received an email from "Facebook" saying my account would be blocked unless I clicked on a provided link and used my "former" email login and password. Businesses may receive email from what appears to be their financial institution requesting they update their accounts. These are all examples of phishing.

Phishing is used by criminals to trick people or businesses to give to what appears to be a legitimate company/organization their personal or financial information. Sometimes criminals may try to steal a company's online business credentials to commit fraud in their name. Sometimes phishers use email to send viruses. Always use caution when opening an attachment or downloading files especially when you don't know the source. They may even appear to be from someone you know. Watch for spelling errors or incorrect characters. Phishing usually increases during holidays, natural disasters, or any type of major crisis (i.e. health scare, political elections, and economic downturns). Phishers count on people to

react on instinct—mostly fear, generosity, or curiosity—to not verify the source of the message.

In order to reduce your risk of being a victim of phishing, there are certain steps you can take. The first is to use good anti-virus/malware software that updates periodically throughout the day. If you do receive a suspicious message, don't reply and don't click on any links. If you want to verify the source, either use a phone number from a past statement, on the back of your credit card, or use your browser to find and type in the legitimate website address. Be sure to spell the website correctly, criminals will set up a look-a-like website to convince you. Make sure that before you divulge any information on a website that the URL begins with https (the "s" stands for secure) and that every page is https. They will even use https on their look-a-

like websites. Never ever email personal or financial information!

You can report phishing to spam@uce.gov or to the company/organization that was being fraudulently represented.

Jerry Waldon is the owner of Waldon IT Solutions (WITS) and a Director of the Greater Martinsville Chamber of Commerce. He can be reached at jerry@wits4you.com or (317) 376-9281



Jerry Waldon



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Just another reason...





Pluggo into

Mooresville Banker &

By Bob Sullivan

Morgan County Business Leader

The saying goes that when you love what you do, you never go to work. John Ehrhart feels blessed that over the last several years, he had the opportunity to experience exactly that sort of job satisfaction. On the eve of his retirement, John reflected back on a distinguished career in banking that reaches back over 45 years, and looked ahead to the next chapter in his life.

"It was a tough decision, but I think it's the right one. The bank asked me to stay on a couple more years, and I appreciated the offer. I'm now 68 years old, and my wife and I are still healthy enough to travel, and I can continue to give back to the community through volunteer work. My wife is retiring in March, and we already have some trips planned. So it's time." Nancy, John's wife of 44 years, is retiring after 30 years as a registered nurse at St. Francis Mooresville. John remains active. He enjoys golf, plays on a tennis league, and works out at Core Fitness five days a week.

John was born and raised in Marion, Indiana, and graduated from Mississinewa High School in Gas City, Indiana, south of Marion. Upon graduating in 1962, he attended Indiana Business College in Fort Wayne for a year. "I was in a three-year program and wasn't sure if I wanted to continue, then I received an inquiry letter from the U.S. Army. This was during Vietnam, and I saw it as an opportunity to serve. My father had been unable to serve due to health issues." John signed on for a three-year tour in the Army, serving most of his time in Germany.

In 1967, he served the last four months in Ft. Harrison, Indiana, and upon his discharge, returned to Marion to help his mother care for his ailing father. John recalled, "I happened to get a phone call from Marion Federal Savings and Loan Association. They had an opening for a teller-supervisor. I had no past experience beyond my college and military background, and they trained me on the job."

In early 1968 he split his time between his hometown responsibilities and Indianapolis, where he was steadily dating his soon-to-be-wife. They married in December 1968. John worked at Marion Federal Savings and Loan for 18 months and took a new position at Citizen's Federal Savings and Loan in Indianapolis. At this point, John committed himself to remain in the banking industry, and he worked his way up the ladder and started a family. He also earned his Associates Degree in Accounting from IUPUI.

In 1978, he joined Mooresville Federal Savings and Loan as Vice President and Treasurer, accepting his first position in the county he would come to consider home. In 1992, the bank was purchased by First Indiana Bank. John became security officer. He continued to reside in Mooresville, but worked in Indianapolis for the next decade, where he oversaw 28 branches in the region.

In 2002, he left First Indiana Bank. John remembers, "I was disenchanted with where I was, and

ved to the Community

& Community Servant reflects on 45 years of doing what he loves.

Snapshot

John Ehrhart's Community Service

- Mooresville Kiwanis Club since 1978, past president.
- First United Methodist Church of Mooresville, multiple committees, finance chairman, building committee and Wills & Memorials.
- Mooresville Planning Commission 1992-2008.
- Kendrick Foundation Executive Committee and Board of Directors since 2003.
- Martinsville and Mooresville Chambers of Commerce since the 1980s, Past President of the Mooresville Chamber in 1985.
- Morgan County Economic Development Corporation Director since 2005, currently on the executive committee.
- 2007 Graduate of the Morgan County Leadership Academy, now on board of directors.
- Currently Director of the Mooresville School Building Corporation.
- Morgan County Community Concert Board of Directors, four years.
- For 14 consecutive years, has joined his church's mission team to Appalachia to help remodel homes for needy families.



...n't know what I wanted to do. At that point, I was 58 years old, and my entire career in banking had been to serve the industry in the back office and in an administrative level. Through a connection, John was introduced to an Episcopal Priest and job coach, who mentored me to help him figure out what he should do next. It was the best thing that ever happened to me. He took me through a series of tests, personality tests I had never taken before. He said, 'You've been a frustrated back office banker. Based on these results, you should be in sales.' I found that interesting. I had always preferred working with people over back office reports and numbers, but that was what I knew." Jim Johnson, President at Home Bank in Martinsville, hired John as an Operations Manager in 2002. Lincoln Bank President Jerry Engle and the President John Ditmars wooed John to their Mooresville branch in 2004 as the Business Development Officer. "I met with customers, discussed

their business banking needs, and then paired them with someone who would follow up with the services we offered. I stayed involved as a relationship-builder, which I had come to realize was one of my assets. In 2006, I had a lot of fun, and that year stands out as the best time of my life in terms of enjoying my job. I'd been plugged in to the community since 1978, but starting then, I took it to a new level."

In December 2008 First Merchants Bank purchased Lincoln Bank and gradually developed the Business Banking Roll that John currently serves in today.

Looking back, John reflects, "It was nice to be involved in the historical growth of Mooresville these last 20 years while serving on The Plan Commission. We saw several subdivisions and businesses take hold, and when Kendrick Hospital sold to St. Francis Hospital it created the Kendrick Foundation which offered medical scholarships and community

non-for-profit grants, that was something special for Morgan County.

John's last day is January 4. He is actively involved in working with Michael Joyce in recruiting for his position.

John and Nancy raised two daughters: Amy Speer and Amanda Bray, who are both married, have families and reside locally. John and Nancy also raised a niece, Stephanie Phillips.

**The Morgan County
Business Leader
would like to join the
community in thanking
John for his distinctive
service to the community**

John Ehrhart

Business Banking Officer
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\$40 for a book with blank pages...are you nuts?

Can you believe someone actually once told me that? First, to be fair, the price was actually only \$39.95 but with tax it was slightly over forty dollars and it really was a book with blank pages. Not a word written on one of the over 200 pages.

Nuts? No! I have three reasons why it's completely sane.

First, the value of the book comes from what you put in it based on your thoughts and reflections of the events and happenings you have experienced.

Second, your reflections about those experiences leads to what you think you might learn from them. That information, along with how you might approach situations in the future will be more valuable than any book you can purchase.

Third, when you pay \$40 for a blank book you'll work even more diligently to do what one of my mentors, the late Jim Rohn put this way, "The reason why I spend so much money for my journals is to press me to find something valuable to put in them."

This blank book, more commonly referred to as a journal, is something you should have going all the time. Mine happens to be a black leather-covered book. I put reflections, goals, documentation and conversations with myself on the pages between the leather cover. I'll admit I am not as

consistent as I want to be, but keeping a journal is certainly a worthy aspiration for us all.

Many people use their mind as a storage facility. They fill it up with information and experiences and try to keep it all straight and accessible, like a filing cabinet. That is not the best use of your mind. Use your mind for the powerhouse it is to work out problems and find answers. Keep a journal for the filing cabinet. "Be a collector of good ideas, but don't trust your memory. The best collecting place for all of the ideas and information that comes your way is your journal." As Jim Rohn put it.

To make 2013 one of your best years, get ready to start the New Year by purchasing a blank book. Pay a handsome fee for it and purposefully fill it with the important things in your life. That way, you can go back and monitor your personal and professional growth. It will be right there in black and white.

One last thought from Jim Rohn: "There are three things to leave behind: your photographs, your library and your personal journals. These things are certainly going to be more valuable to future generations than your furniture!"



Jack Klemeyer

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

This blank book, more commonly referred to as a journal, is something you should have going all the time.

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Women-owned small business program

Did you know that it might behoove your business to seek WBE/WOSB status? Many government agencies local, state and federal have set aside programs to help women owned businesses get a chance to win large contracts. In addition, larger companies also require certification to participate in their WBE programs. These programs are designed to give the women owned small business an opportunity that they might not have because of their size or lack of connections in their industry. Today we will explore the federal WOSB program highlights.

WOSB Program Information

There are about 80 North American Industry Codes NAICS codes that are eligible for the federal program. You can view these codes on the SBA.gov website under WOSB Program applicable codes. There is also a compliance guide on the website for the WOSB program.

Eligibility Requirements

To be eligible, a firm must be at least 51% owned and controlled by one or more women, and primarily managed by one or more women. The women must be U.S. citizens. The firm must be "small" in its primary industry in accordance with SBA's size standards for that industry. In order for a WOSB to be deemed "economically disadvantaged," its owners must demonstrate economic disadvantage in accordance with the requirements set forth in the final rule.

Getting Started

For a quick overview of the WOSB Program and what businesses need to do to participate, click here to view a short presentation. For detailed information about the WOSB Program, see the "WOSB Program Information" section.

4 Steps to participate in the WOSB program:

1. Read the WOSB Federal Contract program regulations in the Federal Register

and the WOSB Compliance Guide.

2. Register and represent your status in the System for Award Management (SAM) as WOSB or EDWOSB.**

3. Log onto SBA's General Login System (GLS). *Obtain an account now if you don't already have one

4. Go to the WOSB program repository (through GLS) and upload / categorize all required documents.

WOSB Program Repository

To access the WOSB Program Repository, users must first login to SBA's General Login System (GLS). If you do not have an account:

Log onto SBA's General Login System (GLS)

Click on "Instructions for GLS" for information on how to request an account

Go to "Request SBA User ID" to create an account

Once you are in GLS, click the "Access" button at the top

of the screen. Then select "Women-Owned Small Business Program Repository" and press submit. You should then be able to access the repository. Once you are in the repository, you can click the "Help" button at the top of the screen for instructions on how to use the repository.

**A complete list of required documents to upload to the Repository can be found in the Compliance Guide for the WOSB Program. All eligible WOSBs and EDWOSBs who would like to participate in this program must complete and sign the WOSB or EDWOSB certification form below and upload it into the repository.

WOSB Certification (SBA Form 2413)

EDWOSB Certification (SBA Form 2414)

Questions about the WOSB Program or the Indiana State WBE program?

Contact your ISBDC counselor Marti Chestovich @mchestovich@isbdc.org or 317-916-7503



Marti Chestovich

Morgan County Economic Development Corporation names five to new communications committee

The Morgan County Economic Development Corporation (MCEDC) has created a new communications committee. The committee will be charged with assisting the MCEDC board of directors and staff members with a variety of communications strategies and tactics.

The five members include: Kristen Fuhs Wells (chair), director of communications for Indiana Humanities; Jim Hess, owner/publisher of the Morgan County Business Leader; Fred Mills, director of government affairs at Indianapolis Power & Light, an AES Company; Steve Powell, director of public relations for AT&T Indiana; and Courtney Sampson-Arango, program manager of Indiana

INTERNet – Indiana Chamber of Commerce.

"We're excited to have a communications committee to help us tell Morgan County's story," said Joy McCarthy Sessing, executive director of MCEDC. "Our strategic location, great schools, innovative leadership and low cost of doing business make this an excellent place to grow a company and to live, work and play."

Nearly 70,000 people live in Morgan County, which is home to companies such as For Bare Feet and TOA USA. Morgan County cities include Martinsville – the county seat; Mooresville – the birthplace of the Indiana state flag; and Monrovia – which is more than 170 years old.



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By Bob Sullivan

Morgan County Business Leader

Have you heard of the importance of reading? Of course we know that it is a key to success in life as well as in business. But why is reading important for business success?

Tom Peters, a noted author, believes regularly reading helps to improve the way you think as a business owner. "Quite often I'll be reading a chapter of a book and within the first few paragraphs, my mind will pop up with a thought or suggestion – often a solution to a problem or challenge I've been wrestling with..."

Believing in the importance of reading, the Pacers Sports Entertainment organization has made an effort to encourage building a foundation of this effective practice. On Wednesday, October 31, most kids in schools across the nation showed up in their Halloween costumes, and Northwood Elementary was no exception. But for a good part of the morning, many students also wore their blue and gold jerseys in support of an appearance by the Indiana Pacers Organization.

The team showed up in force to tip off of the Pacers' "Reading Timeout" program. The kids and the team gathered at ten a.m. in the elementary school gym where the team kicked everything off pep rally style to get the students fired up about reading. After the pep rally they broke into smaller groups in the gym, music room and library, where coaches, players, and Pacemates took turns reading favorite books to the kids.

Participating readers included Nat Schnellenberger and Teresa Meredith, president and vice president of the Indiana Teachers' Association; Rita Burtis of the Indianapolis Fire Department, WISH morning anchor Lauren Lowrey,

Indiana Fever staff member Roberta Courtright, Pacemate Megan Stinson, a Mooresville native and former Northwood student, retired Pacer Darnel "Dr. Dunk" Hillman, and, of course, popular mascot Boomer.

During the pep rally, Pacers Community Relations Director Kelli Towles introduced each guest, and each one enthused about their favorite books, including, The Harry Potter series, the Twilight series, Diary of A Wimpy Kid, Robinson Crusoe, the Cat in the Hat, and Goodnight Moon, plus nonfiction biographies and travel books. Anchor Lowrey told the kids that as a news anchor, "I read for a living, off of what we call a teleprompter. So if I couldn't read, I couldn't work."

Pacemate Megan, a 2010 graduate of Mooresville High School, said she was thrilled to be returning to her hometown. "It's phenomenal, I feel so lucky to be here, catch up with my old teachers and give back to the community I grew up in."



Kelli Towles with kids



Pacemate Megan, a Mooresville Grad, reading to children at Northwood Elementary

Along with free books for the kids, the Pacers gave away over 250 tickets to their November 10th game. After the event, Towles said, "The team called the Northwood kids among the loudest and most enthusiastic we've been around."

According to Towles, the Pacers started the program 12 years ago, and as she recalled it started off as a month-long program that ran March to coincide with national reading appreciation month. "The NBA, as a whole, plugged in to giving back to their community during that month, and we embraced the importance of reading as our message."

12 years later, Towles notes, "We're unique to other teams in the NBA, in that we've continued to expand our efforts. Today, we hold two events a month throughout the entire basketball season. This year, we've scheduled 50 events." The outings, part of the "Pacers Cares" program, and are free to the schools. Towles estimates their efforts will reach 7,000 kids this year. The program runs through May.

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Community Foundation, Kendrick Foundation, and Lilly Endowment community scholarship season begins

Morgan County high school seniors and other residents looking to further their educations may find financial assistance through the Community Foundation of Morgan County, which will help distribute up to \$900,000 in scholarships this year.

The foundation administers applications for Lilly Endowment Community Scholarships, Kendrick Foundation Scholarships, and its own CFMC Scholarships to Morgan County high school seniors and non-traditional/post-high school students.

Applications are now available to download from the CFMC's Scholarship Central website at www.cfmconline.org/scholarships. It offers an easy-to-use format which allows users to view scholarships they may be eligible for based on their education category. By selecting from choices on the web site, students can indicate which high school they attend, or choose that they are a private school or home school student. There are also options for Morgan County residents currently in college and non-traditional students who are adults returning to pursue their education.

Printed applications are available at Morgan County high school guidance offices, the Mooresville CFMC /Kendrick Foundation office located in the Academy Building at 250 N. Monroe St., and the Martinsville CFMC office located at 56 N. Main St. Library branches in the county will also have applications available on disk. Applications will be mailed upon request by calling the CFMC office toll-free at (855) 280-3095.



Community Foundation
of Morgan County, Inc.
Investing in Our Quality of Life

Free "How to Apply" Seminars

Seniors, parents and adults applying for scholarships can get on the inside track and learn how to fill out CFMC, Lilly and Kendrick scholarship forms at one of three free "How to Apply" seminars. The same seminar will be offered December 20 at the CFMC Martinsville office, January 8 at the CFMC Mooresville office, and January 9 at the Monrovia Branch of the Morgan County Public Library. All seminars will take place from 6:30 to 7:30 p.m. and no registration is required.

Lilly Endowment Community Scholarship Program

The Lilly Endowment Community Scholarship Program provides two full-tuition scholarships for Morgan County residents who will have graduated by the end of June 2013 with a diploma from a regionally accredited Indiana high school and who will be first time college

students. Applicants who graduated high school in previous years but have never attended college may apply. These scholarships must be used to pursue baccalaureate degrees at any accredited public or private Indiana college or university beginning in the fall of 2013. The deadline for Lilly Endowment Scholarship applications is January 18, 2013.

Kendrick Foundation, Inc. Scholarships

The Kendrick Foundation, Inc. Scholarships will provide support for Morgan County residents who are pursuing a career in the health care field.

Applicants must have graduated by the end of June 2013 with a diploma from an Indiana high school or equivalent education. They must also have been accepted into a program at an accredited college, university or other educational institution to complete a course of study in a health care field (including medicine, dentistry, allied health, and nursing) beginning in the fall

of 2013. The scholarships are for tuition only, up to a maximum of \$15,000 per person per year after deducting other financial aid which also pays tuition. Individuals may re-apply and, if accepted, could receive the scholarship for multiple years. Other application details are available on the website at www.kendrickfoundation.org. The deadline for the Kendrick Foundation, Inc. Scholarship applications is February 22, 2013.

Community Foundation of Morgan County Scholarships

The Community Foundation of Morgan County, Inc. offers Morgan County residents the opportunity to be awarded scholarships based on selection criteria requested by the donor of each scholarship fund. There are two categories in the CFMC Scholarship Program, one for high school senior Morgan County residents and one for non-traditional/post-high school Morgan County residents. For seniors, scholarships may be available based on the high school the student attends, the subject he/she plans to study, or activities in which he/she participated at high school or in the community. The foundation also has several scholarships available for non-traditional/post-high school students and home school/private school students. The deadline for the CFMC Scholarship Program applications is February 22, 2013.

More information is available by calling the CFMC office toll-free at (855) 280-3095 or by visiting the "Scholarship Central" web site at www.cfmconline.org/scholarships.

Networking Opportunities

Martinsville Chamber of Commerce:

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

Mooresville Chamber of Commerce:

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

Networking Business Women of Morgan County:

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

Morgan County Toastmasters Club:

The weekly meetings will now be on Thursdays beginning May 5 from 6 to 7 p.m. The club meets at the Academy Building, 250 N. Monroe St. in Mooresville.

Rediscover Martinsville :

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

Mooresville Revitalization Group:

For more information on how you can get involved with Mooresville Revitalization Group community events or activities visit www.MooresvilleRevitalization.com or contact Lori Cole at Autumn Whispers Health and Harmony 317-831-7817.

Morgantown Merchants Association:

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

Rotary Clubs:

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

Business Networking International:

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

Business & Professionals Exchange:

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

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Morgan County has the lowest cost of living

An independent organization's calculation of the third quarter cost of living information for over 300 communities throughout the United States was released last Friday. Morgan County has the lowest composite index cost in Indiana.

There are nine other communities in Indiana whose cost of living data is recorded for the Council for Community & Economic Research (CCER), located in Arlington, Virginia. The CCER gathers the data and prepares the quarterly and annual independent audits of the cost of living and doing business around the nation called the Cost of Living Index (COLI).

Morgan County, with the communities of Martinsville, Mooresville, Monrovia, Brooklyn, Morgantown, Paragon and Bethany, has a third quarter composite index of 89.7. Both Morgan County's composite index figure of 89.7 and Indianapolis's figure of 93.8 demonstrate that the metropolitan region continues to be a low-cost location for goods and services. The national average cost of living composite index is 100.00.

The Morgan County Economic Development Corp. (Morgan County EDC) took the initiative to have the county's cost of living information reported as a way to benchmark elements of the business environment in the community.

"It is important for companies looking at our area to locate or expand their operations to see how low the cost of living is in Morgan County," said Joy Sessing, executive director of the EDC.

Through a grant from South Central Indiana REMC, this year the EDC started gathering cost information on over 60 items of consumer goods and services, excluding taxes and non-consumer expenditures. Morgan County is the only non-metro or non-micro area included in the Indiana COLI report.

The new quarterly COLI report just released includes the Indiana communities of Elkhart-Goshen, Evansville, Fort Wayne, Lafayette,



Bloomington, Richmond and South Bend-Mishawaka, in addition to Indianapolis and Morgan County.

The Cost of Living Index includes over 300 communities throughout the United States. It contains data on six component categories of housing, utilities, grocery items, transportation, health care and miscellaneous goods and services.

The most expensive cost of living reported in the most recent quarterly report was New York (Manhattan) with a composite index of 229.6. The least expensive was Harlingen, Texas, with a composite index of 79.5.

The Morgan County Economic Development Corporation's mission is to serve Morgan County by providing education and resources to businesses to foster the growth and prosperity of county residents. For more information, view the EDC's web site - www.morgancoed.com.

Indiana University Health Morgan Hospital offers discounted CT Lung Screen

Most holiday seasons people are surrounded with loved ones, exuberant amounts of food, football, shopping and in some cases the stress of ones' health. However, this year an opportunity to make a change is much closer to home than most may realize.

Indiana University Health Morgan Hospital is offering community members a discounted CT lung screening, for those who qualify, from now until the end of they year.

"The screening can detect lung cancers early when there is more potential to be cured," stated John MacBeth, IU Health Morgan Hospital Director of Radiology and Oncology.

If lung cancer is detected at an early age, it has nearly an 80 percent chance of being treated successfully.

Individuals 55 to 74 years of age have smoked a pack or more of cigarettes a day for over 30 years and are still smoking as well as those who quit less than 15 years ago qualify. Any individual who is 50 years or older and has smoked a pack of cigarettes or more a day for 20 years and have one additional risk factor for lung cancer may also qualify.

Additional risk factors include; a family history of lung cancer, exposure to other cancer-causing agents, past history of smoking (less than 10 years ago), smoked for 30 years or more and are still smoking and who have repeated exposure to secondhand smoke.

This low exposure CT is painless and takes approximately less than one minute to complete. A client is only on the table for approximately five minutes.

Regularly \$1500, this screening is available for a one- time- price of \$100. IU Health Mor-



Morgan Hospital

gan Hospital is stressing the importance of detecting cancer early before it has the chance to spread to the rest of the body.

MacBeth, who has a Masters Degree in Health Administration, began performing CT scans in 1982 and has over 30 years of radiology technology experience. There is no doubt that each patient will be in good hands.

"It's hard not to say don't be anxious about any medical test. We let patients know we are here to help them through the entire process," states MacBeth.

One in 17 men and one in 18 women develop invasive lung cancer in the United States, leaving plenty more at risk for developing cancer throughout their life. While there may be some hesitation, with the experience of this team, it's hard to find a reason not to take advantage of this opportunity.

An individual need only schedule the test 24 hours in advance by calling 765.349.6440.

Upon arrival patients enter the main entrance and the reception desk staff will lead patients through the process.

Results are usually available within one week of the screening. Radiology staff call atients with the results.

Start the holiday season off on the right foot. Give your family the gift of great health and the assurance of many more years to come.

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MORGAN COUNTY - BUILDING PERMITS

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Mercer Belanger
3174-636-3551

Brent Turnball
107 Azela Dr
Mooresville, IN 46158
\$121474.89
Dec 10
Feiwell & Hannoy
317-237-2727

Jacob & Kathryn Wessell
5440 Collett Dr
Camby, IN 46113
\$95334.60
Dec 10
Septtymous Taylor
800-684-1606

Kevin White
179 Cohen Dr
Mooresville, IN 46158
\$121731
Dec 10
Unterberg & Assoc
219-736-5579

Amy Chesser
131 Lewis Dr
Mooresville, IN 46158
Dec 17
\$83797.98
Feiwell & Hannoy
317-237-2727

William Cornett
5098 SR 252
Martinsville, IN 46151
Dec 17
\$87776.53
Feiwell & Hannoy
317-237-2727

Crystal Dobbs
4880 Godsey Rd
Martinsville, IN
Dec 17
\$123110.17
Feiwell & hannoy
317-237-2727

Lisa Epley
8177 N Poplar Dr
Mooresville, IN 46158
Dec 10
\$100051.62
Feiwell & Hannoy
317-237-2727

William Emmons
221 E Harrison St
Mooresville, IN 46158
Dec 17
\$85761.55
Feiwell & Hannoy

317-237-2727

Rodney Rowe
460 W Morgan St
Martinsville, IN 46151
Dec 17
\$88692.72
Feiwell & Hannoy
317-237-2727

Gregory Fitzpatrick
294 Spruce Ct
Martinsville, IN 46151
\$162752.81
Dec 17
Feiwell & Hannoy
317-237-2727

David Green
360 W Washington St
Martinsville, IN 46151
\$43710.11
Dec 17
Unterberg & Assoc
219-736-5579

Douglas Griffin
4205 Egbert Rd
Martinsville, IN 46151
\$264963.45
Dec 17
Feiwell & Hannoy
317-237-2727

Charles Tate
11724 N East St
Camby, IN 46113
\$91792.93
Dec 17
Unterberg & Assoc
219-736-5579

Harold Zantop
2033 Foxcliff Est N
Martinsville, IN 46151
\$458381.79
Dec 17
Feiwell & Hannoy
317-237-2727

Max Paul Green
639 Hillside Dr
Martinsville, IN 46151
Dec 17
\$157541.16
Feiwell & Hannoy
317-237-27127

Mark Hyatt
980 S Colfax St
Martinsville, IN 46151
Dec 17
\$82963.72
Feiwell & Hannoy
317-237-2727

Jeffery Guffey
380 Hobson Dr
Mooresville, IN 46158
Jan 21
\$126802.71
Feiwell & Hannoy
317-237-2727

Sharon Walton
4341 N South Dr
Quincy, IN
Jan 21
\$126802.71
Feiwell & Hannoy
317-237-2727

Mamie Whobrey
350 Maple st
Monrovia, IN
\$84216.59
Jan 21
Feiwell & Hannoy
317-237-2727

Vincent Blundell
3515 Barbara ST
Martinsville, IN 46151
\$87920.39
Jan 21
Feiwell & Hannoy
317-237-2727

John Ferency
2230 S Hill Valley
Martinsville, IN 46151
\$227310.50
Jan 21
Feiwell & Hannoy
317-237-2727

Brice Litton
910 S Lincoln St
Martinsville, IN 46151
\$102273.80
Jan 21
Johnson Blumberg
312-541-9710

Bobby Murley
935 S Johnson Rd
Mooresville, IN 46158
\$24196.76
Jan 21
Reisenfeld & Assoc
513-322-7000

Ronald Ridenour
4120 SR 44
Martinsville, IN 46151
\$154493.86

Jan 21
Gerner & Kearns
513-241-7722

John Staab
229 Arnold St
Morgantown, IN 46160
Jan 21
\$68660.70
Feiwell & Hannoy
317-237-2727

Josh Toney
4090 SR 252
Martinsville, IN 46151
Jan 21
\$86143.15
Feiwell & Hannoy
317-237-2727

James Dodds
13046 N. Jenna Ct
Camby, IN 46113
Jan 21
\$37865.80
Steven Yount

James Dodds
13087 N Jenna Ct
Camby, IN 46113
Jan 21
\$151895.71
Charles F. Miller
317-488-1421

Lori Newlin
12930 N Bray Rd
Mooresville, IN 46158
\$305490.81
Feiwell & Hannoy
317-237-2727

Jacqueline Nugent
6290 N SR 42
Quincy, IN
Jan 28
\$226800.93
Reisenfeld & Assoc
513-327-7000

Robert Riley
12525 N Louis Dr
Camby, IN 46113
Jan 28

\$239740.95
Unterberg & Assoc
219-736-5579

Joy Bredlow
4533 N Founry Rd
Quincy, IN
Jan 28
\$196108.95
Feiwell & Hannoy
317-237-3

Adda Carrie
8081 N Country Way
Martinsville, IN 46151
\$507949.87
Jan 28
Feiwell & Hannoy
317-237-2727

Brandi Coleman
13146 N Becks Grove Dr
Camby, IN 46113
Jan 28
\$96400.07
Feiwell & Hannoy
317-237-2727

David Richmann
2940 W Crosscreek Dr
Monrovia, IN
\$141948.55
Jan 28

Reisenfeld & Assoc
513-322-7000

James Teel
80 E Mulberry St
Morgantown, IN
Jan 28
\$83864.28
Reisenfeld & Assoc
513-322-7000

David Titlow
7096 E Candice Dr
Camby, IN
Jan 28
\$182563.17
Feiwell & Hannoy
317-237-2727

James Dennis
11396 N Creekside Dr
Monrovia
Feb 4
\$183474.39
Maronosci Law Group
219-462-5104

Horace Peck
5501 S Darrell Lane
Gosport
Feb 4
\$193008.98
Mercer Belanger
317-636-3551

Current updates available at <http://scican.net/~manley/Sales.html> Note: If you need any further information, please contact the attorney listed per each sale. We do not know what debts are owed on the properties, the condition of the home, and we do not have keys to the residence. All sales are held at 2:00 p.m. at the Morgan County Sheriff's Department. If you are the successful bidder, you will be asked to bring in the full amount of the bid by 4:00 p.m. that same day. Funds must be in the form of a cashier's check. We do not accept letters of intent to purchase from your bank. Not responsible for typographical errors.

Expert Emergency Care Returned Keys to Where His Heart is.

At 83, Keys Lowder is a former Navy man, a longtime employee of Indiana Power & Light and a fulltime farmer who tends his 250 head of cattle “sunrise to sunset, every day.” Then one night he started feeling chest pains. “I’ve always been strong and healthy, but I just didn’t feel right.” He was stabilized in the Emergency Department at Franciscan St. Francis Health – Mooresville, and then had open heart surgery at the St. Francis Heart Center – Indianapolis. “They couldn’t have treated me better. It’s the only place I would go,” he says, before heading out to bale hay, mend fences and feed the cows.

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