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BUSINESS LEADER

MORGAN COUNTY

February 2012



Sustaining Liberty

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Finding your passion

For some of us, we thought we knew exactly what we wanted to do with our lives as soon as we were able to grasp the concept. Almost all of us, at one time or another, expressed goals in altruistic terms. We wanted to be firemen, police officers, doctors or nurses (and of course, animal doctors). How wonderful that most children (though they can't express it this way) tend to think of the question along the lines of: "How can I help others?"

As we familiarize ourselves with our own strengths, gifts, and talents, many of us discover our true passions and figure out what we "really" want to do. (And most nobly, some indeed go on to become first responders.) For others, it may take a bit longer, even well into adulthood, when circumstances and life define your passion.

Paul Ledbetter of Midwest Information Systems Technologies fixed stereos for his friends while he was in high school. Paul says of that time, "I liked fixing things for people" From there, he joined the U.S. Marines and served as an aircraft mechanic. Following a 20 year career and after earning a degree in electric engineering, Paul now runs a technology services company in Martinsville, where he installs internet, security, and databases for other businesses. The wiring is far more advanced than a stereo; the service is much more complicated, but when you get right down to it, Paul has spent his entire life following his original passion of fixing and building things for others.

Sometimes, circumstances take you places as an adult and allow you to find your passion, as in the cases of Bill Kelsay, Denise Carr, and Steve Redinbo.

Bill Kelsay is now the Director of Sycamore Services, a not-for-profit organization that offers a variety of rehabilitative services for people with disabilities. Until he received the opportunity to interview, Bill had pursued a career in restaurant management. Bill's passion to serve had taken him one direction, but opportunity provided a better fit for his passion. As soon as he took the job with Sycamore, Bill says he knew this was where he wanted to be. Fifteen years later, he remains passionate about helping others.

As a self-employed real estate appraiser in 2008,



Jim Hess

Denise Carr joined Liberty Tax Service as a part-time appraiser because it fit the seasonal lull of the market. Her goal then was to become an accountant and maybe take on a management role. Shortly after, real estate hit a major downturn, and Denise was in the perfect position to manage all three branches of the tax service. Denise came to understand the responsibility of partnering with her clients and training her appraiser team to take good care of them. But she knew she was up to the challenge, and bringing it all together became her passion. Opportunity had offered her exactly what she wanted. Two years later, she was offered and accepted ownership of the business.

Steve Redinbo accomplished many of the goals he'd set for himself early in life. He formed his own business, serving as the marketing arm of a website design startup. He formed a skydiving team, and performed well in competition for two consecutive years. Having hit those marks, Steve had to redefine what made him passionate. His job search led him to interview with Aflac, where, as he said, "Like most people, if they're honest, I didn't set out to become an insurance agent." Steve saw himself as less of a salesman and more about helping people. After six months of representing Aflac, he saw his product "in action" first-hand, and how it affected the life of a young woman facing the threat of terminal cancer. The perception that what he did could affect lives in such a positive way reignited his passion, and changed how he does business.

You can learn much more about Paul Ledbetter, Bill Kelsay, Denise Carr and Steve Redinbo in this issue. Think about how their passion affects how they do business. Are you passionate about your business and using your position to help others? If not, consider the lessons behind these stories.

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The controller takes control – A case for process improvement

This is a response to our on-line questionnaire. Thank you to all who participated and keep your questions coming.

A company controller asked about helping her with better communications in her small business. She said with a company of six people, stress levels were running high because no one could make a decision without the owner's okay. Her employees would run the round robin of questions when problems came up or decisions had to be made.

Because of the continual absence of the owner on sales calls and business meetings, the questions eventually landed in the controller's lap. The owner insisted all decisions run through him, creating a stop gap until he was available to give the final go ahead. She felt better communications between the employees would help the situation. Of course that would help, but what about starting with the business processes?

Letting Go

As a business owner who built your business from the ground floor, it may be hard to leave it to someone else to make regular decisions in fear that those decisions be the wrong ones. After all, you feel you know what's best for the business. Without you making the calls, one wrong move would cause the sky to fall. Remember if everything must run through you then you are stifling the growth of your business. If you are afraid of letting go and delegating, what sort of environment are you creating for your employees?

In a solo entrepreneurship this model works because there is only one decision maker. There is no one else to make the decisions and the life or death of the business depends on the decisions being made. As your business grows the tendency is to keep this



Thomas Barnes

model in place. Removing yourself from the business doesn't seem like an option. But that is exactly the road you need to put your business on.

Business Processes and Communication Stop Gaps

In the example of my controller who wanted better communications, creating a better communication plan should take a back seat for a moment. Her first step should be to create the business processes that would help grow the business and remove the owner from every day decisions. The owner is the stop gap which keeping them from growing.

When employees understand the company vision and have clear guidelines for making decisions, the business can move forward without the need to wait for the owner to become involved.

Some ideas for processes that can help a business run more smoothly:

- Document specific roles within the company and who is responsible for each aspect of daily operations. The responsibility for these roles should remain with the employees except in unusual circumstances.
- Have employees cross train each other on their specific roles.

That way if there is an extended illness or someone should leave the responsibilities can be continued.

- Create budgets or dollar limits on purchasing and other financial decisions for specific employees.
- Coach employees on how to handle established accounts and clients, and then delegate the responsibility for those clients.
- Finally, make sure you COMMUNICATE these new processes to everyone in your business, and that they communicate with each other to make the daily business operations flow.

The ultimate goal for any business owner should be to get the daily business operations to a place where they run on their own, then get out of the way!

Focus on What is Most Important

As a business owner you should rely on the Pareto Principle which says that 20% of your efforts should produce 80% of your results. Strive to concentrate on the most important aspects of the business that drive growth, not the ones that just keep the status quo.

Define employee roles, create solid processes and communicate these roles and processes with your employees. Then remember to get out of the way so you can work ON your business instead of FOR your business.

If you need help creating processes to grow your business, give me a call and I will be happy to help.

Thomas Barnes is a mentor and strategic business coach with Indy Success Coach. For more information visit www.indysuccesscoach.com or contact Tom directly at tom@indysuccesscoach.com or call (317) 332-4846.

The ultimate goal for any business owner should be to get the daily business operations to a place where they run on their own, then get out of the way!

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Bill Kelsay, Karen Houk, and Pat Cockrum

Sycamore Services expands to meet the need in Morgan County

By Bob Sullivan

Morgan County Business Leader

In early January 2012, Sycamore Services in Morgan County finalized their expansion efforts and doubled their Martinsville facility space. In an ideal scenario, the space attached to their current location became available, and an agreement was put together which allowed the not-for-profit to take over the space next door. The expansion doubled their square footage from 3000 sq. ft. to 6000 sq. ft.

Meanwhile, on January 1, Sycamore finalized a partnership with Cornerstone Rehabilitation Services, which will enhance the abilities of both organizations to assist families with special needs children. "We realized that combining our efforts would increase the efficiency of both organizations," said Sycamore Services CEO Patrick Cockrum. "Combining our services allows our therapists to offer the widest array of treatments and maximize the time they spend with the children." Sycamore and Cornerstone are both based in Danville.

Sycamore Services is a not-for-profit organization that seeks to make a difference in the lives of people with disabilities through a variety of rehabilitative services, training, and counseling in group and one-on-one settings. Sycamore Services helps both adults and children with disabilities. "Our goal is to help our clients become more independent in the home, at work, and in their communities," said Executive Assistant Karen Houk.

Bill Kelsay, Director of Day and Community Services for Morgan County, says the expansions could not come at a better time. Kelsay recalled, "The opportunity to double our facility space presented itself in March, and we completed the expansion in nine months. Morgan County government recognized our contributions to the community and offered the support we needed to make this happen fast."

Sycamore Services

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Kelsay was raised in Mooresville and was working in restaurant management when he learned about Sycamore Services, and joined the organization in 1996 as a community consultant. He accepted his current role as Morgan County, Danville, and Marion County Day and Community Services Director in 2009. "Prior to that, I'd worked in the Danville home office, so when the opportunity came up to get back out in the field and help people directly, I requested the placement."

Kelsay says the goal is to help individuals to become involved in their communities in ways meaningful to them. "In Day Services, we focus on the daily living skills that many of us take for granted. Basic cooking classes, problem solving skills, and some academic focus." Kelsay notes that two years ago, Morgan County's Day and Community Services assisted around 40 adults and now serves 52. (It's worth noting that not all assisted persons receive help long-term, but in spite of the turnover, the number of adults receiving aid continues to increase.) Referrals come through a variety of

agencies, such as schools, churches, hospitals, social services, or outside inquiries from families.

"We've worked a long time with Morgan County to get the word out and develop trust. We're active in the Chambers of Commerce. We have connections with the Community Foundation, the school corporations, and the city and county governments. We started cultivating those relationships a long time ago and when we came to them with our need to expand, everyone we presented to saw the importance of it, and it fell together fast." According to Kelsay, "We try to assign one counselor to a group of four. The expanded space will help us offer a wider variety of activities at the same time." Kelsay confirmed that the expansion could mean more jobs to increase their staff.

Kelsay said, "I'll be talking to a mother or a family member. They tell me that, since an individual has left the program, they'll continue to carry on with relationships. They're making plans, texting each other, doing things on their own without their family or staff. Those are the success stories that make what we do worth it. Along with that, employment services are working with 40 of our clients, and have successfully placed 20 individuals in jobs."

Bill Kelsay and his wife Stephanie live in Plainfield. Stephanie and Bill met as co-workers at Sycamore Services. They have two children, Coby, age 8, and Max, age 6.

Sycamore Services is an Indiana-based not-for-profit organization, incorporated in 1961, with six offices serving Indianapolis, Danville, Plainfield, Vanderburgh and Morgan County. Sycamore Services opened their Morgan County facility in 1993. The Morgan County facility currently employs 37 staff, offers volunteer opportunities, and currently works with 117 individuals, including 30 children. To learn more about volunteering, call the Morgan County facility directly.

Investing in tobacco cessation pays dividends

Recent studies suggest company sponsored tobacco cessation programs will produce savings equal to the costs of the program over a three to five year period.¹ The minimal cost of tobacco cessation programs seems insignificant when compared to the major financial savings. As health care costs continue to soar, wellness and cessation programs will help stop eroding profits. It is estimated that every one percent in reduced health care costs could increase retained profits by five percent.²

Tobacco treatment is cost effective

- Tobacco-use screening and brief intervention is more cost effective than screening for high blood pressure and high blood cholesterol, as well as breast, cervical and colon cancer.³
- Comprehensive tobacco cessation benefits cost between \$1.20 and \$4.80 per employee per year.² In contrast, the annual cost of a tobacco user is about \$3,400 per year.⁴
- Studies indicate that a smoking cessation program for pregnant women can save as much as \$7.00 for each \$1.00 invested.⁵

Because smoking cessation efforts are relatively inexpensive and yield a large, long-term savings, it is a top health-related intervention recommended by the Centers for Disease Control and Prevention and National Business Group on Health. According to a study in the American Journal of Preventative Medicine, tobacco cessation is one of the top three most valuable preventative health services that save more money than they cost and provide enormous health benefits.

Top Three Most Valuable preventative health services

1. Intervening with smokers to help them quit.
2. Discussing daily aspirin use with at-risk adults to prevent cardiovascular disease.
3. Immunizing children.³

The bottom line for employers is that a healthier workforce has higher morale, is more productive and costs less.



Jennifer Walker

When workers become healthier, they will miss less work, are more productive and have lower health care costs. The American Productivity Audit, a national survey of over 29,000 workers, found that tobacco use was a leading cause of worker lost production time – greater than alcohol abuse or family emergencies. Quitting smoking, or even just cutting back, improves a worker's productivity.

One large company found that their employees who smoked had more hospital admissions (124 vs. 76 admissions per 1,000 workers) and a higher average insured payment for healthcare (nearly double) than their nonsmoking employees in an 11-month period.

If you provide health insurance or health maintenance organization (HMO) coverage, check to see if your policy covers cessation services (including counseling and medication). If it doesn't, look into adding coverage for cessation services. This is the most cost-effective benefit you can offer your workers.

Other things you can do to increase smokers' chances of quitting include:

- Distribute a list of local cessation programs.
- Provide free self-help materials.
- Organize free onsite support groups.
- Offer free or reimbursed cessation programs onsite or through local providers.

Healthier Morgan County Initiative can assist you with all the suggestions listed above.

Don't be afraid to bring up the issue of quitting, as more than 80 percent of smokers say they want to quit.

Physical benefits for the smoker

- **Two weeks after quitting**
Lung function and circulation improve
- **Nine months after quitting**
Lungs improve capacity to clear and reduce infection
- **One year after quitting**
Risk of heart disease drops to half that of a smoker
- **Five years after quitting**
Risk of stroke is the same as that of a non-smoker
- **Ten years after quitting**
Risk of lung cancer is half that of a smoker
- **Fifteen years after quitting**
Risk of heart disease similar to that of someone who never smoked

For more information on how you can begin investing in your employees' health, contact Jennifer Walker, Tobacco Project Coordinator at Jennifer Walker@healthiermorgancounty.org.

¹Warner, KE et al. "Health and economic implications of a worksite smoking cessation program: a simulation analysis." Journal of Occupational and Environmental Medicine. 38(10):981-92, 1996.

²Center for Prevention and Health Services. National Business Group on Health, "Reducing the burden of smoking on employee health and productivity." Issue Brief, 1(5).

³Maciosek MV, Edwards NM, Coffield AB, Flottermesch TJ, Nelson WW, Goodman MJ, Rickey DA, Butani AB, Solberg LI. Priorities among effective clinical preventative services: methods. American Journal of Preventative Medicine 2006; 31(1):90-96.

⁴Centers for Disease Control and Prevention. MMWR Annual Smoking-Attributable Mortality, Years of Life Lost, and Productivity Losses-United States, 2001-2004. MMWR Highlights. November 14, 2008. Vol. 57 (45).

⁵Marks J., Kaplan J., Hogue C. A cost-benefit/cost-effectiveness analysis of smoking cessation for pregnant women. American Journal of Preventative Medicine. 1990; 6:282-291.

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Paul Ledbetter

Information tech fulfills passion to help others

By Bob Sullivan

Morgan County Business Leader

A computer engineer with over 20 years of experience, Paul Ledbetter moved to Martinsville in 2008 following his marriage. His first chance to apply his talents at a local level came through his wife—Krista Ledbetter, director of the Morgan County Public Library. “She had a Cisco firewall that had been sitting in her office for 18 months. Somebody was supposed to configure it for her and never did, so the library took me on as a contractor, and I helped her set up her Monrovia branch.” That, plus joining the Morgan County Rotary Club, were two key pieces Paul pinpoints as factors that drew interest to his services.

“I like helping people; I like fixing things for people,” said Paul. “When I was in the eleventh grade, I fixed stereos for people. I love the satisfaction when it all comes together. When I joined the marines, I entered into aircraft maintenance.”

Reflecting on his childhood, Paul, says “I was born in the *Philippines*. My mother is from the *Philippines*, my father is from Indiana. I was raised in Hawaii, attended school there, and joined the marines when I turned 17.” After ten years serving as an avionics technician, he received a commission to become a helicopter maintenance officer, served in Desert Storm, and was deployed to several aircraft carriers. Through the officers’ program, he earned a Bachelor’s degree in electrical engineering through Purdue University. Paul retired in 1996 after a 20 year career in the Marines.

Paul reflected, “Even though my father was from Indiana—from a line of Quakers in Wayne County—I’d never spent any time there until I attended Purdue.”

His civilian career as a computer engineer took him to Chicago

and Texas, where, “post-Enron in Houston, a guy with a degree from Purdue didn’t have a chance finding a job against all the out-of-work Texas A&M graduates.” He received a call from a recruiter and relocated to Delphi, Indiana. “I’d known Krista when she was a naval ROTC midshipman. I reconnected with her in 2006, I moved here, and we married.”

As connections turned into clients, Paul formalized into a small business as Midwest Information Systems & Technologies (MIST) as an LLC in 2009. “Growth has been steady,” said Paul. “My focus on customer service is strong. After I complete a project, I always follow up to make sure everything is still running smoothly. One of the things that always irks me with techs is that they do something, and then never call you back to see if you’re still happy with the work. The nature of technology is that it works while you’re sitting in front of it. With over 20 years working in the industry, there’s very little I haven’t seen, either hands-on or in a classroom. So while a young certified contractor knows what they learned in a classroom, I know that and more.”

Coming to Martinsville following the travels of his career, Paul says of Martinsville, “I grew up in a small town in Hawaii, away from the big city. This is easy for me. Good people, easy to work with. I know the traffic in Los Angeles and Chicago, I know what it’s like to breathe smog, and I prefer the pace here.”

On Martinsville technology future, Paul adds, “When you hear the politicians talk, you hear a lot about infrastructure. Fiber optics for the internet in rural areas is now a part of that infrastructure. That’s got to happen. You have to build a base. You can’t build a house on soft soil, which means the infrastructure needs to be established. I still have customers who have dial-up, and others who

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can’t even get that. And that’s what needs to be addressed.”

Paul enjoys the outdoors. “We live on 5 acres, where I raise chickens and grow corns, so I sell eggs and vegetables for the Farmer’s Market. I love fishing and hiking. I believe in left-brain, right brain exercise, so after tending to my farm, I return to the engineering refreshed.”

MIST provides information systems infrastructure, all aspects of business internet, including wiring, servers, PCs, routers, switches, wiring, firewalls, and all software, network design, database, and training. Other services include enterprise reporting (data collecting for business analysis) and project management. Though he has the capabilities to tackle large businesses, Paul says his clients currently tend toward mid-level 50-person businesses.



Sustaining

Mooreville resident Denise Carr finds providing tax preparation a good fit

Tax time is generally not something most people dread. Then, Denise Carr is not like most people. She has a streak in her. The kind that sees an opportunity and knows how to make it work.

In 2008, Carr was a self-employed real estate appraiser doing part-time seasonal work. She answered an ad for preparing taxes with the downtime of the real estate market. She took the job as a tax preparer for Liberty Tax Service in her hometown.

“I always wanted to be in management and wanted to be an accountant,” Carr says about the thoughts she had when her employer asked her to manage all three locations he owned. She decided, “If I can have my own business for 10 years, I should be able to manage people and make a profit for the owner. I’ll see where this takes me.” She says she was in the right place at the right time.

The owner approached her again in November 2010. This time, he told her he had to sell the business and wondered if she was interested in it. She says, “Things are laid out on your plate at a specific time and place and I think that was my time and place. So here I am.”

It wasn’t easy because when the sale was finalized in February 2011 all three offices were in the throes of the tax season.

She says she discovered being the manager is different than being the owner: As a manager, she didn’t have full access to all the ins and outs of the system and someone else was paying the bills. As an owner, she feels responsible to make sure preparers are properly trained and the wavers are spotted.

“People are more dependent on me and I want to be able to provide for them,” she says, referring to both her employees looking for paychecks and the hundreds of clients looking for the best refund they can get. “If I fail in my hiring and training, I am letting people down. At least that’s how I feel.”

“I have a better handle on being an owner of three Liberty stores now. Live and learn,” she says, “and you do – or you don’t succeed.”

“It gets chaotic putting a whole year’s business into a short time frame,” Carr explains, “To make things work correctly, organization and planning helps. If you’ve done a good job, everything falls into place with minimal hiccups.”

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Carr will employ about 35 seasonal, part-time tax preparers at the three franchise locations. The preparation begins in the fall with a tax school that is open to the public at each location. People interested in doing their own returns take the class as well as prospective employees, although taking the class does not guarantee a job.

The class is produced through the Liberty Tax Service Corporation which provides expert tax advice and IT support for its franchisees. Another resource is the Internal Revenue Service (IRS), which Carr says is on speed-dial in every office.

“Tax law changes quickly,” she says, “and the school is a primer. There are a number of law changes at the end of the year and corporate puts on update training and that’s where preparers get the new changes.”

There are three levels of training completed over 10 weeks culminating in a level three certification. Carr also has a Preparer Tax Identification Number (PTIN) with the IRS. In the coming year Carr expects the IRS will change regulations and tax preparers will have to meet new requirements including continuing education and a test to be certified by the IRS.

More than 75 people will also be hired to be wavers. She says she looks for energy – and hopes for people with unique skills. Wavers are a Liberty Tax Service marketing staple and Carr explains why when she says, “Ninety percent of the new clients say, ‘I saw your Lady Liberty out there.’”

Marketing is more than the wavers. In fact, marketing is part of what makes owning a tax service a full-time, year-round job. Carr holds tax seminars and participates in community festivals and county fairs in both Morgan and Hendricks Counties.

She wants to have a recognizable presence in the community all through the year. Each of her locations are open one day a week throughout the year – and Carr is happy about that.

“We’re here for the customer,” she says, adding, “I like what Liberty stands for. Liberty Tax Service will take care of clients tomorrow or three years down the road when they need copies or have questions. We help customers with the letters they receive from the IRS, if they need to file amendments, or people who don’t file by the April 15 deadline or those who haven’t filed for two or more years.”

“I really enjoy it,” Carr admits. “It’s something I look forward to as tax season is coming. This is our gear up time and I am excited.”



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Skydiving entrepreneur 'lands' in Morgan County and partnership with Aflac

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By Bob Sullivan

Morgan County Business Leader

Steve Redinbo joined Aflac in May 2008, following an exciting career that included co-ownership of a website design startup business and forming a competitive sky-diving team.

Steve grew up in Lafayette, Indiana. After high school, he took a job with a major auto manufacturer for ten years. In 2006, he left manufacturing and entered into a partnership to form an internet startup and, around the same time, formed a skydiving team. "It had been a lifelong dream of mine, and facing an open-ended future, I thought, 'why not?'"

Steve's skydiving team entered world-level completion for two consecutive years, 2006 and 2007, coming in second place both years. Steve explained: "There are two aspects of the competition. First, our team jumps from the plane, and coordinates a series of formations we're required to hit as fast as we can [prior to pulling our parachutes]. The second part, which was my role, was to document our jump on video. So I can't score points during the jump, but if I don't capture it accurately for the judges to see, the team won't score. If I jumped a second too early or too late, I can't catch the team on video, and the judges can't see anything."

At the same time, Steve entered into a website

design startup, serving as their marketer. "It was the infancy of S.E.O. [Search Engine Optimization: creating websites that place toward the top of search engine results lists.] Small businesses were floundering at it, and I'd had a fascination with it since its inception. So we partnered with small businesses to jumpstart their web presence." While he loved the job, the long hours took their toll, and Steve started considering other options.

In the meantime, Steve relocated to Morgan County in 2006 to be near his then-girlfriend Kristin. Kristin (now his wife) is a Mooresville native. Steve noted, "Like most people, if they're honest, I didn't set out to become an insurance agent." Steve discovered the opportunity with Aflac while web browsing. "Like everyone, I knew the name. But even as I inquired further, a part of me was apprehensive as to whether this was a good fit. And I continued to question the decision for the first six months. I'd never lived in this town. I wasn't familiar with Indianapolis. It was tough to break in. Until I saw Aflac 'in action,' I felt like a salesman in the least attractive sense. I wondered if I was doing this for the client or myself."

Steve remembers when his attitude changed. "I realized the impact of what I did the first time I had a sizeable claim. A client, a single mom with two small children, called me up after receiving a diagnosis of cancer. She had been diagnosed the previous day, and I was able to tell her she had money coming because of the diagnosis, more after the surgery, and every week she had chemo and radiation treatments. She was prepared to lose her home when she called me. By the time we'd finished our conversation, she could take the 'for sale' sign out of the yard." Steve adds, "You can oversell anything, but when I saw how it made such a positive difference, it completely changed how I offered it, because I now understand it's something people need to know more about."

Steve adds, "I have no territory, so I have clients all over central Indiana. I was involved with associate training last year, but found it took away from what I needed to be doing, which is focusing on my clients. Since stepping away from

that at the beginning of 2011, I've committed myself to making Morgan County my focus and building on my relationships here."

Steve and Kristin married in October 2009, and celebrated the birth of their first child, Sophia, in October 2011.



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Looking through the window at your world

You and I most likely see the world differently. Whether the difference is drastic or slight matters not. It's that it is different that is important, because how we see the world is our reality and that makes us do what we do.

We all have a window or a set of lenses that we look through to perceive what becomes our own world reality. This window is called your Belief Window. This concept was originated in the early 1980s and it's a very helpful concept in diagnosing destructive behavior in business and in life.

A man named Robert F. Bennett wrote a book titled, *Gaining Control*, which takes the Belief Window principle and puts it right in the middle of a model called the Franklin Reality Model. The name Franklin doesn't come from Ben it comes from Hyrum Smith, the founder of the Franklin Planner Company and former CEO of Franklin Covey when the two merged.

The model says everything we do is to satisfy one or more of four basic human needs: to live (survival), to have value (to feel important), to love and be loved and variety.

The Franklin Reality Model says we have a belief from which we create our own rules that make sure the belief fits / works. These cause us to take some type of action or behave in a way that produces a result. The feedback from that result must satisfy one of our basic human needs over time. If it doesn't, we most likely create another rule to make sure our belief that drove the behavior is an anomaly, not the norm.

Hyrum developed a set of seven Natural Laws for the model:

- If the results of your behavior do not meet your needs, there is an incorrect belief on



Jack Klemeyer

your Belief Window.

- Results take time to measure
- Growth is the process of changing beliefs on your Belief Window.
- Addiction is the result of deep unmet needs.
- If your self-worth is dependent on anything external, you are in big trouble.
- When the results of your behavior do not meet your needs over time, you experience inner peace.
- The mind naturally seeks harmony when presented with two opposing beliefs.

You might remember from a previous article that there are only three things that hold anyone back and they are:

- Limiting Beliefs
- Low Standards
- Ineffective Strategy

In working with people and organizations, I have come to notice that the reason they don't achieve the success they desire almost always boils down to a Limiting Belief. With that said, I think you can see how important a person's Belief Window is to their success. How does the world look through your window?

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



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Morgan County women's group promotes success in business

By Elaine Whitesides

Morgan County Business Leader

At 11:30 a.m. on the second Thursday of every month there's a flurry of activity as professional women pour into the Mooresville Consolidated School Corporation office. They arrive; lunch in hand, for a meeting of the Mooresville Chapter of Networking Business Women of Morgan County, Inc.

The group's purpose is to assist the professional advancement of women in business and industry and is open to any woman in business. As entrepreneurs and working women know, the line between professional development and personal development is often blurry.

"The group is a source of encouragement, a source of camaraderie," says President Tina Ayers, "However, we don't just sit around and talk. We throw out ideas on business and bounce them off each other."

Through her six-year membership, Ayers recognizes the importance of such a group for women in business. She was humbled two years ago when asked to lead the group. "I would never have thought I could have been president of an organization, but the encouragement and knowledge that those women there are saying, 'You can do this,' has given me strength."

Most meetings include time for speakers on topics important to women in business. She says speakers are broadening and informative so there is something that can be taken back to work and used. The group entertains topics that make life better for everyone – the women, their families, their businesses. "You learn something and feel better so life is better for others who interact with you," Ayers says.

"Your business is part of your personal life," she says, "Everything is intertwined. A change in one aspect of your life changes everything. (Learning) betters us as women and gives us the confidence to take back to our work and do better things. You walk with a different stature and carry yourself with more confidence. When you take a blow you don't deflate, you say, 'Okay. I'll go on.'"

Each year the group touches the community in two ways: offering a scholarship to a female high school senior who is pursuing a career in business and purchasing gifts for a family at the holidays.



Past and present leadership of Networking Business Women of Morgan County, Inc. Georgena Skwarcynski, Donna Berry, Jennifer Walker, Dawn Wright, Tina Ayers, & Jan Brown.

Photo by Amy Hillenberg

The group funds these projects in two ways. "We try to be very frugal," Ayers says, "because God has entrusted us with this money to do good things and we try to use it wisely. We do most of the things we do through donations."

That includes expenses for their major fundraiser. The annual "Old Bags for Scholarships" Auction is slated for Saturday, Mar. 17 at the Mooresville Consolidated School Corporation Office, 11 W. Carlisle St. The event begins with lunch at 11:30 a.m. and ends at 2 p.m.

Lunch is provided. Door prizes and purses are donated by community businesses, organizations and individuals with the higher end offerings being auctioned off. Last year there were more than 120 purses donated and auctioned including bags from Coach, Vera

Bradley and Dooney & Bourke. Other purses and jewelry are available in the Cash and Carry section throughout the event.

Being a part of giving a female student a scholarship means a lot. "When a student can pay for some books or a class or two," she says, "they are extremely grateful. It helps them pursue their dreams."

"Because we are a group of working women," Ayers explains, "we lean toward providing holiday gifts for families headed by working moms or grandmothers that have taken on the responsibility of their grandchildren. We help them out and ease the pressure they feel."

For more information about the "Old Bags for Scholarships" Auction or membership in the Networking Business Women of Morgan County, contact Tina Ayers at (317) 445-2110.

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The too-slow recovery

The economy is recovering, but much slower than it has in the past rebounds. John Canally, CFA and Economist, LPL Financial, writes in his Weekly Economic Commentary: "During the first nine quarters of the current economic expansion (which began in mid-2009), the economy has posted an average annualized growth rate of just 2.4%. This pace of growth trails the average growth rate experienced over similar time periods, after the mild 1990-91 and 2001 recessions (2.8%), and well below the average growth rate (5.7%) seen in the nine quarters after the severe 1973-75 and 1981-82 recessions."

This administration has hampered economic growth time after time. The stimulus package obviously didn't stimulate, but we do have another trillion dollars in debt. The administration has decided it knows how to run a business, despite the fact that few of them have run as much as a lemonade stand. Solyndra received a \$528 million dollar loan after the administration was warned that it was failing, but before it went bankrupt and lay off 1100 employees.



Tim Corman

employees.

It has been widely reported that the cost of each Chevy Volt cost \$250,000, and they have all been recalled.

Moody's analytics, in their 2012 job market forecast tells us "after losing 2.2 million jobs in the economic downturn, the construction industry is projected to add 113,000 this year, more than double last year's and placing it among the fastest growing sectors". My calculator tells me that at that pace in 19.5 more years we will be back to even.

The good news is that US News and World Report, not a bas-

tion of conservatism, released the results of a poll taken over the holidays that says "by a two-to-one margin, Americans greatest fear for the future is Obama's re-election"

We are recovering. The jobless rate has fallen to 8.5% according to the Bureau of Labor Statistics. The Bureau also reports that the number of hours per worker and earnings per hour increased as well. The Conference Board reports the "Consumer Confidence Index" improved by 9.3 points in December to 64.5.

It should have been so much better.

Tim Corman is an independent LPL Financial Advisor and LPL Registered Principal. He can be reached at Corman Total Investment Management (CTIM) 2680 E. Main St. Suite 233 Plainfield IN. 46168 317-837-5141 cell 317-414-0249 The opinions voiced in this material are for general information and are not intended to provide specific advice or recommendations for any individual. ALL PERFORMANCE REFERENCED IS HISTORICAL AND IS NO GUARANTEE OF FUTURE RESULTS. ALL INDICES ARE UNMANAGED AND CANNOT BE INVESTED INTO DIRECTLY. Securities are offered through LPL Financial Member FINRA/SIPC

"Retire Lugar, it's time"

Tim Corman and a cast of thousands

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 is \$5. For more information call the Chamber office at 317/831-6509 or visit its website: www.MooresvilleChamber.com.

Mooresville Revitalization Group:

The Mooresville Revitalization Group meets the fourth Tuesday of the month at Zydeco's on E. Main St. from 6:45-8:00 PM. Current topics include purchasing additional planters for the downtown area and coordinating a new "Planters on Parade" contest for

the Spring/Summer. For more information contact Lori Cole, Autumn Whispers Health and Harmony, 317-831-7817, or e-mail to AutumnWhispers@earthlink.net

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.

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.

Networx:

Networx meets weekly on Thursday at 7:30 AM at the Comfort Suites at Kentucky Avenue

and 465. Call Rick Groce at 317-724-4348 for more details.

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.

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.

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.

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Merger to improve services for children

Sycamore Services, Inc. and Cornerstone Rehabilitation Services today announce a merger which will result in increases services for children with special needs. Sycamore is a Danville, Indiana based not-for-profit entity serving people with disability. Cornerstone, also of Danville, provides a wide-range of therapy and other services to help children improve skills and physical ability. Carla J. Gregory, Cornerstone's founder, will continue to serve as the company's chief operating officer.

"it is nice to be able to work with someone who has the experience and a reputation of Ms. Gregory and Cornerstone." says Patrick G. Cockrum, Sycamore's Executive Director.

Both organizations will continue to help children up to age three through Indiana's First Steps program. Children over three will have access to physical therapy, speech therapy, developmental therapy and nutritional planning.

Additional services include adaptive gymnastics, adaptive swimming instruction and recreational programs.

A partnership with a local riding stable will give children access to a service which Sycamore and Cornerstone believe to be unique. Hippotherapy incorporates the motion of horse and rider to help improve coordination and other abilities.

Sycamore is located at 1001 Sycamore Lane, Danville, 317-765-4715. Cornerstone is located at 3380 East Main St. Danville.

Central Indiana Small Business Development Center February Training Events

February 1, 9 a.m. - 4 p.m. "Small Business Tax Workshop" Fee \$60 • Ivy Tech Community College, Lawrence Campus, 9301 E. 59th St, Indianapolis, IN 46216 • Payment required with Registration online Pay Pal or call 317-233-7232 to register with payment must be received at least 1 day prior to seminar using cash, checks, Visa, MasterCard and Discover

February 7, 6 p.m. - 9:00 pm SBDC "Business Feasibility and Basic Start Up" Fee \$30 • Ivy Tech Community College, Lawrence Campus, 9301 E. 59th St, Indianapolis, IN 46216 • Payment required with Registration online Pay Pal or call 317-233-7232 to register with payment must be received at least 1 day prior to seminar using cash, checks, Visa, MasterCard and Discover

February 21, 6 p.m. - 8 p.m. SBDC "Careers in Franchise Ownership" • Free • FranNet of Mid-America, 8520 Allison Pointe Blvd, Suite 140, Indianapolis, IN 46250 Registration required before the class. Call us at 317-233-7232

February 21, 9 a.m. - 12:00 pm SBDC "Business Feasibility and Basic Start Up" Fee \$30 • Ivy Tech Avon Room 112 7508 Beachwood Centre Road, Avon, IN 46123 • Payment required with Registration online Pay Pal or call 317-233-7232 to register with payment must be received at least 1 day prior to seminar using cash, checks, Visa, MasterCard and Discover

February 22, 9 a.m. - 12 p.m. SBDC "Write a Business Plan and Finance Your Business" Fee \$30 • Boone County Chamber of Commerce, 221 North Lebanon Street, Lebanon, IN 46052 Payment required with Registration online Pay Pal or call 317-233-7232 to register with payment must be received at least 1 day prior to seminar using cash, checks, Visa, MasterCard and Discover

February 23, 6 a.m. - 9 p.m. SBDC "Write a Business Plan and Finance Your Business" Fee \$30 • Ivy Tech Community College, Lawrence Campus,



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February 28, 1:00-3 p.m. SBDC "Protecting your Idea with a Patent" Fee \$20 • Ivy Tech Community College, Room 250-252 Lawrence Campus, 9301 E. 59th St., Indianapolis, IN 46216 Payment required with Registration online Pay Pal or call 317-233-7232 to register with payment must be received at least 1 day prior to seminar using cash, checks, Visa, MasterCard and Discover



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Roy Malone, Pine Hill Court, Patio Enclosure
Russell Tuttle, Little Hurricane Road, Garage
Karl Swartout, Gasburg Road, Electrical Upgrade
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317-237-2727

Tracy Wilson
10974 N Little Point Rd
Stilesville, IN 46180
\$120363.58
February 27, 2012
Feiwell & Hannoy
317-237-2727

Kelley Goodman
1022 S Teresa Dr
Martinsville, IN 46151
\$165910.78
March 5, 2012
Reisenfeld & Assoc
513-322-7000

Arlinda Snider
180 Middle St
Morgantown, IN 46160
\$82800
March 5, 2012
Burke, Constanza & Cuppy
219-769-1313

David & Mary Katherine Stierwalt
10893 W SR 142
Quincy, IN 47456
\$133290.82
March 5, 2012
Rothberg, Logan & Warsco
260-422-9454

Susan Blevins
1130 Pumpkinvine Hill Rd
Martinsville, IN 46151
\$32019.47
March 5, 2012
Harris & Currens
317-831-4466

Joel & Jennie McCrary
2015 Brandywine Lane
Martinsville, IN 46151
\$49038.68
March 5, 2012
Rodric Bray

Elmer Mills
1011 Killian Dr
Mooresville, IN 46158
\$125278.46
March 5, 2012
Doyle Legal
317-265-5000

Brian Shelton
13334 N Brick Chapel Dr
Camby, IN 46113
March 5, 2012
\$92434
Weltman, Weinberg & Reis
800-910-4249

Mindy Bowling
10 Williams Dr
Mooresville, IN 46158
\$105293.34
March 12, 2012
Unterberg & Assoc
219-736-5579

Thomas Cassidy
5727 E Neitzel Rd
Mooresville, IN 46158
\$117956.26
March 12, 2012
Mercer Belanger
317-636-3551

David Dravis
6943 E Landersdale Rd
Camby, IN 46113
\$137168.90
March 12, 2012
Unterberg & Assoc
219-736-5579

Harry Ellis
949 W Keller Hill Rd
Mooresville, IN 46158
\$208323.39
March 12, 2012
Feiwell & Hannoy
317-237-2727

Dwight Grider
433 Kingsway Ct

Mooresville, IN 46158
March 12, 2012
\$133857.31
Feiwell & Hannoy
317-237-2727

Daniel Johns
282 Cooney Rd
Mooresville, IN 46158
March 12, 2012
\$63702.15
Feiwell & Hannoy
317-237-2727

Clay Law
419 Grant St
Morgantown, IN 46160
March 12, 2012
\$67794.19
Feiwell & Hannoy
317-237-2727

Roy Lui
13323 N Brick Chapel
Camby, IN 46113
March 12, 2012
\$113993.03
Feiwell & Hannoy
317-237-2727

Jose Martinez
116 Kingsview Dr
Mooresville, IN 46158
March 12, 2012
\$121535.35
Feiwell & Hannoy
317-237-2727

Jeffrey Miller
4106 Godsey Rd
Martinsville, IN 46151
March 12, 2012
\$361954.25
Feiwell & Hannoy
317-237-2727

Brian Nolan
8540 Main St
Martinsville, IN 46151
March 12, 2012
\$51593.03
Mercer Belanger
317-636-3551

Alan Wilson
8108 Cedar Run Dr
Martinsville, IN 46151
March 12, 2012
\$283561.22
Feiwell & Hannoy
317-237-2727

Edward Young
289 N 4th St
Martinsville, IN 46151
March 12, 2012
\$85812.27
Feiwell & Hannoy
317-237-2727

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.

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