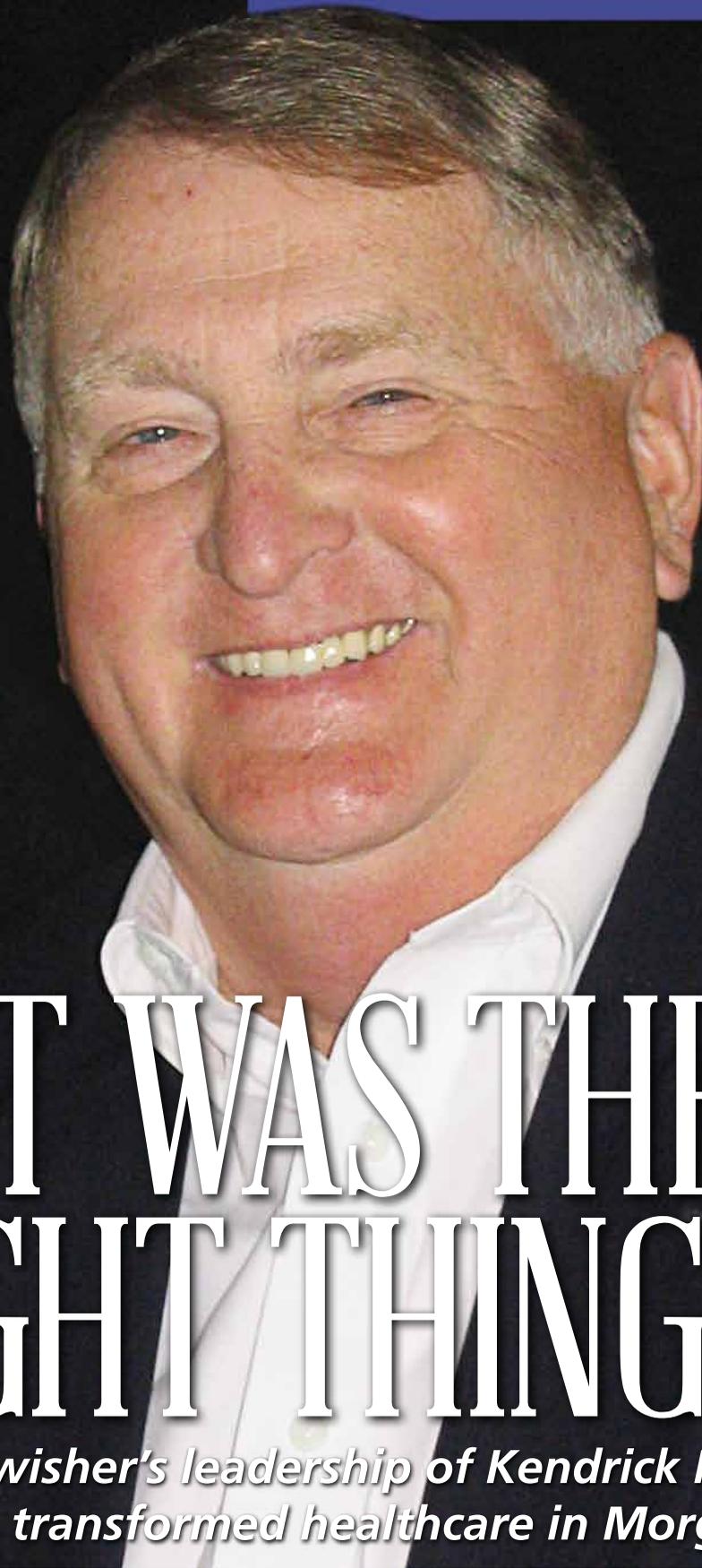


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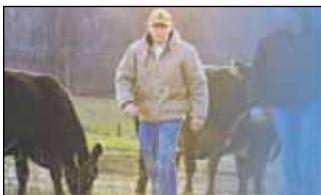
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## IT WAS THE RIGHT THING TO DO

*Bud Swisher's leadership of Kendrick Memorial Hospital transformed healthcare in Morgan County*

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## The finest of our community leaders: Kathy Scott Remembered

Earlier last month, Morgan County was saddened to learn of the passing of Mooresvillian Kathy Scott, who left this world for the next too soon on January 13, at the age of 61. She died peacefully in her sleep after a short illness.

The Mooresville Chamber began the New Year saying goodbye to one of its active Directors and a fine illustration of an exemplary community servant. The Mooresville community should reflect upon the legacy and example she's left behind for the rest of us, one of service, charity, and sincere desire to see those around her succeed.

Since 1999, Kathy was known to those around her as the co-owner of Eagle Pines Golf Course in Mooresville, which she operated alongside her husband of 38 years, Clyde, and their sons, Aaron and Adam, and their families. But her roots and her devotion to Mooresville go back much further than the golf course.

Kathy grew up in Mooresville and graduated from Mooresville High School in 1970. She wanted to have an impact on youth, so she went on to receive her teaching license. She taught first grade at Neil Armstrong Elementary School for 25 years, making a tremendous impact of her students. Later, through Eagle Pines, she developed junior golf programs to help school organizations raise funds. She established annual golf tournaments to support Churches in Mission in their undertaking of helping the disadvantaged. She

and Clyde offered scholarships for graduating seniors who had worked for Eagle Pines Golf Club.

She served for many years as a Director for the Mooresville Chamber, still serving as a Director at the time of her untimely passing. As a fellow Director who served alongside her, what I remember about Kathy is that she was always cheerful, insightful and cared deeply about people. Kathy and I would share pictures and stories of our grandchildren. She really loved her family.

In the interview she gave for the Morgan County Business Leader for the June 2011 issue, Kathy called the relationships Clyde and she had formed with the community "a huge bonus and a blessing."

Prudential Realtor, Jayne Moore, told me, "Kathy's smile lit up a room wherever she went over her lifetime, which included her first grade class-

room, at Chamber meetings, around town, and in the pro shop at Eagle Pines Golf Club. My husband, Tony, plays golf there every Saturday morning as long as weather permits. He has expressed to me that Kathy always met everyone with a smile."

She will be missed by everyone who knew her because she touched so many lives in a positive way. Kathy leaves behind, as only the finest of our community and business leaders can offer, a lasting example of how we should live life. It was a blessing to share life with her. She will be missed.



**Jim Hess**  
Owner & Publisher

**The Mooresville community should reflect upon the legacy and example she's left behind for the rest of us, one of service, charity, and sincere desire to see those around her succeed.**

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# Focus on quality work, customer service keeps business leak-free over 25 years

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### By Bob Sullivan

Morgan County Business Leader

A lifelong Hoosier, Bill Fite, owner of Fite Plumbing, LLC, grew up on the west side of Indianapolis and graduated from Ben Davis High School.

"My Grandfather, Ed Fite, started his own plumbing business in the late 1940s until his passing in 1977. When I was 11 and 12 years old, I helped him out at various job sites. I went to college to pursue an engineering degree. In order to pay for my schooling, I worked part time for Paul E. Smith, at the time, one of the larger plumbers on the west side. I realized I enjoyed the construction and hands-on experiences more than my classes, so I changed strategy and obtained a plumber's license." Fite received his trade school certificate from Pennsylvania Plumbing School and earned his plumbing contractor's license in 1987. After a few more years gaining job experience, he went into business for himself as Fite Plumbing in Monrovia in 1989.

"Historically, we don't spend a lot on advertising. We generate business mostly through referrals and repeat customers. 80% of our customers are who have used us in the past. They may not know who Bill Fite is, but all of our plumbers work for us directly--and that makes a difference because our workers have a stake in our company they desire it to prosper. They are all trained to the same standard, which is to go that extra step to ensure the customer is satisfied. If a product goes out of warranty, as a company, we have a backup solution to cover our customers. In all my years in business, whatever we need to do, we've never left a project unfinished, and we've never concluded business with a customer until they are completely satisfied."

Fite Plumbing performs all plumbing services: installation of new products for commercial, industrial, and residential properties, plus remodeling and renovations. They're involved in long-term projects throughout all of Indiana, and offer 24 hour emergency leak repair. "We don't use an answering service; we divide after-hours duty between our service techs and me, so anyone calling in, no matter the time, will reach someone who can take action on the problem. When I was training under my father-in-law, he always emphasized, to me, 'no matter what you do, service always pays the bills.'"

Bill is the general manager and oversees operations, and submits project bids from his home office. Fite Plumbing has a staff of 16. "The last three years, with the economy, people are tending toward refurbishing and remodeling, and that's a plus for our industry in general and for our company specifically because we've built our reputation on such projects."

Fite Plumbing is a sponsor of Beautifying Monrovia; the company sponsors several Eminence, Cascade, Mooresville and Monrovia Little League teams. "I hire at least two Monrovia High School students every summer. I feel that, whether they choose to pursue plumbing as a career or not, the experience educates students to make the right decision for themselves at a time when they need it the most." Through the years, Bill has had several students return as employees.

Bill married his wife Lisa in 1985. She has a 25 career as a clinical nurse specialist at I.U. Medical Center. They have three children. The oldest, Erika, age 24, now employed by Fite Plumbing, helps with its marketing. Zach, age 21, is attending Franklin College and pursuing a business finance degree. "His goal is to come back and tell me what I'm doing wrong." Their youngest, Logan, is a senior at Monrovia High School and is pursuing scholarships in multiple college sports. Meanwhile, Bill is making plans for the future of the company. "With the children expressing interest in the business, we have an opportunity to take this to the next level over the next several years." Currently, Fite Plumbing is looking at options to expand into regional satellite locations.



Bill Fite

Bill enjoys bicycling, running, and other outdoor activities, and is an avid follower of spectator sports. They live on seven acres in Monrovia.



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# The next 5 years or the last 5 years?

I am not ashamed to admit it: I'm a Science Fiction (Sci-Fi) geek. One of my favorite Sci-Fi shows ever, was the 2003 – 2009 reboot of the 1970's BattleStar Galactica series. One of the underlying enigmatic themes to the new series was, "All of this has happened before... and all of it will happen again."

Now I have never seen it, but my understanding is that in the movie "Groundhog Day", Bill Murray gets the "pleasure" of living one day of his life over and over and over...

Way back in 1993, before smart phones, before internet, before satellite 24 hour, 7 day a week, 365 days a year constant talk/shout TV, I was a brand new stockbroker and all I heard about then was unemployment numbers, economic malaise, the potential for rising interest rates, the 2nd Amendment, and nationalized healthcare.

Twenty years later, 2013, and I'm an "old" investment guy and what is all I ever hear about? Unemployment numbers, economic malaise, the potential for rising interest rates, the 2nd Amendment, and nationalized healthcare.

In 1994 we had a Democrat President, a Republican Congress and all Washington could talk about was gridlock, debt ceilings, and shutting down the government. And 2013? (This is a rhetorical question... For those of you in Rio Linda, a rhetorical question is one that is asked in order to make a point without the expectation

of a reply or a question which has an answer so obvious that the question need not be answered.)

In January, 1995, a new Congress convened and the Standard and Poor's 500 stock index stood at 470.42. In January, 2000, five years later, that same index stood at 1394.46 representing a 196% percent increase during that period. (Source: STANDARD & POOR'S INDEX SERVICES S&P 500 MONTHLY RETURNS. [www2.standardandpoors.com/spf/xls/index/MONTHLY.xls](http://www2.standardandpoors.com/spf/xls/index/MONTHLY.xls))

Now my friends and clients know that one of my favorite sayings is, "My crystal ball broke a long time ago." translated to compliance approved language as: Past performance is no guarantee of future results.

With that said, I would encourage any and all investors who would be successful to take a few moments to revisit

their personal investment portfolios, their 401k allocations, their IRA's and their College Savings accounts... to make sure they are appropriately balanced for the next five years... not still trying to adjust to the last five.

Mr. Binkley writes monthly for the Business Leader. He also writes regularly for the online investing websites SeekingAlpha.com and the MotleyFool.com. His articles have been electronically delivered to over 1 million money managers, research analysts, investment bankers, and serious individual investors.



Jeff Binkley

**"My crystal ball broke a long time ago." translated to compliance approved language as: Past performance is no guarantee of future results.**

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exactly why they're in their current situation and what it will take to change it, if that's what they desire. In a small town, reputation is everything. It's important everywhere, but you can't really hide in a small town. Whatever Plan my client signs off on; my name goes on the statement. Being responsible is why the business has continued to grow."

B.J. is currently the president of the board of the Boys and Girls Club; he sponsors the Athlete of the Week for Mooresville High School, is a member of the Greater Mooresville Chamber of Commerce, and is active with the Church at Mount Gilead.

The Pendills, B.J. and Kristina, live just south of Mooresville. They live on 40 acres, where they enjoy a variety of outdoor activities. They were high school sweethearts and have been married for 8 years. Their first child, a daughter named Paisley, was born last April 17. Kristina is a reading teacher at Northwood Elementary School where she has taught for 7 years. B.J. is a season ticketholder to I.U. Basketball games.

### By Bob Sullivan

#### Morgan County Business Leader

Raised in Bloomington, B.J. Pendill graduated from Indiana University with a B.S. in Business Marketing, and immediately joined the Edward Jones Bloomington branch. Two years and two branch transfers later, in 2004; he arrived in Mooresville, where he assists clients throughout Morgan County make sense of their financial planning needs.

"During high school and college, my brother and I ran a landscaping and trucking company. My brother and I thought we might expand on those businesses, but we kept our options open. We'd always had an interest in being business owners and controlling our own destiny. So I attended the I.U. Kelly School of Business. In the meantime, my brother was a year ahead of me, and he joined Edward Jones in Bloomington. It gave me a chance to see financial services from his side, determine what it entailed, and observe the impact my brother made for his clients. I was attracted because you could help clients every day with a complex topic that most people don't want to mess with, and be a resource for them. The more I learned, the more I realized that such a role was a good fit for me."

After graduating from I.U. in 2002, B.J. joined Edward Jones Bloomington for a year, and then transferred to the corporate office in St. Louis. "I'm not a big city guy. In the city, you're talking on the phone. You're one of several agents. I wanted one-on-one interaction; I missed building up that relationship and earning that trust, and I wanted to return home. I had the opportunity when the advisor in Morgan County transferred to Florida, so I transferred to Morgan County, and I've been here ever since."

He acclimated to Morgan County and settled in pretty quickly. "People are approachable and open. I think the attitude of being involved and supportive of local organizations has been a huge

help."

B.J.'s typical clients include small business owners and individuals preparing for retirement. "Being a Certified Financial Planner is a part of our distinction as financial advisors. We take all the tests to get the licensing, which I compare to obtaining a master's degree for financial advisors. It expanded my knowledge of estate planning, taxes, and insurance to apply to my client's situation. What I focus on is giving my client a road map based on what they're spending, their current income, and their current lifestyle, and project out where they're going, and what the options are to adjust. Historically, financial advisors are seen as stock brokers. But by mapping out goals, our services are individualized."

Explaining his approach to clients, B.J. explained, "I pride myself on complete honesty and full disclosure regarding fees and how the investments work. I try to educate the client on

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# A lesson in background marketing every business needs to know



The first coach I hired to help me take my business to the next level was Tim (although he wasn't called a coach way back then). He taught me a simple lesson that is still valuable today.

As Tim was explaining the marketing strategies that I should employ he kept talking about something he called "background marketing." I had never heard of that term and didn't know what it meant for the longest time. Finally I mustered the courage to ask, "What the heck is "background marketing?"

He said background marketing is best described as the image people hold of you aside from your normal marketing efforts. A good example of this is one of my clients. She was a smoker. I figured it was her choice, so this is not a discussion about whether or not you should or shouldn't smoke. It is a discussion about how you come across to your prospects and customers. This particular client sent me some of her marketing material to critique in the regular mail. The moment I opened the mailbox, I could smell the residue of smoke.

My client had no clue there was such a thing as smoke residue and I've since learned that many smokers don't. Non-smokers know that smell all too well and don't care for it. An opinion would be formed of her before anyone ever saw the quality of her work and she was really competent in her work.

Here are several examples of simple everyday things to consider as you go about your daily business operations.

- All facial hair should be kept neat and trimmed. Don't be more than 24 hours from

your last shave.

- Tattoos should not be visible.
- Trim nose and ear hair.
- There is supposed to be a gap between your two eye brows, prevent a "manbrow."
  - Make sure belts don't show how your waistline has expanded or contracted through wear holes or marks on the belt. When there is a need to change holes, change belts.
  - Keep fingernails trimmed, polished and neat.
  - Button up shirts, leaving only the top button undone. This is not the time to show a hairy chest (men) or cleavage (ladies).
  - If you smoke, check breath for the residue of the smell.
  - Make sure notecards, stationary and business cards are clean and professional.
  - Phone ringers should be appropriate, eliminate loud songs and startling noises.
  - Answer the phone in a courteous, polite and consistent manner.

- Teeth, breath and hair should be clean, fresh and well kept.
- Be alert, courteous and polite with everyone you come in contact with on a daily basis.

These simple little things that happen in the background make up your background marketing – and are how others form their opinions about your business. Make sure the message your prospects and clients are receiving is the message you intend to send and your business will be better for it.

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



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# IT WAS THE RIGHT THING TO DO

## *Bud Swisher's leadership of Kendrick Memorial Hospital transformed healthcare in Morgan County*

**By Elaine Whitesides**  
*Morgan County Business Leader*

Whether you believe leaders are born that way or hone their skills as they mature, you know when you have been in the presence of a real leader – someone who has made a difference.

One such person in Morgan County is Charles “Bud” Swisher. The list of ways his actions have touched people is long. At the top, for the residents of this county is his involvement with what was once the J. K. Robbins Sanitarium for the Treatment of Rectal Disease. It would be no surprise if you weren't familiar with that organization, it was a 10-bed medical facility established in Mooresville in 1885 – and it burned down in 1936.

Privately owned by Dr. Jonathan (Jot) Comer, it was relocated to his private home at 130 N. Indiana and called the Comer Sanitarium. His sons, Drs. Kenneth and Charles Comer joined his practice and after Dr. Jot Comer retired in 1947, the facility was renamed the Comer Hospital. It was April, 1951 when Louise Swisher, Bud's mother, started to work for the Drs. Comer. Bud was nine years old.

In 1956, Dr. Charles Comer died and Dr. William Kendrick joined the practice as a partner and the name changed again to Comer-Kendrick Hospital. Readers may remember when the hospital became Kendrick Hospital in 1962 when the remaining Dr. Comer, Kenneth, left the practice to become Morgan County State Board of Health Officer.

During Dr. Bill Kendrick's tenure Louise worked as a surgical assistant during the day and did the Kendrick Hospital bookkeeping in the evenings. The hospital was converted from a sole-proprietorship to a Not-For-Profit organization around 1967-1968 and, according to Bud, it was then that the fire marshal was threatening to shut the facility down unless they were planning to rebuild.

At the time much of the land around Mooresville was apple orchards and Johnson Orchards owned property that Louise thought would be a good location for a new hospital.

“Mom was tenacious about it,” says Bud. “She

would go to Greencastle regularly to try to convince the heirs to the Johnson Orchards to sell the property.” Eventually she was successful and she and her husband, Senator Paul Swisher, bought the original 30 acres for the hospital site.

There was a location for a new Kendrick Hospital, but there was little to no money to build it. According to Bud, the community rallied. Louise and her husband collateralized their property and assets, Bud took out a second mortgage on his home, employees donated; including a maintenance man who gave the proceeds from the sale of the family farm he had inherited. Even former patients gave money. In the end, they raised enough money for a down payment and obtained financing for the construction of a new hospital – at a high risk rate. There was a caveat – the mortgage holder required that it be built in the style of a nursing home so it could be converted to that use if the hospital was unable to make the payments.

Construction began on the new hospital in 1969. Originally planned as a 30-bed facility, the financiers decided that wasn't large enough, so the bed count was expanded to 60. Kendrick Memorial Hospital officially opened on Hadley Road (near State Road 67) in 1971.

Already established in a career in banking, Bud was preparing to move to Florida for a new position when his father died. He says it was his tenacious mother and Dr. Kendrick who convinced him to stay with the idea that he should become the next Chief Executive Officer for the hospital. He stayed in Indiana and started with the hospital in 1979. He says he got his legs and became CEO in 1981.

“Understanding the strong commitment my family had made to that facility, it was important to my family and important to me,” he said. “They believed in it.” Adding to that, Bud says it was the only medical facility in the area and getting more involved was the right thing to do. In fact, he said, “It was an awful lot of good people doing the right things. I was put in the right position.”

During the 21 years Bud lead the hospital, it changed immensely. At the outset, it was a 60-bed clinic/hospital specializing in colorectal disorders with a medical staff of three full-time and four part-time physicians, annual gross revenue of \$1.2 million operating losses and a negative net worth.

With an eye on the business side and learning from local industrialists like Herman Krannert and Eli Lilly, Bud embraced diversified services. Research and development and the expansion of technology prompted him to look into new areas of service for the community.

Five major expansions added 149,000 square feet to the hospital for physician professional offices, a pharmacy, laboratories, diagnostic radiology, physical therapy, a hydrotherapy pool and patient admitting; the Center for Hip and Knee Surgery; the Family Medical Office Pavilion which provided the community services in optometry, ophthalmology, ENT, sinus and allergy, foot and ankle clinic, neurology; the addition for obstetrical delivery suites, birthing center, health information services and security offices.

The Orthopaedic Residency Service with the Louisiana State University was established in 1987 and he began a general surgery program in 1988 by recruiting surgeons and working with them to battle a growing nursing shortage by developing patient care programs.

When the need for general practices arose in the community in 1990, Bud worked with Indiana University School of Medicine to begin the Family Practice Residency Rotation Program. Patient needs continued to be a focus when in 1994, Bud recruited physicians and developed gynecological surgery services.

Kendrick Internal Medicine was established in 1996 along with PromptMed, an immediate care center. Hospital-based programs were made available; open sided MRI service in 1997 and a Transitional care unit in 1998.

An automated information system was installed in 1999.

Each development started with Bud asking, “What else can we do now?” In 2000, Bud says he was telling the board of directors the hospital was profitable. He wanted to build more, add more niche surgical programs, but to compete was going to be much harder because they were not big enough.

There was another idea offered. What if they sold the hospital and created a foundation, leaving the money to the community?

“We put out “an ask” for interest to all central Indiana hospitals,” he said. “St. Francis purchased

*“We at Franciscan St. Francis Health are pleased to build on the strong foundation laid decades ago by the Swisher family and other dedicated individuals such as William Kendrick, M.D., who helped to strengthen, modernize and move the former Kendrick Memorial Hospital from a Victorian style house to its current location, which was at the time, an orchard,” said Robert J. Brody, president and CEO of Franciscan St. Francis Health. “Since the building of that facility in*

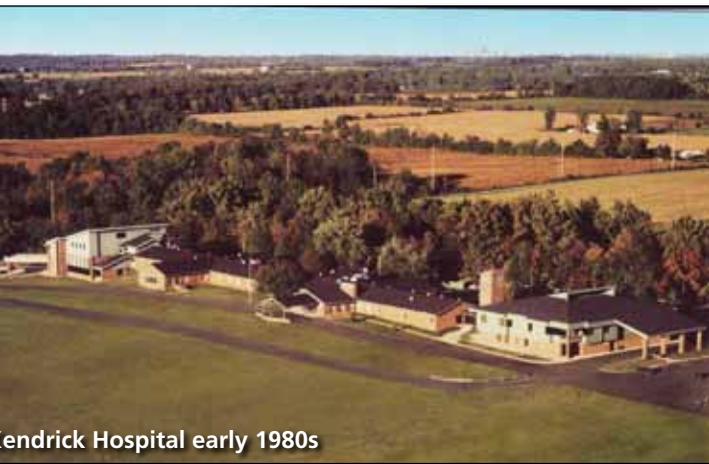
*the 1970s, the hospital grew and the center for joint replacement and Bud Swisher continues to provide the county through his role in the County Initiative and as board president of the Thomas More Free Clinic in Mooresville.”*  
*“Franciscan St. Francis has expanded the Swisher family's vision and brought advanced medical services to the Morgan*



Henry Conduitt House 1911



Comer Sanitarium 1955



Kendrick Hospital early 1980s



Building exterior 2008



Franciscan St. Francis today

# Franciscan ST. FRANCIS HEALTH Mooresville

Today Franciscan St. Francis Health – Mooresville is best known for the outstanding Kendrick Colon & Rectal Center and the top-ranked Center for Hip & Knee Surgery. In 2008, the hospital expanded to include a new emergency department, intensive care unit and other expanded services serving Morgan, Hendricks and Marion counties and beyond.

Growing from 258,000 to nearly 400,000 square feet, the facility includes new inpatient units and six high-tech surgery suites. St. Francis Health — Mooresville features cutting-edge technology, including a high-tech video and photography system in our six operating rooms. Bedside charting, wireless communication technology and patient care services all improve caregiver communication and efficiency.

Our private patient suites are fully equipped with many modern conveniences—two flat-screen televisions, a sofa bed for a family member and wireless Internet connection. The new coffee bar and gift shop provide visitors a relaxing break.

Expansion highlights include:

- A 16-bed Emergency Department, conveniently located next to the PromptMed urgent care center.
- A 34-bed orthopedic unit and 26-bed medical/surgical inpatient unit.
- An eight-bed Intensive Care Unit (ICU).
- A renovated laboratory services department, more than double in size.
- Expanded respiratory therapy services.
- A full-time, on-site office for Indiana Heart Physicians, offering patients additional cardiac services at a more convenient location.

A new medical office building for that houses physician offices for the Center for Hip & Knee Surgery, a new physical therapy department and other outpatient services.

Services at Mooresville include:

- Aquatic Physical Therapy
- Cancer Center
- Cardiac services
- Center for Hip & Knee Surgery
- Colorectal Care
- Emergency Department
- Endoscopy
- IMPACT Center
- Infusion Clinic
- Intensive Care Unit
- Occupational Health (WorkingWell)
- Occupational Therapy
- Outpatient Laboratory
- Physical Therapy
- Imaging
- Registered Dietitians
- Respiratory Therapy services
- Sleep Disorders Program
- Women & Children's Services, featuring a Women's Center housing our Cherished Beginnings obstetrics unit with 13 private labor, delivery, recovery and postpartum care rooms, two Caesarean surgical suites and a Level 2 Nursery.
- WorkingWell (Occupational Health)
- Wound Care Institute

We remain committed to delivering personalized care that benefits mind, body and spirit. So when you or your loved ones need high-quality health care, rely on your neighbors at St. Francis Health—Mooresville. We will work hard to ensure you are able to heal in the calm, comforting atmosphere we strive to provide our patients.

Kendrick Memorial Hospital and we left the proceeds, \$23 million, to the community.”

The \$23 million was the beginning of the Kendrick Foundation, Inc., a 501 (c)(3) organization to assist health-related programs benefiting residents of Morgan County.

“I think back to those early years that it could have easily slipped into being a nursing home,” he said. “We cannot afford to have hospitals in every community. We were fortunate that we had a little clinic that became a hospital that became a hospital.”

He says the secret to his success in leading the hospital is his approach. “It’s a question of attitude and commitment. You have to have a servant

mentality to lead an organization and you have to approach your job with humility. No matter what you say, you’ve got to do it. My greatest role was to motivate.

“What people do makes things work or happen,” Bud said. “I firmly believe that without this hospital, the community would not have the healthcare it has now. We had a negative net worth (in 1981) and sold for \$23 million. I think the community has a level of healthcare—good, solid healthcare, close to home now.”

Shortly after the hospital was sold, Bud elected retirement over continuing on with The Sisters of St. Francis Health Services, Inc. “It would be easier to sit and do sculpture and read and lead that life,”

Bud said, but quickly added, “There are all sorts of things that I would like to do. You have an internal clock that tells you what you need to do.” That internal clock is driven by Bud’s strong faith and belief in the idea of servant-hood as modeled by Jesus. He said he believes you have to recognize your station in life and what you were meant to do.

Retirement has not changed that belief. “I do believe I have the sense of understanding the things that need to be done and that I can contribute to that,” he said. “Plus I don’t feel old.” So, since he retired he has taken on the role of consultant.

Besides working with businesses, Bud also works with the National Football League Players Association and the Professional Athletes Foundation in providing grants to players with medical and financial crises. In addition, he is active with the Healthier Morgan County Initiative and programs for county residents. He said, “Sometimes I would like to have a little more free time, but I don’t feel labored by what I do.

“In retrospect,” Bud said, “it seems to have been meant to be. I am most pleased for the God-given opportunity to get involved in many things over the years,” he said. “It’s the way I’m built. I know nothing else.”

...nd became a premier...  
...nd colorectal surgery.  
...de strong leadership in...  
...the Healthier Morgan...  
...resident of the St...  
...moorsville.”  
...xpanded on the...  
...ght additional...  
...County community,”

said Jared Stark, executive director of Franciscan St. Francis – Mooresville, “including the Women’s Center with advanced obstetric and gynecological services, a cancer center, comprehensive imaging and laboratory services, and the first emergency department in northern Morgan County. We expect to continue expanding our services, bringing the most advanced and compassionate care possible to south-central Indiana.”

# Animal doctor fulfills ambition as local country vet

## Landersdale Road Veterinary Hospital

Dr. Derek Bosanquet, Veterinarian,  
and  
Heather Bosanquet, LPN.  
Co-owners  
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Camby, IN 46113  
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Dr. Derek and Heather Bosanquet

### By Bob Sullivan

Morgan County Business Leader

Dr. Derek Bosanquet (Pronounced Bo-SEN-kee) and wife Heather purchased the Landersdale Road Veterinary Hospital from Dr. Tost, a semi-retired veterinarian, in March 2000. "We completely renovated it," Dr. Bosanquet explained. Heather added, "It was an abbreviated practice. We wanted to create a country veterinarian practice with long-term clients who they trust will be there for the life of their pet, who knows their stories and their history. When our clients call, they know they can reach the same doctor who has always cared for their pet. We added on to the office space and updated the equipment so we could offer the array of services needed to carry out our vision of care. We schedule our patients' appointments so no one is pushed through. We like to make sure we have plenty of time to work with the pets for however long they may need."

Heather is a licensed nurse. "I run the front desk and handle the bookkeeping, and my nursing skills transferred easily to the treating animals. I can draw blood, set an IV, run lab work, and assist with surgery."

Growing up, Dr. Bosanquet remembered, "I always loved animals. When I was young, I visited some veterinary clinics and loved it the moment I tried it. I knew it's what I wanted to do." Dr. Bosanquet attended primary school in Ft. Wayne, Indiana, and attended Purdue, then Michigan State, then had an opportunity to travel. He received his degree from Ross University School of Veterinary Medicine in St. Kitts in the Caribbean. He pursued his internship in Canada. "The diversity of my travels at that time taught me a lot about disease treatment that I reference to this day," said Dr. Bosanquet.

"I spent a short time at New York Medical College doing research, but decided I preferred to treat

customers' pets," Dr. Bosanquet said. "I wanted to return to the Midwest, and Heather had family in Morgan County--she grew up on a farm--so we moved to New Albany where I did some mobile small animal and emergency treatment. Heather received her nursing degree, I took a position with St. Francis Animal Hospital in Morgan County and we decided we wanted to move here to Mooresville. Then the Landersdale Road practice went up for sale. The practice had an established client base and potential for growth."

Dr. Bosanquet treats domestic pets. The hospital performs preventative exams, blood work, EKGs, emergency surgery, and much more. "We don't treat farm animals or large animals. There aren't many 'large animal' vets; it's a different

field, and there's a greater risk inherent to it."

"Our growth is slow and steady," said Heather. "It's been strictly through word of mouth, earned through years of taking great care of our customers and their pets." Dr. Bosanquet added, "We've gotten very busy in the last few years."

The practice received local news attention in 2005 after Hurricane Katrina. Dr. Bosanquet contacted veterinarians in Louisiana whose practices had been affected. The pet hospitals were in

dire need of supplies. Landersdale Road Veterinary Hospital set itself up as a drop-off spot for donations, such as dog food, bandages, medicines and more. "The local news covered us a couple of times," noted Heather. "We loaded up a semi-truck of supplies, and a driver volunteered to drive our supplies south to New Orleans and delivered them to the Super Dome where they were desperately needed."

The Bosanquets have been married 18 years and are raising two adopted children: Alex, age 10, from Guatemala, and Lilly, age 8, from China. They also have rescue dog named Rowdy, three cats: Snowball, Milo, and Hopi, a turtle named Camera, and an Anole (lizard) named Godzilla.

**Landersdale Road Veterinary Hospital offers reduced rate vaccinations in the last three weeks of April. Call ahead to schedule.**

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# Communities that Care – Empowering Morgan County for Youth Development

Unfortunately Morgan County's key youth indicators are heading in the wrong direction. What we have seen according to the school administered Indiana Youth Survey is an upward trend when it comes to binge drinking, marijuana use, and substantial pockets suffering from depression, even suicidal thoughts. In fact our binge drinking was over 12 percent higher than the State average. What research has shown is that these behaviors early in life lead our youth on the path toward an adulthood of negative outcomes.

There is a means to change these norms and move the data in the other direction. Communities that Care (CTC) has proven through rigorous evaluation that by the use of community-based coalitions applying evidence based approaches we can prevent the early initiation of substance abuse and delinquent behavior among our youth. On February 28th at Bradford Woods we begin that journey through a hands-on workshop designed to get these same results.

This planning grant awarded to Prime Time of Morgan County will be a year-long process where we learn the latest in prevention science, put together an assessment of Morgan County and then an inventory of the programs and policies already in place. CTC is not a cookie-cutter approach or just here to tackle our "drug problem" but something that promotes pro-social behaviors. Within a series of scientifically proven predictors we want to diminish the risk that contribute to poor outcomes and promote the positive protective ones through the use of data driven decision making. What makes CTC unique is that it enables Morgan County to identify our

own special issues so we can hand pick the right prevention programs that build on what we are already doing well. This then ultimately leads to valuable implementation dollars being invested back into Morgan County.

CTC requires a county-wide effort represented by key stakeholders including public leaders, health professionals, school personnel, religious leaders, social workers, community volunteers, and of course the business community. So why would business want to get involved? Success in this initiative will improve the quality of life in Morgan County as it works collectively with the Blue Ribbon Committee and the Bridges Out of Poverty initiative. We cannot simply tax abate our way to prosperity. There has to be an environment where companies have a readily able workforce, a place where their employees want to reside. This involves investing in our youth to create adults who live productive lives, contribute to

society, and ultimately want to raise their families here.

This is not an overnight fix. It will take a collective effort of collaboration to ensure we can change the norms to one of a positive pro-social environment for our youth. We have the resource of dedicated individuals in Morgan County who know how to work together to create positive results. The time of making excuses is over; the time to meet our challenges is now.

Christopher J. Emge is currently the Director of Prime Time of Morgan County. He originally grew up in Avon before graduating from Indiana University. He spent the previous years in Arizona where he worked on prevention and education issues for Arizona State University and the Corporation Commission,



Christopher J. Emge

*CTC requires a county-wide effort represented by key stakeholders including public leaders, health professionals, school personnel, religious leaders, social workers, community volunteers, and of course the business community.*

# RECYCLE



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First Merchants Bank is proud to support the educational aspirations of local residents with their financial support of the 2012 Morgan County Scholarship Fair. The annual event, held December 13 and sponsored by the Martinsville and Mooresville Chambers of Commerce and local high schools, allows local organizations to share scholarship information with high school

seniors and others across the county.

This year, the event was held at Mooresville High School and featured information on scholarships from the Community Foundation of Morgan County, the Lilly Endowment Community Scholarship Program, and the Kendrick Foundation scholarships.

At First Merchants, we endeavor to make our communities better places to live, work and bank, and are proud to support local organizations and events that enrich the community.



Mooresville Banking Center Manager Ashley Duke (right) presents Angela Kath, President of the Mooresville Chamber of Commerce, with a \$500 donation to the county-wide scholarship fair.

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## Networking Opportunities

### Martinsville Chamber of Commerce:

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

### Mooresville Chamber of Commerce:

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

### 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](http://www.rediscovermartinsville.com), e-mail: [rediscovermartinsville@gmail.com](mailto:rediscovermartinsville@gmail.com).

### Morgantown Merchants Association:

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

### 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](http://www.b-p-e.org).

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# Use financial analysis to understand your business



At the beginning of a new year it is always important to review and reflect on the year just passed and how well you, your staff, and your business performed. What could have been improved? What did you do well? All as evidenced by results, many of those results being financial in nature. To help plan for your focus during the next year, financial analysis can help you uncover what can be improved upon in the next period.

There are a number of techniques you can use to perform financial statement analysis for your business, depending on what you are trying to find out. The financial statements you want to use in your analysis are the balance sheet and income statement. Here are some techniques to use to analyze your financial statements:

## 1. Trend Analysis

Trend analysis is also called time-series analysis. Trend analysis helps determine how the business is likely to perform over time. Trend analysis is based on historical data from the financial statements and forecasted data from the businesses pro forma, or forward-looking, financial statements.

One popular way of doing trend analysis is by using financial ratio analysis. If you calculate financial ratios for a business, you have to calculate at least two years of ratios in order for them to mean anything. Ratios are meaningless unless you have something to compare them to, in this case the previous year's data. For example an important ratio is the Current Ratio which is the ratio of current or short term, assets to current liabilities on your financial statement. Ideally your ratio is higher than 1.0 which would mean that for every dollar of short-term liability you have a dollar of short-term asset. Short term assets are cash, accounts receivable, inventory and other highly liquid accounts. Short term liabilities are those that are due in one year or less such as accounts payable, etc. Microsoft has a great Excel template available free which can help you calculate your ratios and can be found here: <http://office.microsoft.com/en-us/templates/comprehensive-ratio-analysis-TC101877349.aspx>

## 2. Common Size Financial Statement Analysis

Common size financial statement analysis is analyzing the balance sheet and income statement using percentages. All income statement line items are stated as a percentage of sales. All balance sheet line items are stated as a percentage of total assets. For example, on the income statement, every line item is divided by sales and on the balance sheet, every line item is divided by total assets. This type of analysis enables you to view the income statement and balance sheet in a percentage format which is easy to interpret.

If you look at this income statement, for example, you can develop a common size income statement. If you calculate the percentage

that net income is of total sales, the formula is  $\$64,000/\$1,000,000 = 6.4\%$ . You can apply that formula to every line item on the income statement to develop your common size income statement. As with financial ratio analysis, you can compare the common size income statement from one year to other years of data to see how your firm is doing. It is generally easier to make that comparison using percentages rather than absolute numbers.

## 3. Percentage Change Financial Statement Analysis

Percentage change financial statement analysis gets a little more complicated. When you use this form of analysis, you calculate growth rates for all income statement items and balance sheet accounts relative to a base year. This is a very powerful form of financial statement analysis. You can actually see how different income statement items and balance sheet accounts grew or declined relative to grows or declines in sales and total assets.

Here is an example of percentage change analysis. Let's say that XYZ, Inc. has \$500 in inventory on its balance sheet in 2011 and \$700 in inventory on its balance sheet in 2012. How much has inventory grown in 2012? The for-

mula to calculate the growth rate in inventory is the following:  $\text{Change in inventory}/\text{Beginning inventory Balance} = \$200/\$500 = 0.40 = 40\%$ . The change in inventory for XYZ, Inc. in 2012 is 40%.

## 4. Benchmarking

Benchmarking is also called industry analysis. Benchmarking involves comparing a company to other companies in the same industry in order to see how one company is doing financially compared to the industry. This type of analysis is very helpful to the financial manager as it helps to see if any financial adjustments need to be made.

Here is a tool at the Small Business Administration website called SizeUp that helps you compare your business to competitors. <http://www.sba.gov/sizeup>

Compiling, analyzing, and understanding financial statements provides business owners one of the most important tools for reducing the considerable risk involved in starting and growing a business. The comparison of financial ratios to industry standards is, perhaps, one of the best uses of financial information, as it allows the business owner to compare the performance of his or her business with other like businesses. The Central ISBDC advisers have a tool available to them to perform an analysis and if you would like assistance at no cost to you just contact us at 317-233-7232 or via email at [centralindiana@isbdc.org](mailto:centralindiana@isbdc.org).

Victoria Hall currently serves as the regional director of the Central ISBDC. The Central ISBDC is part of a statewide network of small business assistance teams in the state of Indiana. The ISBDC network is funded by a unique collaborative agreement between the Small Business Administration and the Indiana Economic Development Corporation.



Victoria Hall

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## Boys & Girls Club kicks off 2013 annual campaign

At the January Meeting of the Board of Directors for Boys & Girls Club of Morgan County this past Tuesday the Clubs Annual Great Futures Start Here Campaign was kicked off. The Board Members' are eager to get the 2013 program year off to a strong start. The Campaign is the largest source of income for the Club, accounting for nearly a third of its operating budget.

Interim Executive Director, Jimmy Hurley stated: "It is important for donors to remember that our costs are ongoing, as is the development of the youth we see on a daily basis. As we continue to grow and serve more youth within the community, we need to grow our funding to support these additional youth."

The Boys & Girls Club continues to maintain outstanding growth since 2010. The Club has not only grown to over 250 members from throughout the community, but has also seen a similar growth in Average Daily Attendance (ADA). In 2011, the Club had an ADA of 19 youth per day. In 2012, attendance grew to 35 youth per day. That is an 85% increase in ADA in just one year. At the 2012 Midwest Leadership Conference for Boys & Girls Clubs of America, The Boys & Girls Club of Morgan County received the honor of the Gateway to Impact Award Gold Level in recognition for its healthy increase in Club membership. This award was given to the Clubs that had a growth of 50% or more in Average Daily Attendance from 2010 to 2011. Our Club has grown ADA by over 50% in both consecutive years. These are not only milestones for the local club, but rank our club as the leader in the region and county in this type of growth.

The cost for a youth to become a member at the Club is only \$20 per year; however it costs the organization \$615 to support each individual member. "This is something we get asked a lot.



**BOYS & GIRLS CLUB  
OF MORGAN COUNTY**

Why do you charge so little for what you do for our kids?" said Board President BJ Pendill of Edward Jones Investments. "We charge so little for two reasons. First it is our mission to enable all young people, especially those who need us most, to reach their full potential as productive, caring, and responsible citizens. That is our Club's Mission and the Mission of Boys & Girls Club of America. The Second reason is the community we serve. 41% of our members live in a household with an income below \$25,000 per year. Additionally, almost all of those households have an income below \$10,000 per year. We are serving all youth, but many would go without, if we didn't serve."

The Boys & Girls Club Annual Campaign runs year round, however it is our goal to have continued support and pledges collected by the end of April. For more information please contact the Club or a Board President BJ Pendill.

About Boys & Girls Club of Morgan County Since 2006, Boys & Girls Club of Morgan County has been dedicated to its mission: to enable all young people especially those who need most, to reach their full potential as productive, caring, responsible citizens. The Club provides programs for over 250 youth in the areas of career exploration and educational enhancement, citizenship and leadership, the arts, and health and fitness. For additional information, please call 834-9744 or visit [www.bgc of mnc.org](http://www.bgc of mnc.org).

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# Planner of note

## GREATER MARTINSVILLE CHAMBER OF COMMERCE WELCOME NEW CHAMBER MEMBERS!!!

Teresa Anderson  
Morgan County Convention & Visitors Bureau  
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## GREATER MOORESVILLE CHAMBER OF COMMERCE WELCOME NEW CHAMBER MEMBERS!!!

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

## TOWN OF MOORESVILLE - BUILDING PERMITS

Brian Phillips, Hadley Road, Commercial Remodel  
John Monaghan, Aviator Court, Residential Remodel  
Frank Manzo, Bethesda Road, Demolition  
David Carter, 66 High Street, New Residential  
David Carter, 96 High Street, New Residential  
Cindy Thrasher, Honey Creek Drive, New Residential  
Don & Judy Perry, Indiana Street, Residential Remodel  
Brian Harris, Rooker Road, Residential Electrical Upgrade

## MORGAN COUNTY - BUILDING PERMITS

Barry Peters, S.R. 67 South, New Electric Commercial  
Brian Woolsey, Conservation Club Road, Pole Building  
William Howell, Norwich Place, Single Family Residence  
Willard Smith, Observatory Road, Pole Building  
Dale Davee, Mann Road, Pole Building  
Mike Taylor, Old Morgantown Road, Residential Remodel  
Charles Shick, Centennial Road, Single Family Residence  
Christopher Neal, Vista View Parkway, Patio Enclosure  
Kenny Baker, Page Lane, Electrical Upgrade  
Judy Miller, Williams Road, Electrical Upgrade  
Ernie Kempf, Little Hurricane Road, Single Family Residence  
Tony Alderson, Windward Drive, Swimming Pool  
Thomas Smith, Old State Road 37, Single Family Residence  
Terry Estelle, Beech Grove Road, Single Family Residence  
Mike Keller, Centennial Road, Pole Building  
Paul Saylor, State Road 252, New Residential Electric  
Centennial Cemetery Association, Centennial Road, Commercial Addition  
James Brown, Red Tail Hawk Lane, Single Family Residence  
Stephen Childers, Conservation Club Road, Storage Building  
Tim Dunbar, Arend Road, Single Family Residence  
James Hiatt, State Road 37, Electrical Upgrade  
Adam Siecko, Bens Court, Single Family Residence  
Kevin & Melissa Green, New Harmony Road, Pole Building

## NEW BUSINESS FILING

Steven Decker, Decker Drywall, 2150 Hinson Road, Martinsville, IN 46151  
Jody Long, United Ritter Realty, 4495 Angie Drive, Martinsville, IN 46151  
David Miller, Executive Landcare Management, 413 Conduitt Drive, Mooresville, IN 46158  
Linda Schilling, Plus Side

Management Resources, 4205 Paragon Road, Martinsville, IN 46151  
Zachary Bell, All Out Construction & Lawncare, 5142 East Allison Road, Camby, IN 46113  
Bruce Pipher, Indiana Past, 35 Brentwood Drive, Mooresville, IN 46158  
Zhong Fang Wu, China Silk and Gem, 2710 Sunderland Drive, Martinsville, IN 46151  
Donna Sigo, Wigs & More, 7 David Avenue, Hicksville, NY 11801  
Joanna Calloway, Taters Build a Bow, 2510 State Road 44, Martinsville, IN 46151

## SHERIFF'S SALES

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

Richard Terrell  
289 N Sycamore St  
Martinsville  
Feb 4  
\$159255.88  
Reisenfeld & Assoc  
513-322-7000

Mitchell Hyde  
10095 W Cash Rd  
Quincy  
Feb 4  
\$188815.10  
Feiwell & Hannoy  
317-237-2727

Doris Eskridge  
2980 Cabin Row Rd  
Martinsville  
Feb 4  
\$46377.48  
Feiwell & Hannoy  
317-237-2727

Tripp Etherington  
216 E Carlilse St  
Mooresville  
Feb 4  
\$65531.09  
Feiwell & Hannoy  
317-237-2727

Jeffrey Frye  
4570 Wilbur Rd  
Martinsville  
Feb 4  
\$149271.57  
Feiwell & Hannoy  
317-237-2727

Melissa Parsons  
812 Trail Ridge ct  
Mooresville  
Feb 4  
\$107453.28  
Feiwell & Hannoy  
317-237-2727

David Shirar  
11561 Bethel Rd  
Mooresville  
Feb 4  
\$115272  
Foutty & Foutty  
317-632-9555

Sharon Wooten  
7188 E Wiser Ave  
Camby  
Feb 4  
\$109131.32  
Feiwell & Hannoy  
317-237-2727

Nathaniel Brynum  
349 E Church St

Pargaon  
Feb 11  
\$41256.64  
Foutty & Foutty  
317-632-9555

Carol Denny  
7032 E Hadley Rd  
Camby  
Feb 11  
\$115971.44  
Morris Hardwick Schnider  
866-503-4930

Erik Lindvall  
11271 N Creekside Dr  
Monrovia  
Feb 11  
\$120519.43  
Unterberg & Ascco  
219-736-5579

Jamie Nunnally  
109 Karrington Blvd  
Mooresville  
Feb 11  
\$99071.56  
Reisenfeld & Assoc  
513-322-7000

Amber Willis  
9980 N Rooker Rd  
Mooresville  
Feb 11  
\$121321.19  
Unterberg & Assoc  
219-736-5579

Cramer Inc  
865 E Harrison  
Martinsville  
Feb 11  
\$65497.53  
Harris & Currrens  
317-831-4466

Mark Thomas  
753 W Greencastle Rd  
Mooresville  
Feb 11  
\$86553.81  
Mercer Belanger  
317-636-3551

David Wolfe  
105 Azalea Dr  
Mooresville  
Feb 11  
\$124236.13  
Reisenfeld & Assoc  
513-322-7000

David Brown  
1740 Josephine St  
Martinsville  
Feb 11  
\$108166.80  
Doyle Legal  
317-264-5000

Kelly Collier, et al  
486 S Concorde  
431 S Concorde  
Martinsville  
Feb 11  
\$215342.37  
Williams Barrett & Wilkowski  
317-888-1121

Donald Crail  
13440 N Badger Grove Dr  
Camby  
Feb 11  
\$142247.60  
Doyle Legal  
317-264-5000

Douglas Dake  
59 S Scyamore  
Martinsville  
Feb 11  
\$152486.18  
Boren Oliver & Coffey  
765-342-0147

Rachel Leary  
1910 Smokey Rd  
Martinsville  
Feb 11  
\$103605.68  
Unterberg & Assoc

219-736-5579

Donald Bunker  
10511 W SR 142  
Quincy  
Feb 18  
\$83856.96  
Feiwell & Hannoy  
317-237-2727

Heirs of Suzanne Boling  
30 Byram Blvd  
Martinsville  
Feb 18  
\$46382.75  
Harris & Currrens  
317-831-4466

Timothy Coleman  
890 Edgewood Dr  
Mooresville  
Feb 18  
\$61949.82  
Feiwell & Hannoy  
317-237-2727

Kyle Clephane  
3185 Wilbur Rd  
Martinsville  
Feb 18  
\$118094.41  
Foutty & Foutty  
317-632-9555

Tina Enstrom  
26 W High St  
Mooresville  
Feb 18  
\$165342.42  
Feiwell & Hannoy  
317-237-2727

Robert Frye  
6230 E Mariah Hill Lane  
Camby  
Feb 18  
\$100375.83  
Feiwell & Hannoy  
317-237-2727

Bryan Goodwin  
2165 Sunderland Dr  
Martinsville  
Feb 18  
\$266128.16  
Feiwell & Hannoy  
317-237-2727

Cindy Haywood  
6510 Stockwell Rd  
Martinsville  
Feb 18  
\$132191.53  
Reisenfeld & Assoc  
219-736-5579

Ryan Hurt  
374 W Pike  
Martinsville  
Feb 18  
\$101795.87  
Feiwell & Hannoy  
317-237-2727

Vincent Jefferies  
6583 Hall School Rd  
Martinsville  
Feb 18  
\$132143.28  
Foutty & Foutty  
317-632-9555

Randall Lashley  
8875 Old St Rd 37 N  
Martinsville  
Feb 18  
\$28737.02  
Hostetler & kowalik  
317-262-1001

Anthony Martin  
3640 Meadows Dr  
Martinsville  
Feb 18  
\$137166.91  
Reisenfeld & Assoc  
513-322-7000

Jessica Mills  
1759 S Ohio St  
Martinsville

Feb 18  
\$86156.03  
Feiwell & Hannoy  
317-237-2727

Jeffrey Mills  
6031 E Bens Dr  
Camby  
\$313199.68  
Feb 18  
Doyle  
317-264-5000

Regina Moore  
8382 W SR 42  
Monrovia  
Feb 18  
\$130385.23  
Feiwell & Hannoy  
317-237-2727

Beth Reed  
2832 W McCracken  
Monrovia  
Feb 18  
\$169808.17  
Unterberg & Assoc  
219-736-5579

Staci Stephens  
9528 N Gasburg Rd  
Mooresville  
Feb 18  
\$98378.25  
Nelson & Frankenberger  
317-844-0106

Danny Tallent  
260 Tulip Dr  
Martinsville  
Feb 18  
\$87620.39  
Foutty & Foutty  
317-635-9555

Gary White  
1010 Killian Dr  
Mooresville  
Feb 18  
\$115021.13  
Unterberg & Assoc  
219-736-5579

John Young  
1126 Enchanted View Dr  
Mooresville  
Feb 18  
\$133013.32  
Unterberg & Assoc  
219-736-5579

Leslie Barnette  
7301 N Baltimore Rd  
Monrovia  
Feb 25  
\$134858.62  
Feiwell & Hannoy  
317-237-2727

Teresa Black  
595 Old Moore Lane  
Martinsville  
Feb 25  
\$179116.15  
Feiwell & Hannoy  
317-237-2727

Ryan Feeback  
6103 E Smokey View  
Mooresville  
Feb 25  
\$139197.15  
Feiwell & Hannoy  
317-237-2727

Robert Heacock  
180 N 4th St  
Martinsville  
Feb 25  
\$83494.51  
Feiwell & Hannoy  
317-237-2727

Sandra Johnson  
9415 N Bishop Lane  
Mooresville  
Feb 25  
\$115422  
Manley Deas Kochalski  
614-222-4921

Ernest Powell  
105 W Main  
Mooresville  
Feb 25  
\$88180.52  
Feiwell & Hannoy  
317-237-2727

Michael Lower  
4755 Turkey Track Rd  
Martinsville  
Feb 25  
\$111592.08  
Feiwell & Hannoy  
317-237-2727

Chester Carrie  
8000 N Country Way  
Martinsville, IN  
March 4, 2012  
\$336258.44  
Doyle Legal  
317-264-5000

Jason Hart  
12575 N Gasburg Rd  
Mooresville, IN 46158  
March 4, 2012  
\$126217.06  
Krison & Assoc  
574-272-1000

Justin Hickman  
4701 Buffalo Ct  
Martinsville, IN 46151  
March 4, 2012  
\$61207.24  
Septtymous Taylor  
800-684-1606

Lisa Poe  
12844 N Paddock Rd  
Camby, IN 46113  
March 4, 2012  
\$153944.36  
Mercer Belanger  
317-636-3551

Stephen Smith  
6877 E SR 252  
Morgantown, IN 46160  
March 4  
\$205954.31  
Doyle  
317-264-5000

Frank Williams  
8325 Haggard Ct  
Martinsville, IN 46151  
March 4  
\$413785.17  
Johnson Blumberg & Assoc  
317-541-9710

Derek Young  
1188 Autumn Dr  
Mooresville, IN 46158  
March 4  
\$129967.23  
Doyle  
317-264-5000

Jennifer Fields  
1256 Deer Lake Ct  
Martinsville, IN 46151  
March 4  
\$92424.33  
Reisenfeld & Assoc  
513-322-7000

*Current updates available at <http://sccan.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.

*Embracing the future.*

**For a FREE armband wallet to hold your keys, ID or music while exercising, call 1-877-888-1777.**



 **Franciscan**  
ST. FRANCIS HEALTH Mooresville

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