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February 2014



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FROM THE PUBLISHER

New Leadership continues!

Last month, I committed my entire editorial to listing the new leadership roles recently filled throughout Morgan County, including Teresa Anderson of the Visitor's Bureau, Chelsey Manns of the Economic Development Corporation and Peter Murphy of St. Francis Mooresville. Writing this a few weeks after the holiday, I'm pleased to see the trend of new leaders continue.

This month, we sat down with the newly hired Mooresville School Superintendent **Dave Marcotte**, now only a few days on the job. Marcotte emphasized the challenge of many of new leaders, to take care not to change direction or reroute a path of success, but to support what's been working while fostering a team spirit within their boards. Another new face joining David is **Randy Taylor**, who joined the school corporation this month as the assistant superintendent of business.

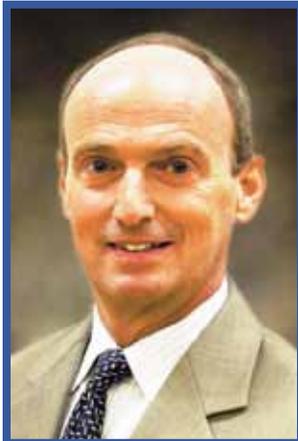
Also this month, the Morgan County Economic Development Corporation announced **Lindsay Beckman** as assistant director of business. Beckman is a Morgan County native and is excited to return home. You can read the full

press release from the MCEDC in this edition.

.....
Speaking of change, I'm excited about an opportunity presented to me by the Greater Mooresville Chamber of Commerce. I have served 2012 & 2013 as Vice President of the Chamber and now have assumed the responsibilities of Chamber President for 2014. I am looking forward to a great year for the Mooresville Chamber. As those who read this column regularly, you know that I wholeheartedly endorse the value of Chamber of Commerce membership and involvement. To that end, I am active in 7 Chambers. There's simply no better starting point to uncover opportunities, partner with

likeminded businesses, build strategic relationships, volunteer your time, and give back to your community than in your local Chamber. So join the Mooresville or Martinsville Chambers (or the Chamber wherever location you are reading this from). But don't just join, get involved. As the old saying goes, "you'll get back exactly what you put into it."

I see these new faces and strong leadership in the County as a sign of exciting times ahead.



Jim Hess
Owner & Publisher

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

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If our business bankers look a little out of their element, it's probably because they're much more comfortable on the go. After all, they prefer to spend their time hustling for their customers—not posing for pictures. Take a moment to speak with one of them, and you'll see exactly what we mean.



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Real estate agent's community roots run deep

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By Bob Sullivan

Morgan County Business Leader

Dianna Grindean has worked in real estate in Morgan County and surrounding areas since 1977. Her accomplishments in the field have earned her numerous awards and accolades. She was the first real estate agent in Morgan County to sell a million dollars worth of real estate in a year, and she has the singular honor of being named Morgan County Realtor of the Year by MIBOR, not once, but twice--the first in 1988 and the second in 2013.

But Dianna's expertise encompasses more than real estate. From 1985-1990, Dianna served as a director of the then-just-formed Morgan County Economic Development board. She also served as the 1993 president of the Mooresville Chamber of Commerce, and continues as a member to this day. "Being a realtor in Morgan County for 37 years, there's probably not a road or street or neighborhood where I've not transacted some sort of business."

It's her passion for the community, the integrity she leverages to helping her clients, and her practical knowledge of the Morgan County area that make her a most impressive Business Leader.

Dianna's family moved to Mooresville from southern Indiana when she was a fifth grader. While in high school, she worked for H.D. Coleman of the Coleman Agency in Mooresville, a prominent real estate and insurance broker at the time. Dianna said, "When I started, it was 'just a job,' but I grew to really love it." For the next



Dianna Grindean

few years, she took a series of management jobs in a beauty salon, a restaurant, and a local Village Pantry. She returned to real estate after the birth of her son because it offered flexible hours. She earned her real estate license and joined Century 21 Roberts and Associates in 1977.

In 1980, she earned her broker's license and became part owner of Century 21 Arnold and Associates. Dianna recalled, "I started managing in 1982, and in 1986, I bought all the other stockholders out." Dianna formed a corporation name and did business as a broker/owner/ap-

praiser for the next 20 years as Century 21 Abba & Associates. In 2006, she sold the office, but remained as an employee through two more corporation name changes.

In July 2013, after 26 years with the same company, Dianna made the choice to get back to basics on her own and resurrect her independent corporation name. "After selling my office in 2006, I continued to work at the same place. But I had been used to doing things my own way, and decided it was time to get back to doing that way again." In April, her husband built an office for her within the attached garage of their home. By July, she was ready to set up shop. "I have a strong client base, many of them going back, with multiple transactions, over many years. People appreciate when you're honest and do a good job. When people have a positive experience with an agent, they want to keep that relationship. Now I'm helping client's kids and grandkids."

Dianna explained how she chose the name for her agency, "Abba is from the Bible; it's a word of endearment for God the Father. I feel like that's who we're all working for." Dianna's territory as an agent also includes Johnson and Hendricks Counties, and as an appraiser, she covers the metropolitan Indianapolis area.

Looking back, Dianna said, "I've always enjoyed this and have always been good at it. I still love working with first-time buyers. They keep me excited about real estate because they're so excited by the process."

On the community, she said, "Morgan County's grown a lot, but it still feels like a smaller community. I served on the first Morgan County Economic Development Board, and back then, it stalled out. In the years since, we've seen good growth, there are signs that the economy is picking up. The Chambers both have strong leaders that encourage businesses to get involved. It makes a big difference. In recent years it's been less about north and south and more about success throughout the county."

Dianna married her husband Gary in 1969. Gary is a firefighter for Brown Township and Mooresville. They raised one son, Colby, now an intercity pastor for Shepherd Community. Diana and Gary have three grandchildren.

I'll just borrow this article for now and...

Have you ever been the victim of a theft? Have you ever seen your material either written or in graphic form on someone's website, Facebook page, printed collateral or elsewhere?

I have and it makes me madder than a nest of hornets after some yahoo stirred the nest with a stick. There is so much information out there on the web and more is added every minute of every day. As a matter of fact, some facts I gathered from www.domo.com are astonishing. On their site there is a very interesting infographic showing the amount of data generated on the Internet, every minute. YouTube users upload 48 hours of video, Facebook users share 684,478 pieces of content, Instagram users share 3,600 new photos, and Tumblr sees 27,778 new posts published. And that is every minute – not every day.

Back to our theft, most do not think of it as theft. Many think because it is out there, it can be used. Perhaps you or someone you know needed a picture for a brochure, website, or blog and did a search and then looked at the images delivered by the search. Innocently a graphic element was borrowed from the World



Jack Klemeyer

Wide Web.

What's the harm, right? There is big harm! It could cost you several thousand dollars. I have a friend that paid someone to create a website several years ago. The person creating the site went to the Internet and searched for a graphic element they needed, clipped it and inserted it in my friend's website. Five years later, my friend got a letter from an attorney with a bill for \$5,000 for the use of the graphic element.

That is the financial side but there is a much bigger issue at hand: the issue of ethics and reputation. It is considered theft to take someone's photograph, image or written copy. That is what copyrights are all about.

Be smart, when you need a website built, hire a professional. If you need a graphic element, buy it. If you want creative copy, write it or hire someone to write it for you. It really does not cost that much and the returns of doing the right thing are long lasting.

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

Mooresville funeral home's Facebook "likes" benefits Hospice House project

End-of-life care is an emotional and deeply personal odyssey for patients and their families, who often find themselves strapped to find the desired resources needed to comfortably complete life's journey. They will soon have a new place to turn to for the support they need at the Franciscan St. Francis Hospice House in Indianapolis.

That project has just received another boost from Carlisle Branson Funeral Service & Crematory of Mooresville. In its quest to reach 1,000 followers on its Facebook site, the funeral home will donate \$1 for every "like" it registers to the Hospice House campaign from now until Valentine's Day.

"We appreciate Carlisle Branson's willingness to help us with our project," said Greg Williamson, executive director for Franciscan Alliance Foundation St. Francis Health. "The Hospice House complements the exceptional hospice and palliative care services we have



provided to thousands of families in south-central Indiana for more than 20 years."

Foundation officials last fall plans to break ground on the facility later this spring. It will be located on the Franciscan St. Francis Health campus, 8111 S. Emerson Ave.

To learn more about the Hospice House and to view images, click here.

Franciscan Alliance Foundation St. Francis Health is a not-for-profit, philanthropic organization established in 1995 for the purpose of raising funds in support of the programs and services provided by Franciscan St. Francis Health.



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Representative Peggy Mayfield Files for Re-election

Representative Peggy Mayfield has filed the necessary paperwork as a candidate in House District 60 which encompasses eastern Monroe County and most of Morgan County including Martinsville, Mooresville, Brooklyn, and Morgantown.

Mayfield is excited about the chance to continue her work on behalf of the people she serves. Mayfield stated, "It is an honor to serve in the Indiana House, and I am convinced there is more we can accomplish for Morgan and Monroe counties by applying conservative, free market principles to state government."

Morgan County Economic Development Announces Beckman as New Director of Business Development

Lindsay Beckman has joined the Morgan County Economic Development Corporation (MCEDC) as the Director of Business Development.

Beckman most recently was employed as the International Trade Program Manager for the Indiana State Department of Agriculture in Indianapolis. Prior to her role with the State of Indiana, Lindsay worked as the Assistant Global Trade Development Manager for the Ohio Development Services Agency in Columbus, Ohio.

"I am thrilled to have Lindsay on our team," said Executive Director Chelsey Manns. "With Lindsay's background and passion for helping businesses grow, we couldn't have asked for a better addition to assist Morgan County businesses. She brings a perspective on state economic development programs that should be of interest to many companies here."

Beckman will work with both existing and new businesses in Morgan County. "We recognize that our existing employers have already invested in our community, and employ our residents; they deserve abundant service from our organization. Lindsay and I will be able to increase the MCEDC's outreach to the employers who are currently here," Manns commented.



Beckman holds a bachelor's degree in International Studies from Wittenberg University in Springfield, Ohio with concentrations in Spanish and Sociology. As a Morgan County



native, Lindsay is excited to return home. "The county's leadership has taken positive steps to enhance the Morgan County economy, and I am excited to be a part of that effort," said Beckman. "As a native to Morgan County, there is nowhere else I would rather serve."

About Morgan County Economic Development Corp.

Morgan County Economic Development Corporation (MCEDC) is the countywide economic development organization serving Morgan County, Indiana, a suburb of Indianapolis. The MCEDC works to attract new companies to the county and assists existing companies by providing educational opportunities and resources that foster growth.



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Fite Plumbing wants to inform Residents on Plumbing Emergency Repairs

Plumbing is one of those unseen forces in your home that you just expect to operate properly. However, when it doesn't, it can cause major problems in your home. It's important to differentiate what make a plumbing emergency and what is just a regular repair.

According to Bill Fite, Founder and CEO of Fite Plumbing, "There are many plumbing problems that can constitute an emergency: burst pipes, water leaks, flooding, water heater repairs, and gas leaks are all considered plumbing emergencies. These issues can cause major damage not only to your home but in some instances to your health." If not dealt with quickly, some plumbing problems can get worse. Water leaks and busted pipes can cause yellowing of your walls as well as damage the pipe system. The leaks can lead to mold growth in your walls or on your ceiling, which can be a danger to your family. If the water heater stops working, you can be left with freezing water for bathing, dishes and laundry. It can also start leaking and cause significant damage to your floors.

Fite also cautions, "Gas leaks from water heaters or water leaking from electric ones can be extremely hazardous to your health and home and need to be dealt with immediately.



Turn off the gas and water to your home and contact a professional plumber for emergency repair."

While you are waiting for a plumber to come, turn off the main water valve to your home to prevent further damage. Dry up as much water as you can, as standing water can cause rot and destroy your home's surfaces. The quicker you can respond to these types of emergencies, the better off you and your home will be. It's a good idea to have the name of a trusted plumber on hand before an emergency strikes so there won't be any delay.

Fite Plumbing provides 24-hour, 7-day-a-week, year-round service to its residential and commercial customers. In business since 1989, Fite Plumbing has over 90 years of combined licensed plumbing experience. Service areas include Morgan County and many of the surrounding counties. For more information, visit the company website at <http://www.fiteplumbing.com/> or call 800-678-FITE.

Not bought, sold

Is it just me or has the marketing for annuities exploded?

I can fully understand and relate to investors seeking products with guarantees and ways to protect their portfolios. But one product I always suggest people be extra cautious about is an annuity.

I hold an Indiana Insurance license and I can sell annuities, I just choose not to. Because of my lack of sales experience with them, I must disclose that I am not an annuity specialist; nor do I play one on TV or Radio. I do know that annuities have been around for years and years, and billions upon billions of dollars in annuities have been sold. I just don't like them for my clients.

Life insurance companies and their sales forces have been selling people the guaranteed lifetime income provided by annuity contracts for a long time. The first annuity products were relatively easy to understand and paid a fixed rate of interest. Then once annuitized (i.e. turned over to the insurance company) they paid a guaranteed lifetime income to the beneficiary. Variable annuities began showing up in the late 1980s. They had the potential for higher returns from stock and bond mutual fund subaccounts inside of them. After variable annuities came indexed annuities which were sold as a way of offering a potentially safer method of market participation for people.

I just don't like them. Here's why:

They're expensive. They typically lock up your money for extended periods of time (The "surrender period"). They can be very complicated, especially indexed annuities. And the guarantees they offer can come with significant constraints on how you get to manage YOUR OWN MONEY.

Do any research and you'll discover that annuities are some of the most expensive types

of investments available in the market today. They often contain an incredible number of fees, internal expenses and other costs that can substantially reduce the amount of income and principal within the contract. These high expense ratios have drawn widespread criticism from many industry professionals and watchdogs over the years. How advisors should best recommend them to clients appropriately and wisely is still a major focus of debate in the financial industry.

When I discuss investments with people, I like it when they're simple. McDonald's sells hamburgers. They take their profits from the money people give them for their hamburgers and put some of it back into better hamburgers and building more stores and they also give some of that profit to their

shareholders in the form of dividends. Pretty straight forward.

Contrast that simplicity with the "participation rates," "spread/margin/asset fee," "interest rate caps," "surrender charges," "mortality expense," etc..., etc..., etc... that an indexed annuity could have and I think I'm gonna go buy some McDonald's and cash those dividend checks every quarter.

Some of my colleagues in the investment community think I'm too hard on annuities (and by association, those who sell them.) But I believe it's the job of a good financial advisor to be hard on the financial products we have available. In the world of personal investing, no product has been more excoriated than annuities. Yet why do they survive? Wise investors certainly aren't pounding down doors to buy them. The reason is simple. They pay a big juicy commission to those who sell them. The investment adage I first heard over twenty years ago remains true today:

"Annuities aren't bought, they're sold."



Jeff Binkley

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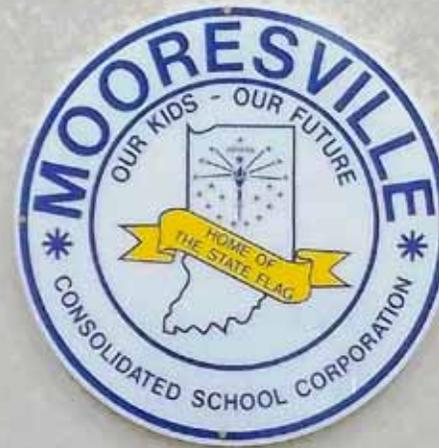
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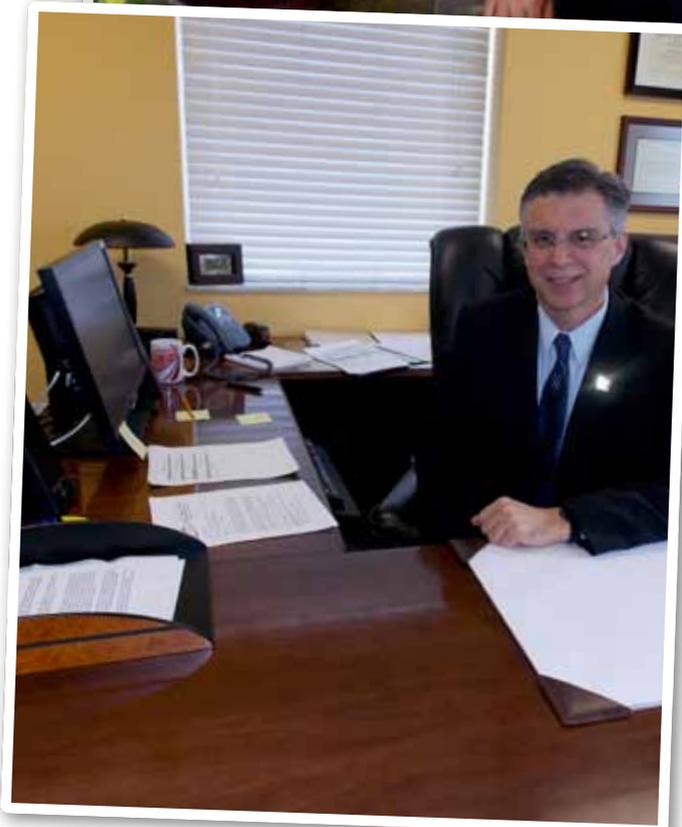
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Positively Impacting a Grade "A"



By Bob Sullivan

Morgan County Business Leader

William Butler Yeats, a noted figure of 20th century literature, said, "Education is not the filling of a pail, but the lighting of a fire". That is the enthusiastic approach in which David Marcotte has stepped in as the new Superintendent of the Mooresville Consolidated School Corporation in January. Though the transition has been complicated with school closings and delays because of snow and record frigid temperatures, David is excited about the semester ahead and the years to come. "Mooresville is a very good school system; they have been well-run, with an impressive academic record,

a solid 'A-rating' by the Department of Education. I'm not coming in to fix anything; my job is to take a look at every part of our program, whether academic, financial, or anything else, and see what we can do to make a good system even better."

David comes to Mooresville following a 12-year run in Wayne Township, first as principal of Ben Davis High School (2001-2006), then as personnel officer (2006-2013). He brings with him 30 years total experience in the public school system, 27 of those in Indiana.

He was raised on the west side of Detroit. His father worked for the Ford Automobile Company. "In my neighborhood, everyone worked for Ford, Chrysler, or

GM," quipped David. He has a degree in music. He obtained his master's degree in music. He taught a total of 15 years in Michigan. He taught at Grand Rapids public school, then at a central in Indianapolis, then at Bowling Green State University. After coming back to Michigan, he worked in the automotive industry. He has several transfers which include Michigan as well. I ended up here because I had never seen it before. On his change,



eting
A”

David. In high school, he played trombone in the marching band and pursued an interest in music education and earned a degree in music education and spent nine years as a band director, first for a public school and later at Decatur Central High School. “I took a graduate assistantship at the University of Cincinnati, OH, with every intention of moving to the state of Ohio, however beginning in the 80s the music industry experienced layoffs, resulting in job openings in impacted teaching positions in the area around Indianapolis in 1986, and I have been in Indianapolis since. It was the best decision in my life.”

of direction to administration, David explained, “I was fortunate early on to make a positive impact on students as a teacher. After nine years, I thought I could make a bigger impact at a higher level. I made that impact as a principal (first at Danville High School), then as an administrator. I’m proud to now be given an opportunity to make that same impact as a superintendent.”

Recalling his interview experience, David said, “I had three interviews between October and January. It was a chance to get to know the board of education and vice versa. That relationship is extremely important for the board, for me, and for the overall health of the school system. I was impressed with how deliberate the board

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was in the process. They knew what they were looking for in a leader. I’m looking forward to working with them as I am a collaborative leader that believes in the team concept. That has been my style since my first administrative position in 1992. Teachers, coaches, custodial, food service--when the common goal is to help people get better, that’s how organizations improve, because the process works along with you.”

As David considered the opportunity, he said, “I have a lot of experience, both in large schools and small schools. With my age and experience, it was time for me to decide if I wanted to make that transition. I was very selective in where I applied. This is a terrific opportunity and I believe that I have stepped into a good situation.”

David’s first few days have been complicated by the weather, but he’s begun his orientation. “I’ve been visiting and meeting the staff at every building. I’m going around the community to get myself out to the service organizations. I’ve already attended a Chamber of Commerce meeting. My goal is to meet and greet a lot of people. My first few months will be listening and talking, to get the lay of the land, to understand how the school corporation fits in with this community. I’ll be listening for patterns; when I hear comments that come up repeatedly, I will take note of that feedback.”

The school has a balanced curriculum, which David emphasized he will continue. “First and foremost, we exist for the academic preparation of our students. When you have to prioritize, the students always come first. But to develop the whole child, we need to support extracurricular activities. So we’ll continue to put the same effort into those experiences to get the best teachers on board and give our students the know-how they deserve.”

Already, David has some strong impressions of the community spirit. “There’s a suburban Indianapolis element, and there’s a rural Morgan County element. People are very connected; they’re proud of this school and of being a member of this community and that is very exciting to me. I’m very passionate about public education and the community is going to see that energy in my leadership. We are here to focus on our students. Regardless of the criticism public schools are receiving in the national and state media, this is an exciting time to be an educator, an exciting time to be a student, and an exciting time to be a parent.”

David has two children. His daughter, Nicole, is a preschool teacher in Wayne Township. His son, Austin, is a senior at Purdue University pursuing a degree in Information Systems. Though currently on a short hiatus, David continued to play trombone professionally for over 40 years, which includes being a member of the Indiana Wind Symphony. He is pursuing his doctorate from Indiana State University.



New Assistant Superintendent Also Chosen

The search for a new superintendent for Mooreville Schools began at the beginning of the school year. More than 20 applicants met the district’s criteria of an existing superintendent’s license and prior



central office experience. Among those applicants, the Board also selected Randy Taylor to fill the seat of Mooreville’s assistant superintendent for business.

“There are very few school business officials in Indiana with the experience and expertise that Randy Taylor brings to Mooreville Schools. We are excited to have Mr. Taylor, who is a respected school leader in Indiana, join the Mooreville team,” said Roberson.

Taylor has served as assistant superintendent for business at the MSD of Martinsville for the past 12 years. He was named 2011 School Business Official of the Year by the Indiana Association of School Business Officials. Prior to becoming an assistant superintendent, he worked at Martinsville High School as an assistant principal and as principal of West Middle School. He began his career as a teacher at Martinsville High School. Taylor received his Master’s Degree and Ed.S. in School Administration from Indiana University.

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By Bob Sullivan

Morgan County Business Leader

Ken Halcomb and Shannon Richter graduated as school-mates from Mooresville, though their friendship strengthened a few years later when they started working together on various construction sites. Ken originally hails from Kentucky and moved to Mooresville as a teenager, while Shannon was born and raised in Mooresville.

Ken worked as a construction contractor for various companies moving from project to project, while Shannon worked as a contracted painter, first as an employee for his father, then going into business for himself. Ken and Shannon shared an interest in hunting and fishing and took occasional weekend trips together. In 2000, now best friends, Shannon suggested they could be more successful partnering and forming their own business. With that goal in mind, they formed H&R General Contractors.

The first year started slow, then, Ken recalled, “the next year doubled, then doubled again, and by 2004, we launched to the next level and took on employees and more complicated jobs.”

For the first few years, they pursued any type of construction work, but by 2004, they narrowed their scope to repair and restoration. “The new home market had dried up and the shift kept us active,” Shannon recalled. “In 2005, after Hurricane Katrina, we were recruited to travel to Florida and Mississippi to function as insurance adjusters for three months. It helped us get a better handle on how that side of the business worked and better understand how to communicate with insurance adjusters.” Ken says the move to repairs helped them get through years that were generally rough on their industry. “There will always be fires and storms. And folks will always need repairs. The business is consistent.”



Shannon Richter and Ken Halcomb

In 2004, they moved into a three-office building along 144. The business continued to grow, and by 2011, the partners began a search for a new location. “We wanted to stay in Morgan County. We work all over the state, but we came from here, and we wanted to stay local,” said Ken.

Ken and Shannon took the plunge and purchased the structure at 1230 S.R. 67 (near Poe’s Cafeteria). Ken recalled, “It used to be Big M Bowl. We kept the foundation and completely rebuilt the inside.” said Ken. In August 2013, they moved into their new offices. Shannon explained, “We have a second floor to expand into as we grow, we can train our staff here on-site, bring in visitors and show them what we’re about. We can sit down first thing in the morning in a modern conference room and go over the plan for the day.”

Ken said, “We bring lot of experience to a project, and we train each of our employees. We’ve built up a strong business

based on a good reputation and strong word of mouth.”

Of their managing styles, Ken said, “We’re ‘yin and yang.’ I tackle the technical details and Shannon focuses on the financial issues. He supervises the day to day with the guys in the field, and I take care of project planning.”

H&R General Contractors’ territory includes “the doughnut counties,” and during emergencies, they can operate from satellite locations throughout Indiana. Services also include content cleaning and personal property storage for clients waiting out a home restoration. Later this year, they plan to offer ultrasonic smoke damage restoration services for furniture and clothing. The company employs 16 office staff and construction workers.

Ken and his wife Natasha have two children, Madalyn and Andrew. Shannon and his wife Kim also have two children, Austin and Katlin. Ken and Shannon continue to escape for an occasional outdoor weekend.

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New Name, Same Important Mission

Unfortunately Morgan County's key substance use indicators are heading in the wrong direction, the 2013 Indiana Alcohol, Tobacco, and Other Drug Use (ATOD) Survey showed drug and tobacco use among students in Morgan County schools are on the upswing. Monthly prevalence rates were above the state and national average in most grades for smokeless tobacco, binge drinking and marijuana use. For adults, the county's ER admittance for alcohol abuse is in the extreme level and the excessive drinking rate is at 19 percent, 3 percent higher than the state. Even more to the point, marijuana abuse indicator based on arrests and treatment is in the top 10 percent of the state.

With this backdrop in mind, The Morgan County Substance Abuse Council (MCSAC) overriding mission is to combat ATOD within the county. Formerly known as Prime Time of Morgan County, this entity has been around since 1983 as part of the Governor's Drug-Free Indiana as our State recognized Local Coordinating Coalition (LCC).

MCSAC is governed by a Board of Directors who meet once a month to discuss issues and develop strategies to reduce substance abuse in Morgan County. The members have a wide range of involvement and include substance abuse professionals, law enforcement, school faculty, students, parents and other concerned citizens. The broad membership gives MCSAC the ability to tap into many different sources to address substance abuse issues. Members are entrusted to invest public funds collected from alcohol and drug fines back into the community through grants in prevention, law enforcement and treatment. As the local LCC, their voice lends itself as a distinct group



that represents the entire county both by geography and background.

It is important for the business community to get involved in MCSAC as it goes to a key component of economic development, the quality of life in Morgan County. Companies are looking for more than tax breaks to come relocate to a community, they want good schools, a quality work force, upkeep on infrastructure and low crime rate. What MCSAC is working to do is making those investments to areas with the greatest impact. This year they will be funding Highway Interdiction training for law enforcement with the goal of getting drugs off the street. Just last year, over 400 students were able to obtain key evidence-based prevention based on these efforts. In the coming weeks a full comprehensive plan will be unveiled with effective strategies to enhance youth development in this county.

Morgan County has the resources to combat our drug and alcohol issues but it will take more than what we have put forward in the past. Instead of the usual six participants, we need business interests' front and center to really make this community the most livable environment it can be.

Contact MCSAC at stay_straight@yahoo.com or 765-342-1013



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Ryan Ferguson assumes new position as mortgage loan originator

Dan Moore, President and CEO of Home Bank SB, has announced that Ryan Ferguson has assumed the position of mortgage loan originator.



Ferguson is a graduate of Martinsville High School and Indiana Business College with a B.S. in business administration. He joined Home Bank in 2007 as a Collections Representative and then most recently served as a Relationship Manager at the Grand Valley Banking Center.

Ferguson's community involvement includes the Martinsville Noon Lions Club where he



is currently serving as president. He is also a director of the Martinsville Education Foundation and the Hoosier Trails Council of the Boy Scouts of America.

Home Bank was chartered in 1890 as a mutual institution which essentially means that it is owned by its depositors. Without private ownership or stockholders, the bank's profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support.



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The Morgan County Leadership Academy had its annual Opening Retreat Thursday, January 23rd. The Leadership Academy is a nine-month program designed to develop leaders and raise awareness about our community's needs and opportunities. The 2014 class is made up of twenty-five individuals from various career fields throughout Morgan County.

The retreat was hosted by Hoosier Harvest Church located in Martinsville. Participants were greeted with a light breakfast, followed by a packed day of interactive sessions and activities that 'exceeded their expectations.' Part of the opening retreat was dedicated to a phenomenal teaching on the D.I.S.C. Personality Profiles hosted by Paula Hite. The participants learned about their

unique personalities and they also learned how to interact with the unique personalities of others. Pastor Chris Page of Hoosier Harvest Church taught a heartfelt session about "The Domino Effect," and the legacy that an individual's leadership leaves behind. Gray Brothers Cafeteria provided a delicious lunch that was enjoyed by all. After lunch, the participants were involved in team building exercises followed by a very interactive workshop facilitated by local Leadership Coach, John Barrett.

The Academy offers a great opportunity for individuals in our community to network with one another. It also offers them the ability to become connected to the life of Morgan County in a way they've never been connected before. Applicable leadership

principles are interwoven along the way. The 2014 Academy participants are made up of business owners and employees, non-for-profit staff, fire fighters, teachers, and many other fields. It is the mission of The Leadership Academy to equip the people of our community with the ability to be the best that they can be for themselves, for their families, for their work, and for our county! We have seen great results during the twenty years of the Morgan County Leadership Academy. This year was no exception, as this opening retreat was rated as one of the highest scored sessions we have had. Thank you to all the participants of the 2014 Morgan County Leadership Academy team! It is going to be a great journey for all involved.

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

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.

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.

Morgan County Toastmasters Club:

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

Business & Professionals Exchange:

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

Networking Business Women of Morgan County:

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

Rediscover Martinsville:

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

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Ultimate Start-up Manual, Chapter 11: Stop Selling. Start Teaching

Education builds relationships.

You may know you have a problem and can identify areas in your company or business that needs improvement, but pointing out a problem is far easier than finding the best-fit solution. Everyone is going to try to tell you what they think is right. The internet will provide what seem like endless choices. It's not hard to see why making progress or finding the best solution is difficult.

It's simply overwhelming.

That being said, with a teacher complex situations begin to make sense. Problems can be broken down, advice can be given and answers found. Teachers – subject matter experts – act as your personal guide in helping navigate your way from a difficult problem to best-fit solution.

Think about this.

You are a **teacher**. In your company or business's area of service, you are a subject matter expert. You know the challenges, obstacles, hesitations and ultimate decisions that need to be made. You intimately understand the pros and cons, the questions and answers that consumers in your area are facing. Most importantly, you can speak in a language that lends itself to both being an authority and a guiding light in solving the problems that mean the most to your future consumers.

From first-hand experiences you can position yourself and your company to drive forward action.

So stop selling and start teaching.

By transitioning from a traditional sales strategy, to an education-based strategy, you are building trust in your company's brand, creating evangelists for your company's products

and driving sales. These roles ultimately increase your company's value.

In *The Ultimate Sales Machine*, author Chet Holmes states that
"People you teach are 10 times more likely to buy."

By using education as a key step in your sales cycle and process, you:

- **Attract** thought leaders in your targeted client/customer list
- **Drive** more total prospects to the next step in the sales process
- **Provide** talking points to continue to warm your new relationships
- **Increase** effectiveness of comprehensive drip strategy
- **Create** additional opportunities to virally spread your company/business value



Tony Scelzo

proposition

Furthermore, by focusing your educational platform on a problem of your target clients, you are distinguishing yourself from your competition. While your competitors are bombarding your future consumers, you are building a value-based relationship.

"Stop Selling. Start Teaching."

Visit ultimatetechstartupmanual.com to sign up to receive a downloadable copy of the book.

Tony is the President of Stringcan and is committed to helping you share your genius. He's a serial entrepreneur, business coach, self-proclaimed foodie, a proud Michigan State Spartan and tells a great story. Tony has helped more than 1,000 businesses go to market, has trained more than 10,000 salespeople and is the founder and CEO of Rainmakers Marketing Group. Throughout his career, Tony has served as a VP of Sales, Director of Marketing, Sales Manager and Director of Business Development for several companies.



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Make the next generation tobacco free

Last week the report, *The Health Consequences of Smoking: 50 Years of Progress*, was released by the Office of the Surgeon General. According to the report, 151,000 Indiana youth will become smokers and die prematurely. This is 9.5 percent of those age 17 and younger—almost one of every 10 Hoosier kids. The new report calls on Americans to make the next generation tobacco free.

“We will continue to work to support policies that protect our community from the dangers of tobacco use and second-hand smoke,” said Jennifer Walker, Program Director, Ready Set Quit Tobacco. “This report is a call to action to act now to prevent our kids from becoming addicted to tobacco.”

The new report updates estimates on the human and financial tolls of the smoking epidemic, finding that it kills close to half a million Americans a year and costs more than \$289 billion a year in direct medical care and economic loss. In just the last 50 years, 20 million Americans have died because of smoking.

Since that 1964 report, evidence has linked smoking to diseases of nearly all the body’s organs. And today’s report establishes more new links, finding that cigarette smoking can lead to diabetes, colorectal cancer and liver cancer. Tobacco use remains the leading preventable cause of disease, disability, and death.

Indiana continually ranks high among all states for smoking prevalence, with a smoking rate of 24 percent. That’s higher than Morgan County’s smoking rate of 22.8 percent and the national average of 19.6 percent. Tobacco use kills more than 9,700 Hoosiers each year and costs the state over \$2 billion in healthcare costs annually, including more than \$487 million in Medicaid costs.

“This report calls on public health leaders to use all the tools we have to lower tobacco use rates,” said Miranda Spitznagle, director of Tobacco Prevention and Cessation at the Indiana State Department of Health. “We need partners in health care, business, education, faith—in all sectors of our society—to work at the state and local levels to help in building a tobacco free generation.”

The Ready Set Quit Tobacco coalition is partnering with healthcare providers, employers and organizations to reach out to Morgan County residents to promote the Indiana Tobacco Quitline and help educate our community about the real dangers of tobacco use.

New findings in this report conclude that smoking causes rheumatoid arthritis and immune system weakness, increased risk for tuberculosis disease and death from TB, ectopic pregnancy and impaired fertility, cleft lip and cleft palates in babies of women who smoke during early pregnancy, erectile dysfunction in men, age-related macular degeneration, and increases the failure rate of cancer treatment. The report concludes that secondhand smoke exposure is now known to cause strokes in nonsmokers.

Smoking also negatively affects the health of babies. More than 100,000 babies have died in the U.S. during the last 50 years from Sudden Infant Death Syndrome (SIDS), complications from prematurity and low birth weight, and other problems resulting from parental smoking. In Indiana, 77 infants out of every 10,000 born die before their first birthday.

Those who stop smoking dramatically reduce their risk for heart attacks, asthma attacks, cancers and other diseases. The Indiana Tobacco Quitline is a free service to help Hoosiers quit tobacco for good. Call 1-800-QUIT-NOW to learn more or visit www.QuitNowIndiana.com or www.EQuitNow.com

For more information about Surgeon General’s Report, visit <http://www.surgeongeneral.gov/library/reports/50-years-of-progress/index.html>.



Jennifer Walker

Federal judge orders halt on health care provision infringing on religious rights

Franciscan Alliance, other groups’ legal challenge supported by court ruling

In 2012, the U.S. government began implementing its requirement that certain employers, who provide a health plan to their employees include, free-of-charge, certain women’s reproductive preventative services including abortifacients, contraceptives and contraceptive counseling.

As a not-for-profit dedicated to religious beliefs that do not permit such practices, Franciscan Alliance was exempted under a “Safe Harbor” from providing such services until Jan. 1, 2014. Because of this deadline, Franciscan Alliance joined with other similarly situated corporations to seek injunctive relief in the federal court system to preserve its protections under the U.S. Constitution and the Religious Freedom Restoration Act.

On Friday, Dec. 27, the Hon. Jon Deguilio, U.S. district judge for the Northern District Court of Indiana, issued an order granting a motion for preliminary injunction and enjoining the defendants, the secretaries of the U.S. Department of Health and Human Services, U.S. Department of Labor and U.S. Treasury and their agents and officers and representatives from applying or enforcing against the plaintiffs: Franciscan Alliance, Diocese of Fort Wayne-South Bend, Inc., Catholic Charities of the Diocese of Fort Wayne-South Bend, Inc., Saint Anne Home and Retirement Community of the Diocese of Fort Wayne-South Bend, Inc., Specialty Physicians of Illinois, LLC, the University of Saint Francis, and Our Sunday Visitor, Inc., or their employee insurance plans.

This also included their plan brokers, plan insurers, or third party administrators, the requirements set forth in 42 U.S.C. § 300gg-13(a)(4) and 45 C.F.R. § 147.130(a)(1)(iv), corresponding guidelines to provide, pay for, or otherwise facilitate access to the FDA approved contraceptive methods, abortion-inducing drugs, sterilization procedures, and related patient education and counseling.

The court recognized the likelihood of plaintiffs to prevail in a permanent injunction action based upon the preservation of their deeply held religious beliefs under the Religious Freedom Restoration Act. It further noted



that the federal regulations exempted churches from the mandated requirements but the plaintiffs as not-for-profit organizations, providing charitable services were only afforded an accommodation. This would have required them to “facilitate and serve as the conduit through which objectionable contraceptive products and services are ultimately provided to their employees, in violation of their unquestionably sincerely held religious beliefs.”

Finally, the judge’s ruling noted that by granting exemption to churches but requiring the Catholic not-for-profit organizations to act as facilitator and conduit for the provision of objectionable services was, in fact, having the effect of dividing the Catholic Church into two separate entities, despite their overlapping membership and leadership and separating those inside the church’s walls from those engaging in the fulfillment of the religious and charitable missions of the Diocese of the Catholic Church.

“We simply asked that the government not impose its values and policies on plaintiffs, in direct violation of our religious beliefs,” said Kevin Leahy, Franciscan Alliance president and chief executive officer. “We deeply appreciate the skillful and thoughtful counsel of Jones Day, which coordinated our collective legal challenge.”

“Franciscan Alliance is proud of its heritage as a Not-For-Profit Catholic Health Care Corporation dedicated to its Mission of Continuing Christ’s Ministry in Our Franciscan Tradition,” said Sister Jane Marie Klein, chairperson of Franciscan Alliance’s Board of Trustees “We have adhered to the tenets of the Catholic faith and continue to look to our sponsor, the Sisters of St. Francis of Perpetual Adoration, for guidance in continuing its 138-year history of providing health care to those we are privileged to serve in the United States.”

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CFMC Adds New Scholarships for Mooresville and Monrovia High School Students

Two new scholarships have been added to the list of scholarships offered through the Community Foundation of Morgan County (CFMC) this week.

The Kaitlyn Fulkerson Memorial Scholarship was established to commemorate and celebrate the life of Kaitlyn Fulkerson who would have graduated with the Mooresville High School class of 2014. She was an outgoing and loving person, a gifted student, and had a fun spirit. The fund was established with memorial contributions for Kaitlyn, who passed away on September 15, 2011. The goal of this scholarship is to celebrate Kaitlyn's life by recognizing a student exhibiting good character, respect for others, and good citizenship in their activities and within their school. This non-renewable scholarship in the amount of \$1,000 will be awarded to a 2014 Mooresville High School graduate with a 3.0 GPA or better, who sets a good example with their peers and in their community.

The Monrovia New Horizons Scholarship provides scholarships to one or more graduating seniors from Monrovia High School who have been accepted into an accredited 2 or 4 year public or private institution. Applicants should be ranked in the upper half of the graduating class and should demonstrate good character and a strong work ethic. The number and amount of scholarships awarded may vary by year for this non-renewable scholarship. Applicants should be ranked in the upper half of the graduating class, and demonstrate good character and a strong work ethic.

The deadline for high school senior



Kaitlyn Fulkerson

CFMC Scholarship applications is February 28, 2014 at 4:00 p.m.

Applications are available online at the CFMC's Scholarship Central website at yourCFMC.org. The new online application platform offers an easy-to-use matching system for applicants to view scholarships available this year. By answering a few preliminary questions, students will be presented with a list of scholarships they are eligible for based on several factors.

Printed applications will not be available or accepted this year as the CFMC implements its online application system. Appli-



cants can save applications as they compile needed information.

Community Foundation of Morgan County Scholarships

The Community Foundation of Morgan County, Inc. offers Morgan County residents the opportunity to apply for scholarships based on a wide variety of selection criteria for seniors of public, private and home school backgrounds. Scholarships are available based on which school the student attends, and other factors. The foundation also offers several scholarships available for non-traditional/post-high school students. This year there will be a later deadline for non-traditional students in order to accommodate adults who may not follow the traditional academic calendar when applying to centers of higher education.

"We are excited to offer these new scholarships," said Corey Howard, CFMC Program Officer. "It is our hope that they will assist high school seniors in their pursuit of their educational goals."

More information on the Community Foundation of Morgan County, the new scholarships, or starting a scholarship fund, is available by contacting the foundation at toll free 855-280-3095. Individuals can also visit the foundation's Web site online at yourcfmc.org.

Planner of note

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Jason Williams, Keller Hill Road, Residential Accessory
Precision Data Solutions, Commons North Drive, Commercial Electric
Precision Data Solutions, Pleiades Drive, Commercial Electric
Chip McCormick, Allison Road, Residential Remodel
Michael Browning, Hancel Parkway, Commercial Electric
Shae Company, North Lakeside Court, Duplex
Ashbury Ridge MHC, Ashbury Ridge, Residential Electric
Fred Freeman, Hancel Parkway, Signage
Robert Phillips, Dayhuff Road, Residential Accessory
Sharon Martin, Springmill Drive, Residential Remodel

MORGAN COUNTY - BUILDING PERMITS

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Mitchell Davis, Goat Hollow Road, Temporary Electric Pole
Brad Yarnell, Watersedge Drive, Single Family Residence
Edwin Warmoth, State Road 42, Pole Building
James Rike, New Harmony Road, Electrical Upgrade
Robert Lee, Egbert Road, Pole Building
Jod Woods, Spring Lake Road, Single Family Residence
James & Sara Dungan, Timberlake Drive, Single Family Residence
Jeffery Dille, State Road 39, Single Family Residence
Matt & Brittany Curtis, Centennial Crest Drive, Single Family Residence
Jon Erik Bennett, Middle Patton Park Road, Electrical Upgrade
Country Chapel Inc, Wilbur Road, Electrical Upgrade
Darrell Ewing, Graveyard Road, Single Family Residence
Jack Crone, Crone Road, Pole Building
Hillwater Corporation, Observatory Lane, Electrical Upgrade
Frank Murphy, Kitchen Road, Carport
James, Southerland, Wilbur Lane, Carport
Richard Howe, Briarwood Lake South Drive, Electrical Upgrade

New Business Filings

Kelly Leffler, ERC Electrical Resource Company
Crystal Ryan, NIJ Sweet Shop

Grain Bin Entrapment Project Moves Ahead in Morgan County Indiana

In 2009, Timothy A. Thomas of Martinsville, Indiana died from injuries related to a grain bin accident. "This is always on the minds of farming families when they annually begin to move grain to and from grain elevators," says Ann Lankford, a community leader who has been at the forefront of raising awareness about this major problem.

According to a July 11, 2013 report from Tom Bechman in the Indiana Prairie Farmer, Indiana ranks number one in grain bin entrapments, with 142 reported incidents. This is followed closely by Iowa which has reported 125 statewide. While farming is one of the nation's most dangerous occupations, Morgan County is seeking to ensure the safety of its farming community.

Working with the local community foundation she is having success. "Working with the Community Foundation of Morgan County and a grant from the Smithville Charitable Foundation are making this dream become a reality," Lankford continued.



Announced at last summer's Community Foundation Farmers Breakfast at the Morgan County Fair, the initiative has taken off in just a few months. The grant project was designed to acquire equipment for use by emergency responders in the county, and train volunteers around the area in for its proper utilization. The project is coordinated by Lankford and managed by the CFMC, and funded by a grant from Smithville Charitable Foundation in Ellettsville, Ind.

Local leaders of the project include Tom Zoss of the Community Foundation of Morgan County, Chris Parker of the Morgan County Cooperative Extension Office, and Steve Brock of the Morgan County Emergency Medical Service. Their organizations are helping to prepare Morgan County to re-

spond quickly to farm grain bin entrapment by utilizing three life-saving devices from Grain Systems, Inc. known as "GSI RES-Q-Tubes."

Additionally, Bill Harp of the Safety and Technical Rescue Association (SATRA) will be offering hands-on training with local farmers to all Morgan County fire and rescue departments on Saturday, February 8, 2014 in Martinsville. At this time the three RES-Q-Tubes will be stored in strategic locations around the county, so they can be quickly utilized during a crisis.

The RES-Q tubes aid in rescue during a grain engulfment by surrounding the portion of the farmer that is above the grain in order to stop the flow of grain toward the victim, blocking any additional pressure that may be created from the rescuers. Once in place, the grain inside the tube is removed to free the victim.

More information is available by calling the CFMC office toll-free at (855) 280-3095.

Expert Emergency Care Returned Keys to Where His Heart is.

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

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