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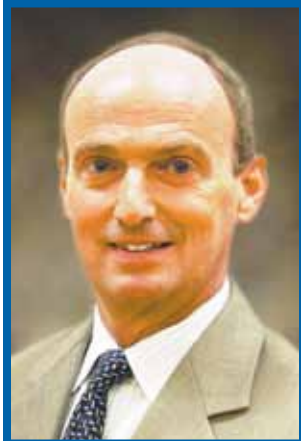
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FROM THE PUBLISHER

The year of exciting developments

I'm writing this shortly after the January monthly luncheons of Mooresville and Martinsville Chambers of Commerce. Here we are at the start of a new year, and it's clear that the "north" and "south" halves of the county are both on the cusp of exciting changes. The Chambers have their pulse on those enthusing developments. In these two meetings alone, the chambers discussed:

- Plans for Morgan County's participation as part of Indiana's statewide bicentennial celebration
- An announcement that indicated that the application submitted by Celebrate Mooresville is about to be accepted by Indiana's Main Street Program
- A report by Morgan County Economic Development Corporation Executive Director, Chelsey Manns, on the many stimulating projects underway, including an update on the IPL Gas Turbine plant in Martinsville which will bring 600 temporary jobs.
- Plans for the annual Mooresville Chamber Awards Dinner and the Martinsville



Jim Hess
Owner & Publisher

Chamber awards presented at the Mayor's Dinner. Both these events happen in March (and the MCBL will offer a report thereafter)

- A presentation by INDOT on the status of the I-69 expansion, both going into Martinsville and the environmental studies on the route through Martinsville

I use this space on occasion to convey my conviction that involvement in your local Chamber of Commerce is a vital component for anyone who sees themselves as a business leader. Today I want to address those who work or play in Morgan County, and those who have so far grappled with my advice. Exciting developments are coming to your area, and 2015 is the year when decisions will be made that will decide the shape of

things for years to come. If you've been sitting on the sidelines, this is the time to get involved and have your voice heard.

To learn more, email Mooresville Chamber Director Mindy Taylor at Mindy@mooresvillechamber.com or Martinsville Chamber Director Jamie Henke Taylor at info@martinsvillechamber.com

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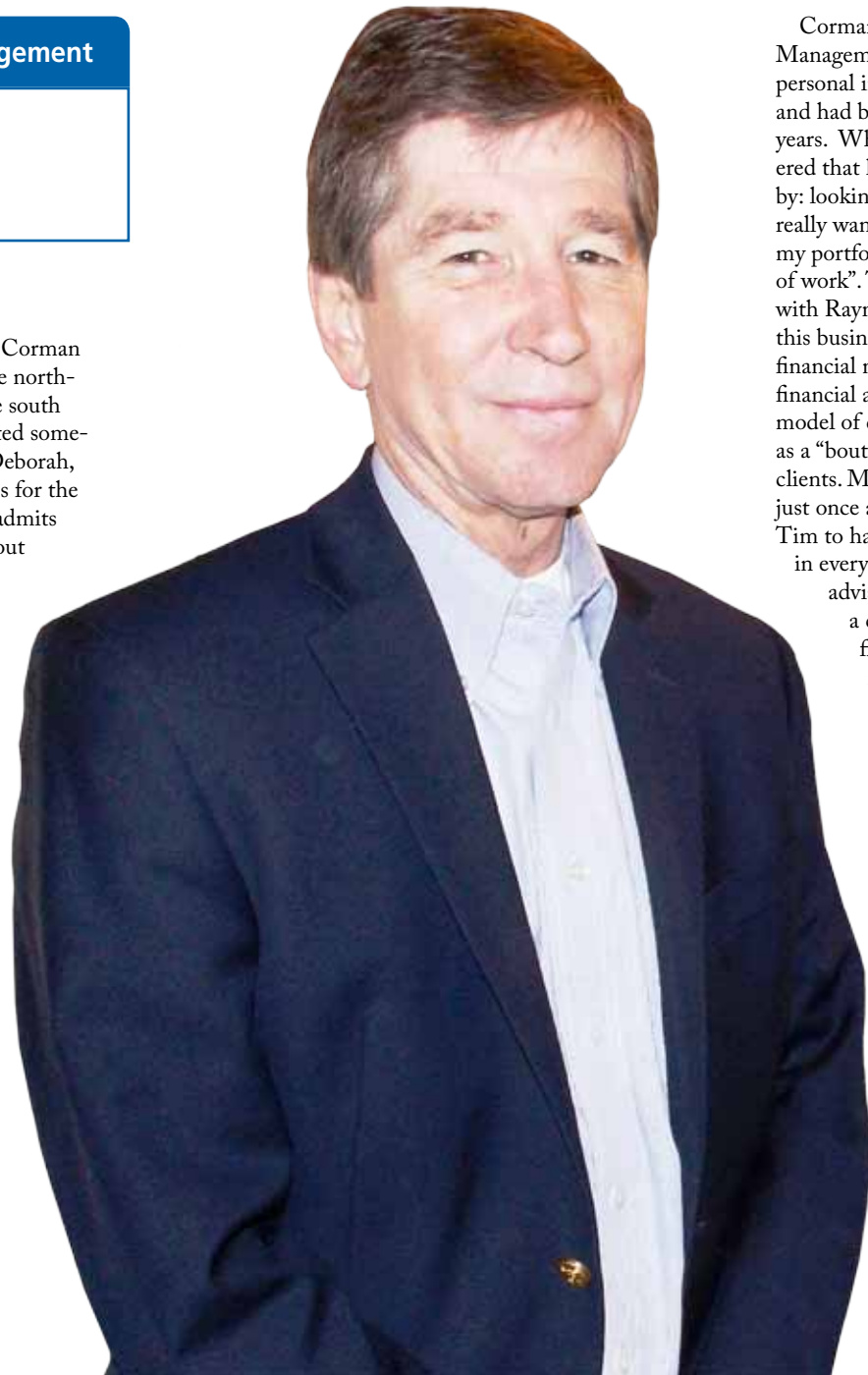
By Nicole Kendall

Morgan County Business Leader

When he moved to Mooresville 10 years ago, Tim Corman didn't really know what to expect. Having lived on the north-west side of Indianapolis for 40 years and then on the south side for a few more, he knew at the time that he wanted something different, outside of city life. He and his wife, Deborah, looked all over Johnson, Brown and Morgan Counties for the right fit for them. Tim had travelled everywhere but admits that he didn't know everything there was to know about Mooresville. His wife was given the duty to go out and find their perfect fit after many searches together. Interested in home remodeling, Deborah found the perfect home to fix up to be what they were looking for right here in Mooresville and they've been here ever since.

Tim jumped into the community and has been quite busy making an impact. In the many areas he serves, he is fulfilled to be serving in roles of which he can use the talent he is most passionate about, financial advising. He has been active on the Mooresville Public Library board for the past 4 years and feels that given his expertise, he adds value as someone with a financial toolkit on the board and enjoys the reliable group of people who share the board's responsibility.

Tim has also been active on the Mooresville Redevelopment Commission for the past 4 years and serves as a liaison with the property manager between Southbridge Mall and the commission. Tim shares, "I went into the commission thinking I knew what it was all about but I have learned so much about what it takes to really be successful at redevelopment." On why it's rewarding, Corman shared, "I'm proud of the hard work that has been placed into establishing a presence with Ivy Tech two years ago and I appreciate the value and impact that adds to our community".



Corman has been the financial advisor of Total Investment Management in Plainfield for the past 6 years. Tim had been a personal investor for over 30 years before moving into his role and had been the owner of a marketing graphics business for 10 years. While he enjoyed his previous employment, he discovered that his passion was where he had his most enjoyable hobby: looking into his portfolio. He told himself, "Let's do what I really want to do and let the money take care of itself. I look at my portfolio every day and I should be doing more of that kind of work". To prepare him for this particular role, he spent 5 years with Raymond James in between the graphics firm and opening this business. The concentration of his business is to meet the financial needs of business owners and he feels that's the area of financial advising that he does best. Tactical investing is Tim's model of doing business. Corman describes his investment firm as a "boutique", meaning that he can custom fit services with clients. Most of his clients meet with him once a month, not just once a year or when they have a problem. It is enjoyable to Tim to have the ability to be a wealth manager and be involved in every aspect of a client's financial decisions, or a financial advisor to handle all investment and insurance matters for a client or a stockbroker and everything in between. The flexibility in services that he offers to meet the unique needs of his clients is what he feels sets him apart from comparable firms. Tim shared, "I'm not in this to be a million dollar firm and to grow to be as big as possible. I don't care about a minimum. I just want to be able to make a difference to my clients."

Tim is also a charter member and past President of the Mooresville Decatur Rotary Club. He plays an active role in their major fundraiser, "Toast to Rotary" wine event every year and continues to serve in the club because "they do good things quietly". "No one is out for recognition in our group", he stated. This Club took on their first international service project in late 2013, sponsoring a grain grinder for villagers in Dourou, Mali. The grinder, which replaced manual toil, is used by the women of Dourou today to increase their productivity and earnings in grain grinding, while providing them with less labor in their work. As Tim's explained, "The Rotary motto is, 'Service above Self'".

When Tim is not serving on a board in Mooresville, at home with Deborah, or with his 2 daughters or 2 grandchildren, he's certainly not too far away.

"You couldn't find a nicer place or staff."
—June Doty
Pictured with June Doty is daughter Belinda Doty

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What your mutual fund salesperson doesn't want you to know

Wall Street likes data. Ironic since many, many, buy or sell decisions end up being based very little on data, but rather based on emotion or more often, a slick sales presentation. In this column I want to focus on data in a re-examination of the timeless investment question: When it comes to selecting a mutual fund, how much does past performance matter?

I like data. You could say I'm a data junkie. I don't like false confidence... of which there is a lot of on Wall Street. The sole job of a mutual fund manager is to outperform their respective index with their wise, well researched and well thought out investment selections. But how effective are they?

In trying to answer that question for myself and on behalf of my clients, I uncovered an annually published study which now I wait for every January with baited breath. That study is called: "The S&P Persistence Scorecard." You can find it yourself via a Google search or at www.spindices.com. The study looks at hard performance data comparing results over time between actively managed funds and non-managed (passive) index funds and exchange traded funds (ETFs).



Jeff Binkley

From the just released end of year 2014 study: "When it comes to the active versus passive debate, the true measurement of successful active management lies in the ability of a manager or a strategy to deliver above-average returns consistently over multiple periods. Demonstrating the ability to outperform repeatedly is the only proven way to differentiate a manager's luck from skill."

You have limited time and my editor keeps me to limited words so let me digest this multi-page study for you into an easily understandable idea: There is an inverse relationship between a top performing fund staying at the top and the time period looked at. For example, looking at the three year period from September 2011 thru September 2014, in 2012 there were 681 domestic (US) funds in the top 25% of all 2700 domestic funds in the study. By September 2014 there were 9.84% (67) still in the top quartile. Looking at the five year period from 2009 to 2014, there were 1.27% (8) still in the top quartile. In other words, out of 2700 mutual funds, and 2700 mutual fund compa-

nies, managers, research departments, and sales and marketing forces to support, only 8 funds beat their non-managed, non-researched, and much less expensive index.

What's an investor to do? Take a look at your mutual fund portfolio, its performance and its expenses. If you're paying for performance through commissions, management fees, and marketing expenses sucking dollars away from your bottom line, and your performance doesn't beat its benchmark index, consider chucking all that expense and instead invest in a portfolio of index funds and ETFs. Remember, you're the one that gets to keep every dollar you don't pay Wall Street or your mutual fund salesperson. !

None of what I have written above should be construed as buy or sell recommendations for any investor without thoroughly discussing your specific situation with a professional advisor. The Binkley Wealth Management Group LLC is a fee-only Indiana Registered Investment Adviser located in Avon. Mr. Binkley can be contacted via email at Jeff@thebinkleygroup.com or phone 317.697.1618

"When it comes to the active versus passive debate, the true measurement of successful active management lies in the ability of a manager or a strategy to deliver above-average returns consistently over multiple periods. Demonstrating the ability to outperform repeatedly is the only proven way to differentiate a manager's luck from skill."



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Martinsville pastor thrives on the church-community connection

Hoosier Harvest Church

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By Bob Sullivan

Morgan County Business Leader

When Pastor Chris Page founded Hoosier Harvest Church in Martinsville 20 years ago, he thought that community and business organizations were a distraction from his purpose. Today, Chris is an active member of the Martinsville Chamber of Commerce and is acting president of the Morgan County Leadership Academy (MCLA). "We used to draw people from the community and encourage them to serve the church. I realize now that the church should encourage its members to serve the community."

Chris' family moved to Painted Hills at age 5. He attended a small Martinsville church but had no interest in becoming a pastor. He graduated from Indian Creek High School in 1986, and earned degrees from IU Bloomington in history and geography. He had one goal in mind: to work as a cartographer for Rand-McNally. "I had two interviews, and it appeared I was going to get a position with them. We thought that was going to be my future. When I didn't get it, I was confused and disappointed."

Chris turned to his faith. "I said to God, 'What's next?' I felt called to go to World Harvest Bible College in Columbus, OH." Chris attended school four more years to earn a pastoral studies degree and "instantly moved back to Martinsville." Chris was moved to return to his hometown and pioneer a church. "I believe in subtle hints, so I said to God, 'send me anywhere...Hawaii, Florida, anywhere!'"

Hoosier Harvest Church met for the first



Chris Page

time June 12, 1994 "in my dad's living room. We were nine people, and that's counting cats and dogs." After a year, the church moved to W. Mitchell Street (now the Morgan County Humane Society). In 1997, with a congregation of 70 people, they erected a 1400 sq. ft. structure at their current location on Leonard Street. Fast forward to today, and the current building is 47,000 sq. ft. serving an average of 450 worshippers, with 7 paid staff.

This history serves as the backdrop for Chris' transformation into a Morgan County Business Leader.

Chris remembers a conversation over lunch in 2010 with a visiting colleague. "He asked about my relationship with God, my family, and my church. I answered I was good in all those areas. Then he inquired, 'And the most important, how's your community involvement?' And I had no answer."

Chris began to look for ways to get more involved. He joined the pioneering board for One Road (which assists Morgan County's impoverished, www.oneroadtolife.org). "I joined the Martinsville Chamber of Commerce shortly after." Chris added, "I never dreamed there would be a role for me at a Chamber of

Commerce. But it didn't take long for members to feel comfortable asking me about the pulse of the local church on a variety of topics, and I'm glad to be that resource."

Chris also accepted an invitation to go through the MCLA. "I was invited by a pastor from Mooresville probably two or three years previous, and I had declined. I joined the 2010 class, and loved it." Chris joined the MCLA

board in 2011, and has served as board president since 2012.

The MCLA was formed in 1994, the same year Chris started his church. The idea of a leadership academy came from then-Morgan County Purdue Extension Board agent Marianne Dickason. Among its goals was to help different parts of the county better understand each other.

Chris said, "The MCLA is more than just learning how the county operates. I learned to love, appreciate, and care for the county at a deeper level than I had my entire life."

The MCLA is a nine session class that meets once a month. Their largest class of 19 held its first session in January. "Business owners should consider sponsoring their employees to go through the program. It's never too soon to think about it," added Chris. Applications and more information can be found on the website at www.morgancountyleadershipacademy.com

Chris' involvement in the community has had an affect on members his church in a positive way. "Our congregation shifted from being inward to turning outward, and we're making a positive difference all around."

Chris finally made it to Hawaii this past January when he and his wife Dana celebrated their 25th anniversary. They reside in Painted Hills in Martinsville and have two children: Kaley (19) and Keelan (17).

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One key thing to make 2015 BIG

There are pundits all around us with advice for people to have their very best year ... this year. It seems those same people are sharing advice every year and yet it's a message that never grows stale. To have a great year this year ... take stock of what you accomplish as you go along. Celebrate the victories ... all the victories.

One definition of success offered by the legendary Earl Nightingale is "Success is the progressive realization of a worthy goal or ideal." The key portion of this statement is the progressive realization, the journey. My advice for a great 2015, or any year for that matter, is to enjoy the journey.

Enjoying the journey makes lifestyle possible. All too often, many miss the possible enjoyment of the journey and consequently the end result is a let down. I have heard people say... "Is this all there is?" That tragic question shows they missed the journey entirely. How sad.

How do you enjoy the journey? Here are three easy ways for you and me to make sure we do not miss the enjoyment and benefits of the journey.

Journal - Write down your thoughts, your dreams and your



Jack Klemeyer

fears. And include the achievements and successes, too.

Put good things in your mind. Read and listen to good, uplifting books and audios. Share positive ideas and thoughts with colleagues and clients.

Take time to reflect on both of the above. Review your journal and your planner or calendar and what you've read or listened to. One more tip... share what lessons you have learned and realizations with a peer or friend.

My friend and client, Patric Welch, keeps a jar for the accomplishments his family has throughout the year. This year my friend and client, Lacey Verbik, gave her clients a jar with note papers to record and keep their accomplishments in. At the end of the year or periodically throughout the year I can review what accomplishments I have made in my business and with my family.

Make sure you set yourself up for success by creating a list of your accomplishments and review them periodically. As you see yourself and your business grow, I am sure you will make the time to enjoy the journey!

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

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Building a strong foundation

By Nicole Kendall

Morgan County Business Leader

Having a career he is passionate about, serving the Lord, and raising a young family has helped to set Josh Smalling on a solid foundation as he climbs the ladder of success as the “next generation” in the construction industry. A Mooresville High School graduate and a resident of Mooresville all of his life, Josh decided to stay in Morgan County to start his business and have a family. He shares his busy, rewarding life with his wife of 8 years, Lindsey, an active realtor in Morgan County, and their two children, Paxton (3) and Paislyn (1).

Josh’s love for construction dates back to when he was just a child himself at 8 years old. He was an eager assistant to his dad and uncle, lending a hand in building decks and landscaping jobs when possible. Several years later, now that Josh is considered a go-to expert for a full range of construction services, his dad works for him. Smalling shared, “My dad can build and create anything. When I was younger, I enjoyed helping my dad. It wasn’t that I needed to help but I wanted to because I enjoyed it. He’s been a big inspiration on my success and now I’m fortunate to have a team of experienced professionals to work with us.” Josh finds his motivation in the team he employs. “I’m lucky to have a top trim work professional with over 40 years of experience, excellent roofing crews, electricians and plumbers, a great drywall contractor and it’s comforting to know that our guys can do more cost effective jobs with a better quality than the competition.” Their endless list of construction services has been a benefit to their clients to be a one-stop shop for both residential and commercial construction. Insurance work in hail, wind, fire and smoke damage is their main concentration but roofing, custom kitchens and baths, mold remediation dry-outs, content pack-outs, custom decks, painting, concrete work, septic jobs, dirt work and custom homes are also areas of expertise.

Smalling’s character is shown well, but perhaps even more so in the off season, as his professionals can be found working in homes purchased for rehab work. “I want to keep our guys employed and busy in the slower parts of the year. They’re hard working and they depend on me and that motivates me to ensure they have a job throughout the year.” Besides wanting to be a solid support for his team of contractors, Josh also spends a considerable amount of time helping to solve issues for realtors, troubleshooting house flipping problems and assisting in fixing up rental properties.

To put the client’s best interest first, each property improvement is viewed by Josh from a real estate stance to help clients make the best decision for their home or business now and in the future. He is not interested in just making a quick dollar and moving on to the next job. “I strive to make the projects’ outcomes to be not only what the client needs but what the client wants. I find fulfillment and enjoyment in working to give clients exactly what they’re looking for.”

Recently, Josh received an illuminating card from a client after working on a remodel project, complimenting every associate that worked at the job site. “It was very meaningful to hear that the client was thrilled with how professional and courteous our contractors were on the job. We’ve worked hard to build and maintain a name that can be trusted.” Striving to be more efficient and to be better every day is a goal Josh thinks of often. As Lindsey jokingly shared, “He’s too picky!” However, they agree that “being picky” and doing

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ation on faith and family



what is right for the client is what has kept them in business. "I haven't had a client that I haven't been able to make the situation right. I take pride in knowing that a client is 100% satisfied. I'm very detailed and my team and I work to get the job done accurately and we continue to always please the client to the best of our ability." When it comes to trustworthiness, Josh places that as a top priority in running his business. "I want our clients to call us for any job, big or small and know that they will be taken care of. It's important to me to stand behind everything we do and to do exactly what we say we will do. The base of our business is to do right by our customers and we appreciate the community's trust that they've placed in us."

Smalling's desire to serve others and doing the right thing is solidified by his faith. Along with Lindsey and their son and daughter, they are very active members of Good Shepherd Baptist Church in Mooresville, where Josh serves as an elected Trustee. Josh explained that he and his wife are thankful for their business and family life. "We wouldn't have anything without the Lord. I'm inspired by my family to provide all that I can and make smart decisions to put our family in the best place possible and I look to the Lord for that guidance." Putting his business and faith together, Josh and Lindsey have traveled on mission trips to Costa Rica to remodel orphanages and host Vacation Bible School programs. Since 2008, they have sponsored several children there and they had the opportunity to meet one of the young boys on their most recent trip last year. "To be able to travel to Costa Rica and see the children whom we have the calling to help is so meaningful," he stated. Serving in Costa Rica was eye opening for Josh and the experience allowed the stresses of what we know as an American's daily life to stay behind. "The kids we visited and helped were so content with what they have. They don't live the way we do in the United States. It really put our daily lives into perspective. The children in the orphanages really had very little and it was a very humbling and rewarding experience to be able to help them." The Smalling's children have travelled along twice to Costa Rica and they are thrilled that their own children are involved in their calling to give back and make a difference, even at a young age. Since then, every time Paxton sees an airplane in the sky he yells, "Daddy! They're going to Costa Rica!" Relating the two worlds of life here in the United States and life in Costa Rica is an experience that they hope will encourage their children to grow to be serving, giving adults. They are sure to return again as a family to continue to make a difference in the lives of others.

When Josh is not working on projects for work or church, he enjoys his family time with road trips to Bass Pro Shop, hunting and attending Colts games. As he's worked to build his business and family, his goal in 5 years is to be able to spend more time with their children. "We are blessed to have a fast paced work environment and we love it, but I look forward to coaching little league and doing as much as I can and live with more free time with the kids in the years ahead."

Josh and Lindsey have felt Mooresville is the best place to live, work and play for their family. Not only do the Smalling's enjoy the quiet nature of Mooresville, they like the small town feel and the people who reside here. Josh shared, "Mooresville is a really good location for us personally and for our business. We never really have to leave Morgan County to conduct business. We work locally as much as we can and we always encourage others to do the same."

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By Bob Sullivan

Morgan County Business Leader

Growing up in South Bend, Indiana, Pete Majeski always wanted to fly commercial airplanes. "If you had told me I'd have a career as a small town insurance agent, I'd have said you were crazy." But Pete Majeski has served Mooresville a State Farm Insurance agent for 27 years, with no intention of slowing down anytime soon. In that time, he's built a reputation of trust with his clients and the community.

"I grew up loving airplanes," said Pete. Seeing jets in his future, he attended Purdue University's aviation technology program. He graduated in 1984, anxious to earn his flight time and begin his career as a commercial pilot. He and his new bride Angela settled in Kokomo. Pete recalled, "I flew for some regional airlines, such as ComAir out of Cincinnati. As it turned out, I loved the flying, but I hated the travel. You pop into a city, and you might be there for a couple of hours or a couple of days. You're not there with family or friends, you don't have a vehicle, and you may not even be in civilization."

Angela accepted a position with Eli Lilly, which brought them to Indianapolis. Her grandfather, Omer Park, was a long-time State Farm agent and Mooresville resident. "Omer ultimately retired after 54 years with the company, but at this time, he was still active, and we got to talking. He made me aware of an opening in Mooresville, so I decided it was time for a change."

Until the chance had been presented to him, Pete had no previous desire to work in insurance. "I liked the idea of being an independent business owner. In aviation, at that time, I had concerns about being grounded due to airline buyouts, which happened quite a bit in the 80s. The security and flexibility of having my own business were very attractive."

Pete and Angela moved to Mooresville in 1988. He was new to the area and they wanted to get to know the town as fast as possible. Omer knew the community and helped with that process. "In those days, you created a library of prospects. It amounted to cold calling and introducing yourself, not necessarily to sell anything, but to ask about following up later." Pete said it took two and a half years to establish a

customer base and for the business to start growing from referrals. "I went in with a positive attitude, full speed ahead, with no Plan B."

Being young and with no kids, Pete volunteered for community organizations. He helped found a chapter of the Jaycees (a "younger Kiwanis" business volunteer organization no longer active in Mooresville). He joined the Mooresville Chamber of Commerce, and served as president in 1995. "When the children came along, the focus changed to work and family." Pete coached the Mooresville Optimist Soccer club from 2006-2013 and is deeply involved with the school system and his children's activities.

State Farm offers property, casualty, auto, life, home, health, and business insurance along with an array of financial products. Pete credits the company for offering and maintaining a competitive product line. "The biggest change I've seen since starting is how technology has advanced. Customers come to the conversation having done their own research." He says his role as an agent remains the same. "I'm not just a policy expert, but a customer expert. What I learned from experience is to find out as much about my client's needs and expectations as possible, so I can answer questions for them that they wouldn't think to ask." He sees himself as "the white water raft guide" that gets his clients through the rapids. "Anyone can write business for a season, but we're focused on retaining customers throughout their life."

Although he never saw himself as an agent, Pete says that two things that "hooked" him about the industry was the opportunity to serve people and that "no two days are alike. Often, the most exciting moments aren't scheduled on the calendar." Pete employs two assistants: Jennifer Merrifield and Carla Ahlen.

Pete and Angela have been married 28 years. They have four children: Andrew (21), Michelle (18), Renee (16), and Matthew (12). Pete still has affection for aviation and enjoys flying remote control planes. He also loves photography, an interest that sparked with the innovation of digital technology.



Pete Majeski



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Marketing strategy – Start with the end in mind

When deciding how to create and spend your marketing budget, it makes sense to take a step back and evaluate your current business, your goals and customers. Here are some questions to ask yourself as you look back on your previous year in business:

- How did your business perform overall last year?
- Did we attract new customers? If so, from where?
- Did we retain or sell to existing customers? If so, what percentage?
- Did a majority of our sales come from a particular product or service?
- Could I categorize our customers by demographics (male/female, income level, location, etc.)?
- Were any of our partnerships particularly effective?
- Did we launch any marketing campaigns and how many customers or new leads resulted?
- What campaigns or marketing dollars spent were less effective?
- How well did our competitors perform



Susan Young

this year in comparison?

While many businesses don't have time to develop a formal marketing strategy each calendar year, if they take the time to analyze the previous year, they may note trends to indicate where to focus new marketing efforts.

For example, if you noted that you found many new customers from a certain geographic area, you might want to look into advertising in that market. If you discovered new website leads from your blog and/or your social media pages, you may want to increase your time or budget in social media marketing or content marketing. If your competitors attended a major trade show and benefited from increased market share, you may want to consider exhibiting this year. Alternatively, if you notice that certain marketing expenditures aren't giving you the results you want (think yellow pages), you may want to re-direct those dollars into something different this year (such as trade advertising, SEO or email marketing).

While looking at the past can help you figure out how to market your business in the future, it won't be a true indicator of success. You still need to consider your target audience and the appropriate media vehicles and messaging to use to get the market share you want. You should also consider new opportunities for advertising your business, as well as entering new markets if it makes sense.

Marketing success comes from properly balancing your goals, messaging and media with your budget, and then having a good sales

process to funnel the lead and eventually close the sale. But first, take a bird's eye view of your business and make the necessary tweaks to build your new budget and (hopefully more successful) marketing strategy.

Susan Young is the owner of AimFire Marketing, a full-service marketing firm specializing in websites, SEO, blogging and social media management. For a complimentary marketing analysis session, visit her website at <http://www.aimfiremarketing.com>, call (317) 456-BIZ4U (2494), or email syoung@aimfiremarketing.com.



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Larry Heydon Named Chairman of the Citizens Bank Board of Directors

Larry Heydon has been named the new Chairman of the Board of Directors of CITBA Financial Corporation (CITBA) (CBAF), and Citizens Bank effective January 1, 2015.

Mr. Heydon succeeds Stephen (Steve) Mills who is retiring as Chairman, but remaining a member of the Board of Directors. Mr. Heydon joined the board in 2012.

"After eight years as Chair, Steve has announced his desire to pass the responsibilities onto a fellow board member" stated Keith Lindauer, President and Chief Executive Officer. "We are so grateful for what Steve has provided in the way of leadership, commitment and dedication to our customers, shareholders and employees over the years. We are even more pleased that he is staying on as a board member."

The appointment of Heydon to the post of Chairman will provide the Bank and its shareholders experience and continuity as he has served on the board for 2 years.

"Larry has been unanimously selected by the board to succeed Steve in the role as Chairman, recognizing his innate leadership skills and drive for success," according to Lindauer. "Larry provides a strong vision, intellect and commitment to our mission, and will be instrumental in the execution of our strategic plan and growth going forward."

Mr. Heydon has served as the President/CEO of Johnson Memorial Health based out of Franklin, IN since 2008 and previously served as its Chief Financial Officer. Mr. Heydon's career also includes other senior executive and financial positions at both tertiary and community based hospitals and with Ernst & Young, CPAs. He holds a BS degree in Accounting from Butler University, a Masters of Business Administration degree from Indiana Wesleyan, and an inactive license as a certified public accountant (CPA). He also serves on multiple other professional and civic boards.



"It is indeed an honor and pleasure to continue in the footsteps of such an effective leader as Steve," said Heydon. "Under his leadership, Citizens Bank has established a foundation of focused customer service and market share growth guided by our core values and mission. The Board and I thank Steve as he has set the bar high for me to follow in leading the governance of Citizens Bank."

"I look forward to serving as Board Chairman and growing my relationship with fellow board members and bank leadership. I am especially excited to begin my new role as Keith Lindauer begins his as our new President. We will continue on our strategy to deliver greater value and service to our customers in a time where individuals and businesses need a trusted financial advisor and partner that will see the importance of their goals and needs. We will seek out and execute strategies that support and encourage growth in the expanding communities we serve. Citizens Bank will continue to cherish and rely on its old fashion values that demonstrate character and integrity. These are the reasons we exist and are critically important in our decision making process in supporting our customers, employees, and shareholders. I find my responsibilities both exciting and challenging in providing good corporate stewardship that will guide Citizens Bank well into the future," he added.

Citizens Bank is a FDIC insured state chartered commercial



bank founded in 1931, headquartered in Mooresville with 10 Offices. The bank offers a wide range of consumer and commercial financial services in Morgan, Hendricks, Johnson and Marion Counties.

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

Business Networking International:

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

Mooresville Chamber of Commerce:

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

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.

Rediscover Martinsville:

An Indiana Main Street U.S.A. Association. For information: PO Box 1123, Martinsville, IN 46151. 765-343-6303 or e-mail: rediscovermartinsville@gmail.com. Follow us on Facebook.

Morgantown Merchants Association:

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

Networking Business Women of Morgan County:

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

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Attract and retain with travel

As the economy begins to turn around and your business begins to finally increase, you may decide to hire additional staff. As a small business owner you may find it challenging to hire and retain the best and brightest in your industry as you compete with larger companies that are able to offer more pay or more benefits. If you are one of those firms that want to attract the best but have limited funds to provide top dollar for an employee, consider these four employee benefits that won't break the bank:



Will Gott

– it's like giving your employees 52 extra vacation days a year with no additional cost.

- **Travel Incentives:** The opportunity to travel is something that many of us desire, but few can afford. Time away from work, and the expenses incurred, keeps most of our trips part of our dreams instead of reality. As a company you can utilize this issue to the advantage of not only your business, but your employees as well. People work harder when there is a reward waiting at the end of the rainbow. Motivating your staff to increase production, become more efficient and generate profits for their employer are issues that are of paramount importance to any company. Never underestimate the allure of tropical vacation or that once in a lifetime trip. The prospect of receiving fabulous vacations in exchange for hard work and production may outweigh the usual money bonuses or gifts offered by the competition.
- **Free Vacation Planning:** Most companies offer their employees free or at-cost versions of whatever they sell, or of other products and services their employees will use as a one off perk or freebie. Why not include free vacation planning as a free perk to your employees? Many travel agencies can and do offer their services to small companies at no cost to you or their employees. Many travel agencies, like Magnified Vacations CruiseOne, have special programs designed just for this purpose. You and your employees will most likely take a vacation each year, so why not help them get the best value from their hard work and from the wages you give them. Free vacation planning is a win/win for everyone.

Will Gott is the owner of Magnified Vacations CruiseOne, a locally owned and operated full service Cruise and Leisure Travel Agency. Will, and his wife Nikki, specialize in helping families and couples reconnect by helping create memorable vacations. The Gotts have extensive proficiency in the travel industry as well as business experience. You can email Will at wgott@magnifiedvacations.com, or call (317) 451-4232 or via www.magnifiedvacations.com

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Would you know if your sump pump failed before it is too late?

Many of us have a sump pump and may not even be aware of it. They are designed to pump water out of the basement or crawl space. A sump pump is installed in a pit. As the pit fills with water from foundation drains, ground water after it rains, utility sinks and such; the pump starts automatically and removes that pool of water. When this pump fails, that pit overflows with dirty water and floods the area in which it is located. A flooded crawl space may sit unnoticed for a long period of time. This standing water can do great damage to your home's foundation and cause mold growth. A flooded basement may not go unnoticed, but will still cause a great deal



Jod Woods

of damage. A back-up sump pump will help prevent this catastrophic damage to your home. A second option will send you a text alert that the primary pump has failed. No damage is best, but the earlier the detection, the better. Feel free to contact us to get more information on these preventative measures. AFTER the flood, it is too late! Be prepared for winter power outages and heavy spring rains with a back-up pump and early notifications.

Please let me know if there are any topics that you would enjoy being discussed. I can be reached at 317-831-5279 or Jod_D_Woods@EconomyHeatingandAir.com

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SBA Names New Indiana District Director

Mr. Stacey Poynter has been named District Director of the U.S. Small Business Administration (SBA) Indiana District Office. He succeeds Gail Gesell who recently retired in 2014.

Stacey has been employed by the agency for the past seven years. During his tenure he has held multiple positions in the Indiana District Office including Lead Lender Relations Specialist, and most recently Deputy District Director and Acting District Director. He is responsible for managing the strategic activities for the Indiana District Office and ensuring the delivery of all SBA programs throughout the state. SBA services include counseling and training, capital access featuring SBA loan guaranty programs, exporting, and assistance in government contracting.

"We're pleased about the continuity of having an experienced professional like Stacey to oversee our Indiana District," said SBA Regional Administrator Marianne Markowitz, who over-



U.S. Small Business Administration



Your Small Business Resource

sees the Great Lakes Region. "He brings the knowledge, leadership and energy to strengthen the SBA's network and to enhance the scope and quality of services that the Indiana District Office offers to small business owners and those wishing to start a small business in Indiana." With over 20 years of financial experience in Indiana, Stacey has proven banking and leadership experience to drive the growth of the SBA's outreach efforts. He is an Indiana native, growing up in Columbus, IN and is a

graduate of Purdue University with a degree in management. Prior to joining the SBA, Stacey was a commercial loan officer, small business lender specialist, and branch manager for banking and finance institutions in Indiana. Stacey said that he's "excited about leading the SBA's Indiana District Office and working more with small businesses, local governments, and community organizations. I want to ensure that we get SBA resources in the hands of those who want to start and grow their businesses. Indiana is my home state. I've lived here my whole life, went to school here, and this is where I choose to raise my family. Small businesses are the lifeblood of our local economy. I look forward to strengthening an already healthy Indiana economy by getting more capital into the hands of small business owners and providing broader assistance for firms that want to do business with the federal government."

The Indiana District Office is located at 8500 Keystone Crossing, Suite 400 Indianapolis, IN 46204. For more information on SBA programs and services, please visit our website at www.sba.gov/in or calling (317) 226-7272.

5th Annual Morgan County's got Talent fundraiser

FRIDAY, FEBRUARY 27
Grace Church, 4172 E. Allison Road, Camby
Doors open at 6 p.m. Show starts at 6:30.

Get tickets at
UWCI.ORG/TALENT
\$10 in advance or \$12 at the door
Children 6 and under free

FEATURING PERFORMANCES IN:

- Vocal
(solo and ensemble)
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- Novelty acts welcome

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For more information, contact Diana Roy at
317.584.3674 or diana.roy@uwci.org.

Advance tickets can also be purchased at United Way's Morgan County office
(25 S. Indiana Street, Mooresville) or at any Morgan County HomeBank SB location.
All proceeds benefit United Way's work in Morgan County.



Franciscan St. Francis Health's women's health services receives national recognition

Franciscan St. Francis Health has received the 2015 Women's Choice Award® as an America's Best Hospitals for Obstetrics.

The list of more than 350 Women's Choice Award winners represents hospitals where women can feel confident in choosing for their maternity needs.

This recognition comes in the wake of the recent opening of a new neonatal intensive care unit and pediatrics wing, which are part of an ongoing \$37 million construction project at the Indianapolis hospital's Women & Children's Center. The new unit is the only Level III NICU in south-central Indiana.

Other recent project milestones include moving massage and acupuncture services and the Maternal Fetal Medicine clinic into the new Women & Children's Center. Women's rehabilitation and pelvic health services will be open to the public at the end of January.

"This evidence-based designation is the only award that identifies the country's best health care institutions based on criteria that consider female patient satisfaction, clinical excellence, and what women say they want from hospital," said Lori Warner, director of Women & Children's Services at Franciscan St. Francis. "We're pleased our hospital and robust women's health services have been selected for this honor."

"New moms have many choices when it comes to obstetrics. Now they can make informed decisions based on the recommendations of other moms who have experienced that hospital first hand," says Delia Passi, CEO and founder of the Women's Choice Award, and former publisher of Working Woman and Working Mother magazines. "Most importantly, when a woman sees the Women's Choice Award at her local hospital, she'll know the hospital values her experience as a critical component of care for her and her loved ones."

The America's Best Hospitals for Obstetrics scoring process is unique in that it is the only national list that focuses on female patient satisfaction. Only the hospitals who qualify for this highly selective designation provide the highest level of obstetric services based on their exceptional scores for patient recommendation, as provided by data reported by the U.S. Department of Health and Human Services.

Do you really need life insurance

Life insurance isn't just for married couples with children. The need for life insurance is much broader. "Anybody who would experience a financial loss or an emotional loss after a death will need some type of life insurance," says Marvin Feldman, president and CEO of the Life and Health Insurance Foundation for Education.

Who is it for?

Having dependents of any kind necessitates life insurance. Here are examples:

- **Unmarried couples.** Unmarried individuals may have a significant other who relies on their support. Life insurance can help provide for them.
- **Stay-at-home spouses.** Life insurance isn't just for breadwinners. It can help cover the cost of replacing the services of stay-at-home parents.
- **Single parents.** These individuals are typically the sole source of support for their children. Life insurance can help provide for children financially should their parent die.
- **Singles.** Single individuals could be responsible for aging parents or may have significant debt. "Life insurance helps make sure those debts are paid,"



Anissa Veon

Feldman says.

- **Retirees.** Insurance can help replace income from part-time work, Social Security benefits, pensions or other employer benefits. It helps spouses continue living as they're accustomed.
- **Empty nesters.** Older adults may have custody of a grandchild or provide support for other family members. Life insurance may help this care to continue.
- **Business owners.** Life insurance has many benefits for business owners, such as helping protect family members from taking on a person's professional debt, or providing funds for survivors to buy out the deceased's interest.

What can it cover?

Beyond paying for final expenses, loved ones can put these death benefits toward:

- Paying off debt
- Financing an education
- Settling estate taxes
- Contributing to charity
- Creating an inheritance
- Replacing income
- Replacing employer benefits

Are there additional benefits?

Some policies also offer living benefits. Whole policies and universal life policies accumulate value that can be tapped as retirement income or used to help cover unexpected expenses. Universal life policies also may have riders allowing chronically ill policyholders to withdraw the face amount during their lifetimes to help cover long-term care costs or to prepare loved ones financially before passing. Decide which type of policy best suits your needs.

Planner of note

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John McGuire, Bolton Avenue, Commercial Remodel
Shae Company, Shae Lake Drive, New Residential
Jeremiah Bingham, Rooker Road, Residential Accessory
Sunco Construction, Caanan Court, New Residential
Hal Paul, Indiana Street, Signage
David Stinson, Indianapolis Road, Signage
Randy Weddle, Magnetic Acres, Residential Electric
Zimmer Electric, Harrison Street, Residential Electric
Brad Whicker, Hadley Road, Residential Remodel
ECS Inc., State Road 67, Commercial Remodel

Morgan County Building Permits

Austin Woodrum, Pine Needle Lane, Pole Building
Orby Prichard, Letterman Road, Electrical Upgrade
M. Hampton, Cruse Lane, Pole Building
Robert Christman, Cramer Road, Electrical Upgrade
AT&T, Smokey Road, New Commercial Electrical
Beth Sullivan-Summers, Romine Road, Residential Remodel
Michael Baker, Paragon Road, Electrical Upgrade
Billy Willis, Old Morgantown Road, Garage
Allison Farms, Huggin Hollow Lane, Storage Building
Richard Hawkins, State Road 42, Electrical Upgrade
Tommy Parsons, Evans Road, Pole Building
Larry Shipley, Knox Street, Electrical Upgrade
Andrew Hoffman, State Road 39,

Storage Building
Richard Dillon, Main Street, Garage
Tom Cromwell, Buffalo Hill Road, Carport
James Harris, Forestview Lane, Electrical Upgrade
Phyllis Featherston, State Road 44, Single Family Residence
Willard Sample, Old State Road 67, Electrical Upgrade
Andy Bullock, Watson Road, Porch Enclosure
William Chaplin, Lakeview Drive, Residential Addition
Thomas Whitney, Centenary Road, Residential Remodel
Drees Homes, Golf Course Lane, Single Family Residence
Wally Heil, Walnut Grove Road, Pole Building
Single Play Investments, Forest Manor Drive, Electrical Upgrade
Douglas Hunt, State Road 252, Residential Remodel
James Wilson, State Road 42, Billboard Signage
Ed Petit, Egbert Road, Residential Addition
Joe Novicki, State Road 144, Electrical Upgrade

New Business Filings

Brittani Hunt, Hunts audio, 3905 SR 37 North, Martinsville, IN 46151
Barry Hodge, Lucky Handyman, 10601 N. Quail Ridge Court, Mooresville, IN 46158
Amy Hopkins, Hopkins Farm, 5524 S. Salem Road, Gosport, IN 47433
James Baker, Hunters Den Wildlife Studio, 4702 E. Watson Road, Mooresville, IN 46158
Daniel Lawson & Bradley Harper, H & L Services, 4589 Jordan Road, Martinsville, IN 46151
Rootisha Bush, Active Therapies, W. Milhon Drive N., Mooresville, IN 46158
Melissa Hamilton, Transcomp, 40 Reagan Park, Martinsville, IN 46151
James & Jennifer Fox, Wunders Creations, 9096 N. Country Club Road, Mooresville, In 46158
Josh Logsdon, Custom Fiberglass Repair, 350 W. Washington Street, Martinsville, IN 46151

Sheriff's Sales

Current updates available at http://morgancountyjail.org/index_003.htm
Note: If you need any further information, please contact the attorney listed per each sale. We do not know what debts are owed on the properties, the condition of the home, and we do not have keys to the residence. All sales are held at 2:00 p.m. at the Morgan County Sheriff's Department. If you are the successful bidder, you will be asked to bring in the full amount of the bid by 4:00 p.m. that same day. Funds must be in the form of a cashier's check. We do not accept letters of intent to purchase from your bank. Not responsible for typographical errors.

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