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MORGAN COUNTY

January 2013



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FROM THE PUBLISHER

Do not let what you cannot do interfere with what you can do
 ~John Wooden

The holiday season has come to an end. We have had the opportunity to celebrate the many blessings in our lives and we have realized how often we take them for granted. There are many families in Morgan County with a great amount of need that are not as fortunate. It is always a good time of year to recognize how we can impact these families and our community.

Today's news is full of speculation and debate about the national debt, taxes, and potential cuts to vital programs that serve those in need. However, the conversation often seems overly caught up in the minutiae of politics and media coverage rather than the real people that these decisions affect. We must be wiser in how we contemplate effective policy that will make a real difference.

With that in mind, I want to commend Home Bank for stepping up and doing just that. On December 19, the Home Bank held the first forum about building "Bridges out of Poverty", at the First Methodist Church in Martinsville. The intent of the meeting was to enable the community to pull together and deal with this largest of problems a community might face. The facilitator of the discussion was Phillip DeVol. He is a nationally recognized speaker and co-author of a book titled "Bridges out of Poverty: Strategies for Professionals and Communities".

I found Mr. DeVol's approach and perspective very interesting as well as thought provoking. He described how a community can tackle the root

source of poverty by working together. The private sector, individuals, businesses, government, and social services can all pool their resources to address the needs of the community. The causes and effects of poverty are complex, and the best optimism for addressing these challenges lies in joining resources. If we work with a focused and shared method, we will be able to direct real and meaningful change in a community.

Mr. DeVol emphasized that we must start to address these problems by understanding each other. Sounds simple, right? However, we all have different perceptions and world-views which are influenced by our particular situation. We must learn to tear down barriers and connect with each other in order to succeed at breaking the cycle of poverty. When we focus on seeing the world from someone else's eyes, we can start to understand the intricate problems that they face. The insightful concepts Mr. DeVol presented were later discussed in group settings. This was a great start.

If you missed this opportunity in December, there will be a second chance to attend on January 31 from 8:30am to 3:30pm, again at the First Methodist Church in Martinsville. Please make an effort to attend and learn how you may help make Morgan County a better place to live, work, and worship. Be on the lookout for more information on how to register.

And a big Thank You to Home Bank for the vision to make this forum a reality.



Jim Hess
Owner & Publisher

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



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BUSINESS LEADER

MORGAN COUNTY

ESTABLISHED 2006

Vol. 7, No. 7

Phone: (317) 418-7925

E-mail:

jim@morgancountybusinessleader.com

Publisher Jim Hess

News Editor Bob Sullivan

Copy Editor Sherry Smith

Photography Elaine Whitesides

Design/Production Zachary Ross

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Resident opens tech office in Martinsville

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 A new approach to information
 technology tracking

By Bob Sullivan

Morgan County Business Leader

A Martinsville resident since 2001, Intelli-Leap CEO Daniel Elliott operated out of Greenwood to be closer to Indianapolis clients. Now it's no longer as necessary. In October, this tech business, that maintains regional partnerships throughout Indiana, Michigan and Illinois, moved its main office to Martinsville.

Daniel observed, "It's the inevitable result of technology growth. As internet penetrates deeper into the rural areas, an office location is less important for those offering technology services. My larger clients may still be Indianapolis and north side, but through technology, it no longer matters. This is good news for the future of Martinsville and Morgan County, and the future engineers our schools produce. Tech companies

can stay local, and do their part to keep local talent local, by offering challenging, competitive and creative positions in their hometown. I'm not trying to be a pioneer, but it's the way of the future."

In 2003, Daniel formed Arion Systems Consultants, a small company of contracted programmers that help mid-size companies with webpage development and databases. In 2010, to differentiate their changed focus, Daniel renamed the company Intelli-Leap, which helps businesses handle content management such as web application design and IT Project Management. They also specialize in Microsoft SharePoint, Mobile App Development, Microsoft .Net Technologies, and Systems Integration. "We bring with us a decade of word-of-mouth project success to attract clients from throughout the region," said Daniel.

Daniel grew up in Jennings County, southern Indiana, where he pursued a passion for art. He attended high school in Houston, Texas. "The town I grew up in didn't have an art program, but the school in Austin did, so I moved in with a relative and graduated. I went from a small town to a huge city, so it was a culture shock." After graduating, he spent two years in South America as a missionary. "It was life-changing. I grew up in a relatively poor family, but poverty is relative to your area, and South America opened my eyes to how fortunate I was. It also inspired me to work with youth and in the local community."

Daniel returned to the States and started college at Utah Valley University, pursuing his art degree. "I took a computer graphics course and a course on HTML programming language. At the time, it was the new thing. There was a sudden, huge demand for web designers and devel-

opers, and I kept getting requests to help with web sites. It became full-time work while I was attending college, so I built my skillset and it soon became clear that what I was learning in the real world put me ahead of my classes."

In the mid-90s, Daniel entered the workforce as a contractor for dot-com companies. "I realized that being both a programmer and an artist allowed me to think through programs from both a logical and creative perspective, which I think has remained my edge. I could look at a successful business and know from the technology options which solutions work best in their situation."

Daniel observed, "Most businesses don't want to be technology experts, they want someone else to handle it, so in the late 90s, I started my own technology consultant firm called Mesteño Systems, working with midsize companies until the dot-com bust."

Daniel and his wife returned to Indiana and Martinsville in 2001. "I'm a country boy, and grew up in a small town with small town ideals," Daniel explained. "My wife and I wanted to raise our children in a place that reflected those values. My wife is from Johnson County and I am a horse nut, so we wanted a horse farm. While my associates were pushing to stay in a tech center on Indy's north side, the minute we drove into Green Township, we knew this was where we were going to live."

Daniel and his wife Laura of 17 years have four children: Sarah, 16, Jessica, 14, Aaron, 11, and Conner, 9 months. Laura works for the company, handling finances and payroll. Daniel is involved with 4H, Boy Scouts, and with the youth ministry of his church. He teaches computer courses through Prime Time Morgan County.



Daniel Elliott

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A resolution you should keep

January finds us filled with hope for the year ahead and fond memories (sometimes) of the year just ended. New Year's Day provides us with the annual opportunity to make promises to ourselves, our friends, our loved ones that this year we will do better. We'll lose 20 pounds, we'll quit smoking, and we'll exercise regularly. Our physical health is very important and is something we have a great deal of control over. Our financial health is the same. As your physical condition is largely up to you, so is the state of your financial condition.

Every year, many of us, me included, tell ourselves that this is the year we get in better shape. We then head to the gym or the Y and begin a vigorous workout regimen. We hit the treadmill, the weight machines and the running track. We do this for a week, maybe two, then life intercedes and we miss a workout, then two, then we're back to going only once or twice a month. We fall out of our routine or we made our initial routine so demanding that we can't help but fail at it.

Pursuing financial health isn't that much different. We tell ourselves that this year we're gonna get serious about saving for retirement. So we open an IRA and we say we're going to put \$500.00 a month into it. (Actually, the new IRA contribution limit for 2013 has been raised to \$5,500.00 so \$458.00 a month will max it out.) We start out writing a big fat monthly check to ourselves



Jeff Binkley

(our IRA) then quickly find the Christmas bills coming due, the Starbucks gift card we got from Aunt Sue runs out, and we just have to have that new super widget that everyone is getting... And we skip our monthly IRA contribution. Then another, and another, and soon we quit making any at all.

Health and fitness experts, whom I am definitely not one (!), suggest we make lifestyle changes in modest steps rather than in one fell swoop. Commit only to a regular exercise program that your schedule allows you to keep. Build a foundation then as you see the improvements in your stamina, your ability to handle stress, and in the mirror, you can then add additional sessions to your regimen.

Saving for retirement should be handled the same way, gradually modifying your savings percentages as your cash flow and good financial decision-making ability improves. Start with your 401(k). Have you maxed out your contribution level yet? If not, do so but maybe gradually. If you don't have a 401(k), have you established an IRA? Do so, and right away. You need not have thousands of dollars to put into it. Many firms allow you to open an account with a just a small amount of money and committing to a regular monthly contribution.

Whether we're talking about your physical health or financial, the resolutions you make should be ones that

you can keep for life, far after any New Year's Resolution has lost its luster.

Jeff Binkley is the Managing Director of Binkley Wealth Management Group, an Independent Registered Investment Adviser located in Avon, Indiana. Mr. Binkley's columns also appear frequently at national investing websites including Yahoo! Finance, SeekingAlpha.com and Google Finance. In December alone, his articles reached over half a million analysts, money managers and individual investors via electronic delivery.















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By Bob Sullivan

Morgan County Business Leader

“Our approach is as much about instilling discipline, respect, and a positive attitude as it is about self-defense,” said John Paul, who opened Indiana Martial Arts with his wife Valerie in December 2001 shortly after they came to Mooresville. They opened the school on Indiana Street, utilizing 900 sq. ft. of space. Today, the Bridge Street facility boasts 6K sq. ft. over three floors, in a building owned by the family, plus a second school opened in Camby in 2009 utilizing an additional 3K sq. ft.

Through the week, the combined schools hold 21 martial arts classes to 250 students over a range of belts and age groups, plus an additional 90 students in their tumbling and cheerleading programs. Younger son Eyan runs the Camby School, while their older son Eric oversees Mooresville. “We’re a true family business,” said John.

The school is back on track after being hard hit in 2009. “That was tough,” John recalled. “We’d just opened our Camby School, and the local community got hit hard economically. We worked with the parents, whose children really wanted to stay, but we’re an extracurricular activity, and a lot of families made some choices that were hard on them as well as on us.”

John explained the school’s philosophy. “Our tag line is, ‘changing lives one belt at a time,’ which is driven by our Christian values. It’s not just learning the punching and kicking, but about being a better person. It’s a lifestyle that affects the whole person. We have a good relationship with the schools, giving anti-bullying talks and teaching about respect toward teachers and parents. If you give the kids respect, they give it back.”

The school created its first competing teams about seven years ago, and John says, “At first, we were probably the worst team out there, but we’ve since earned our share of trophies, and our students have a great time encouraging each other, and even encouraging the other teams.”

John grew up in Lockport, IL, a small town 50 miles south of Chicago. “I started taking Martial Arts classes when I was 17, but when I started a full time job, I set it aside. Later, my son expressed an interest when Teenage Mutant Ninja Turtles became big. So when he turned six, we signed him up. After six months, I signed up, too.” After three years, John was invited to attend instructor courses. At the time, John was working from home as phone help

“We’re not just martial artists, we’re counselors. We work with teachers, parents, and students and we continue to learn throughout the process.”



Clockwise from lower left, Eyan, Valerie, Megan, John, and Eric Paul

desk customer service with IBM. “I was third level support, so if I couldn’t fix it, it wasn’t fixable.”

John recalled, “In December 1999, the owner moved to Arizona, and asked if I wanted to buy his school.” John bought the school in Illinois and ran it for two years. They sold the school in 2001 to move to Mooresville and be close to Valerie’s family. “I had no plans to start another martial arts school, but then when we moved, I couldn’t find a martial arts school for my own kids, so we decided we’d open a small school of our own. At first, we were open only three days a week, and we had 50 students in the first month. We grew, fast, right off the bat.” John left phone customer service in the early 2000s to commit himself to the new school.

John explains what keeps him going. “This is my family. Our average retention is six to seven years. You get to know the kids and their parents. You see students mature, overcome their fears, grow up, and then move on as adults. You see adults mature through the lifestyle.”

Valerie agrees. “We’re not just martial artists, we’re counselors. We work with teachers, parents, and students and we continue to learn throughout the process.”

John and Valerie have been married 29 years. They met on a blind date. “It didn’t start off well,” John recalled. At the end of the date, their car broke down in a bad neighborhood. Valerie recalled, “We were in some trouble, and I saw the real person.” They married three months later. They have raised three children: Kristen, 26, Eric, 24, and Eyan, 19. Eric’s wife, Megan, also is involved in the school.

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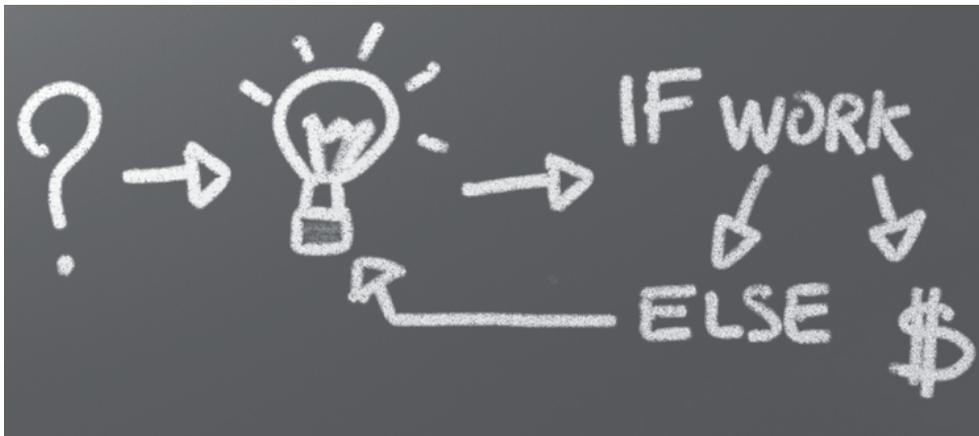
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You'll find it easier with a map



4 steps to create your 2013 business success map

Before us lies an entire year of opportunity. The slate can be completely blank to begin anew or to continue on with what you started in 2012. Either way, it'll be much easier if you have a map or plan to follow. Contrary to popular belief a business plan isn't only used to get financing from a bank or investor. It really should be a map of the direction you want your business to go.

These days it's common knowledge that a business plan can be a great asset to any business or company, particularly if you are just starting up. But have you considered creating one for a year at a time. Set short-term goals to create a business plan that really gets results.

First, there are some key questions about your business you need to answer. For example, ask yourself why you are creating the business plan in the first place? What is it you want to accomplish? Every business plan needs a purpose and a set of goals. When you know that purpose, you can be sure to meet the goals and needs in the plan itself.

Who are your major competitors? How does your business compare to competitors? What do you have to offer that your competitors do not? You need to put yourself into the mind of the consumer and answer Dan Kennedy's famous question, "Why would I, given all the possibilities available to me, want to use your company (buy from you)?"



Jack Klemeyer

Your plan can give you real insight into your business, the market and also your current knowledge of how successful you will be. Your business plan should actually be usable and workable and you should refer to it often as the year goes along.

Below are the four steps to follow in creating a business plan that will work for you.

1. Put some time and thought into it. Dream a little.
2. Take your business plan seriously. Make it a map of where you want your business be by year-end.
3. Do your research. What do you need to do more of? Less of? What do you need to start doing and stop doing?
4. Investigate similar companies. What are your strengths, your weaknesses, your opportunities and threats to your business?

If you look at the business plans of some other successful companies then you might be motivated to do a better job on yours. That can show you examples of a good business plan that gets results whether its purpose is for procuring investors or lenders or just for your own goal setting and business success. Either way, get busy creating a business success map for 2013. And since it is already January, as Wyatt Earp said, "Take your time, but be quick about it!"

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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Just another reason...





WARD'S APPAREL

Makes Mark on Mooresville Business Community

By Ryan Goodwin

Morgan County Business Leader

Independent business is tough business. Operating an independent retail clothing store - in today's era of big-box retailers and plentiful online vendors - is even tougher still. But that's exactly what Jack and Carolyn Ward, owners of Ward's Apparel in Mooresville, have done for the past 41 years. The store is a Mooresville institution, well-known in the area and throughout the state as "Indiana's Largest Jean and Fashion Store."

A DIVERSE BUT PURPOSEFUL PAST

Jack and Carolyn have been partners in life for the past 50 years, and partners in business for nearly as long. Though their backgrounds are diverse, Jack has retailing in his early background, working at a retail clothing store in Tennessee when the couple first met. The couple first met on a blind date, attending a basketball game during their first date. "Dad knew it was a blind date, but mom didn't," said Jacqui Abney, the couple's daughter. Jack and Carolyn only dated for 6 months before getting married.

After the wedding, the couple had the unique opportunity to work for the FBI in the fingerprinting unit in Washington, D.C. Later, and back in Tennessee, the couple looked at starting a food business, but as Jack was quick to point out, this idea didn't work out. Jack moved into a role with the Ford Motor Company, where he worked for 5 years, followed by a brief sales position.

Then, the opportunity came that changed the course of the family for good. In Indiana, one of Jack's cousins had a small clothing business in Muncie for sale. Jack felt this was the opportunity he'd been waiting for; Carolyn, in nursing school at the time, wasn't so sure. "I told him this is your baby," said Carolyn. "I didn't want anything to do with it." Jack, in true entrepreneurial fashion, moved forward with the purchase anyway. Then, the couple began to search for a location to open their new business. After a brief search, they decided on Mooresville. "We felt



Bethany Duke, Carol Jones, Carrie Tsakrios, Ben Hackler, Jacqui Ward Abney, John Ward, Carolyn Ward, Jack Ward

Mooresville had the most to offer," said Jack.

On March 26th, 1972, the doors to Ward's Apparel opened for the first time, at 10 West Main Street in Mooresville. Jack and Carolyn recall the early days very clearly. "The first Saturday we were open, we only did \$35 in sales," said Jack. "The first Monday we were open, I only sold one ladies top for \$2." Carolyn, now out of nursing school, worked full-time while Jack ran the business. "We lived off of Carolyn's income and we put everything else back into the busi-

ness," recalls Jack. While the beginnings may have been slow and difficult, it wouldn't be long before the business really began to grow.

In 1974, just two years after opening, the Ward's purchased the building at 11 East Main Street, present day home of Zydeco's, and began to remodel the building for their new location. At this point, Carolyn left her nursing career to work in the business full-time. The young family lived in an apartment above the store and was more determined than ever to make the business

succeed.

During their time at this location, Ward's Apparel officially became an authorized Levi Strauss and Company vendor. After years of pursuit of a Levi's contract, Jack had finally given up. "Dad came upstairs and said he was done pursuing Levi's," said Jacqui. "That same day, we received a letter saying we had been approved as a Levi's vendor." This was 1976, and business really began to grow, as the selection and offerings of the store grew.



Jack & Carolyn in their store 1975



Jack Ward in the store. circa 1977



Ray McGary

The growth of the business prompted yet another move, this time to their current location on Moore Street, next to Gray Brothers Cafeteria. In 1978, the Ward's built the building behind their current store, and that location served as home to Ward's Apparel until 1986, when the front building was built. The business has been there ever since. It was also in this year the business was recognized as the Nationwide Retailer of the Year by Levi's. "Levi's would bring people by our store to see how we operated the business," recalls Jack. At one point, Levi wanted the Wards to expand and open more stores. Today, the business carries a large variety of men's and women's clothing, including Levi's, Wrangler, Carhartt and other brands.

In April 2008, much of the store's building and the entire inventory was destroyed by a fire. An event that would ruin many businesses only made Ward's stronger. Jack and Carolyn remember the pain and disbelief of that time well. Fortunately, with help from many dedicated friends, family members and employees, the business temporarily opened an office in the back building, and the store was back fully operational and open to the public within 6 months.

Throughout the years, the Ward family, and Jack in particular, have been very active in the Mooresville community. Jack served as chamber president in 1976, was an early founder of the Mooresville Kiwanis Club, helped to start the Downtown Merchants Association, and served on the Mooresville Library board and the board of the Mooresville Christian Academy.

Many people would chalk-up this diverse past as luck and happenstance. Not the Ward's. "Everything that has happened in our life was because of the Lord," said Carolyn. "He had a plan for us."

A FAMILY BUSINESS WITH A BIG FUTURE

Despite a strong family business background, the Ward's have found dedicated and loyal employees to help run the business. Chief among that list is Ray McGary, the store general manager, who has worked in this capacity since 1988, when he graduated from Indiana University. "Ray is like family to us," said Jack. "He has been a very good employee and friend."

The Ward's are also joined by their children in

the family business, John Ward and Jacqui Abney. Both work full-time in the family business. John operates J&J Specialty Vehicles in front of Ward's, and Jacqui works in the clothing store.

In addition to the family that has worked in the business throughout the years, the Ward's have been fortunate to employ many great young people in the community. "We have several 3rd generation employees and one 4th generation employee working for us right now," said Carolyn. "We even have past employees who have gone on to be named Mooresvillian of the Year." Jacqui added that several of their employees have grown up and opened successful businesses of their own.

When asked about the keys to their success

in a very difficult industry and business environment, the Ward's are quick to give God the cred-

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"Everything that has happened in our life was because of the Lord. He had a plan for us."

- Carolyn Ward

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By Bob Sullivan

Morgan County Business Leader

It happens to all of us--we're caught up in the hustle of the moment. We set our keys down, or we forget to put them in our pocket. Suddenly, we're stranded, our keys in the car or inside the house, close but cut off from you.

Maybe we have AAA, maybe we have some other service, but more often than not, we're told we're in for a long wait. But those in Mooresville, Plainfield, and surrounding areas have access to a speedy, affordable, sympathetic option in the person of Jim Van Hoy, certified locksmith. Jim has been coming to the rescue of local Morgan County residents for over 15 years.

"I hate being locked out. I hate it. There are few things that make me feel more vulnerable," said Jim. The idea came to him years ago, during a business trip in Louisville, Kentucky while working for Pitney Bowes. "I had an important proposal to make, and I locked my keys in the car. I had a plastic key in my wallet. But it was freezing, and the key broke off in the lock, and I missed the meeting. I never had a chance to present my proposal because I was stuck."

Jim was born and raised in Mooresville. He's lived in Mooresville his entire life except for ten years employed at Western Electric in Indianapolis and one year in New York as a district sales manager for Pitney Bowes. And in spite of his mishap in Kentucky, Jim worked for Pitney Bowes as a salesman in Indianapolis from 1970 until retiring in 1995. On retiring, Jim attended Locksmith School in Indianapolis to receive certification.

Since going into business the mid-90s, Jim credits two technological advances which have increased his business. The first was the widespread use of cell phones in the early 2000s, which made it easier for people he'd networked with to keep his phone number handy for when they'd get locked out. And, more recently, creating a website, paired with the smart phone revolution. "As soon as I set up my website, I saw a huge boost in 'cold call' requests, people I hadn't met, but who found me during a web search on their phone the moment they realized they were locked out. The downside has been is that I get more calls from outside my area. But I know all



the local locksmiths, and I get along with them great. They've given me work, and I pass work on to them when the job fits someone else's skills better."

Some technological advances have rendered his service less vital. "OnStar Service is a very reliable way to get out of that situation, along with code key locks. Of course, there's no way to track that sort of lost service, but the important thing is that someone has options, a way to get on with their day fast." He acknowledges that there are some foreign and modern computerized locks that he can't override, but he can offer options to

someone even in those cases.

Jim started Auto Lockout Service as a way to keep busy during what he calls "semi-retirement." "I charge a base price for the Mooresville area--a bit more if I have to drive farther. But my prices are competitive and I pride myself on a quick response time." Jim estimates on average, he helps about 15 to 20 residents a month. Jim also re-keys locks for residences and businesses. "It works out well. I might have four appointments in one day, and then go a few days without. An auto lockout is something that can't be predicted."

One of the most surprising facts about his service is that he has a few "regular" customers. "I guess some people just have that kind of luck. I have some people I rescue a few times a year. I may tell them to make a spare key and keep it someplace, but then they're never near that spare key when it happens again."

Jim has two grown children and five grandchildren. He and his wife Erma live in Mooresville. Jim enjoys golf and riding his motorcycle. He stays active with his church and in following his grandchildren in their many activities.

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Goal-setting tips for small business owners



It's a good time of the year to "take stock" and look back at how your small business has performed during the previous twelve months. And it's a good time to look forward and make plans for the coming year. Goal-setting – defining business objectives for a future time period – is a critical step in the planning process.

It seems that the most successful small business owners and entrepreneurs are also the best goal-setters and planners.

Goal-setting is how smart business owners transform lofty ambitions into concrete results. On the surface, goal-setting may seem easy to do. But like many things in life, it's a skill that takes time and practice to master.

Here are some tips to help you improve your goal-setting skills.

Set long-term goals first – Small businesses often set goals within a couple of time-frames: long-term (also referred to as "horizon" goals) and near-term. Generally, long-term means greater than one year and near-term means less than one year. Long-term goals focus on business achievements within the firm's planning horizon. Because of their longer time-frame, these goals tend to be broader and often are not as detailed as near-term goals. Long-term goals should be developed before near-term goals, with near term goals crafted so that accomplishing them will move the business closer to its horizon goals.

Follow the SMART guidelines – Chances are you've heard of the SMART approach to goal-setting. The SMART guidelines are as popular as they are because of their practicality and simplicity:

- **Specific** – Goals should be written in precise, well-defined terms, rather than use ambiguous wording.
- **Measurable** – Write goals so you can measure your progress in numeric or "yes/no" terms.

- **Achievable** – Goals should be challenging, but not impossible to reach.
- **Realistic** – Well-written goals are not "pie in the sky," but are grounded in reality.
- **Timely** – Goals should specify a target date or time-period for their completion.

Set a manageable number of goals – If a few goals are good, then more must be better, right? Not necessarily! Some people get carried away with the process and end up with an unwieldy number of goals. If you have too many goals, you may end up spending too much time just monitoring your progress. Having too many goals can be distracting and you risk not accomplishing much of anything. Having a few well-conceived goals will allow you to focus your attention on what's most important.

Put your goals in writing – Don't set and keep goals in your head, get them down on paper. There's something about recording goals and putting them in writing that makes them more formal and meaningful. Once they're in writing, it's easier to share them with

others (if necessary) and it's less likely that you'll "forget" them.

Revisit goals regularly – Don't set your goals in January and then wait until December to see how well you're doing. Revisit your goals periodically – monthly or, at least, quarterly – and monitor your progress. Doing so allows you to make mid-course adjustments, if needed. Or you may find that you have to revise a goal for any number of good reasons.

Management theorist Laurence J. Peter (developer of the Peter Principle) is quoted as saying, "If you don't know where you're going, you'll probably end up somewhere else." Good goal-setting will help you and your business end up where you want to be instead of somewhere else.

Kevin W. Jones is a business advisor with the Central Indiana Small Business Development Center. He can be reached at 317-916-7529 or kjones@isbdc.org



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Why you should care

Why should you care about your employee's personal choice to smoke or use other tobacco products? Let me count the ways...

The bottom line. For example, at an engineering business, typical payment is billed on "project hours worked". Smoke breaks affect billable hours. In addition, health care costs in Indiana are excessive, well above our national average. Much of this has to do with the fact that Hoosiers live unhealthy lives, including smoking at a much higher rate than other states. If something is not done to reverse the trend, employers will be less likely to be able to afford health care coverage for employees.

Safety. A big part of wellness in the workplace is safety at work. The healthier employee is a safer employee.

When are employees distracted from their jobs? Employees who smoke go through withdrawal several times throughout the day, until their next break. So, this cuts into...

Productivity. At what point are smokers thinking about their smoke break? This creates an atmosphere of risk and loss of productivity. Time spent on smoking rituals – thinking about next break, walking to designated smoking areas,

lighting up, smoking entire cigarette (or two), then walking back to work station, etc. When smokers miss more work due to longer recovery time, they are not productive workers.

Indiana's first statewide smoke-free air law has made tobacco policies a hot topic with Indiana employers. Many employers enforced a smoking policy for the very first time and were appreciative that the state provided them a legitimate reason to implement. Go with the momentum this has created. Smoking policies become a key success factor in the development of your overall health and wellness strategy at work. While the new state law is great, more can be done, including a smoke free campus.

Reasons for change.

Consider first your vision and how to meet the needs and interests of the employees. Keep in mind that a tobacco free

policy should be designed to encourage your employees to make changes that last. Peer support, competition and collaboration are powerful drivers of behavior change in the work environment.

Have a plan. Are you supporting your employees in tobacco cessation? If you need assistance in this area, call me. I can help and my services are free of charge.



Jennifer Walker

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Community Foundation to Match New Endowment Gifts

The Community Foundation of Morgan County has announced a new matching program that can mean thousands of dollars for organizations in the county. Designed to match donations dollar-for-dollar, the program will help open new endowment funds in the community foundation.

"The foundation will match the first \$10,000 raised to open a new endowment fund with another \$10,000 from our own reserves," said Tom Zoss, CFMC Executive Director. "This is a way we can help to secure a more stable future for Morgan County, while encouraging families and businesses to use philanthropy to help the community far into the future."

When established, endowment funds provide a permanent pool of funds. A portion of the earnings is distributed every year while the principal is never touched, and hopefully grows through prudent investment over time. The CFMC minimum for an endowment is \$20,000 so the matching program will help groups reach that target much more quickly.

"The board of directors has committed \$50,000 for this program, establishing five new endowment funds," said Brian Stremming,



Community Foundation
of Morgan County, Inc.

CFMC board president. "An endowment fund at the Community Foundation can establish an income stream for a group or a scholarship that could last a lifetime," he said.

The goal of this program is to encourage organizations to help their own supporters to build endowments for the future. There are other requirements for opening an endowment fund, and a written fund agreement is required. The Community Foundation of Morgan County, Inc. invites individuals, business, or non-profits to inquire about opening a new endowment fund using these matching funds.

For details and more information please contact Larry Bryan, CFMC Director of Advancement, at toll-free 855-280-3095 or by email at lbryan@cfmconline.org.

First Free Scholarship Seminar

High School Seniors and non-traditional/post-high school students interested in applying for scholarships this season can get on the inside track and learn how to fill out the scholarship forms should attend a free "How to Apply for Scholarships" seminars offered by the Community Foundation of Morgan County. The seminars will be offered in Mooresville on Jan. 8, and Monrovia on Jan. 9.

The community foundation handles its own scholarships, the Kendrick Foundation scholarships, and also two Lilly Endowment Community Scholarships which will total more than \$900,000 for Morgan County residents this year.

More information is available by calling the CFMC office toll-free at (877) 822-6958 or by visiting www.cfmconline.org/scholarships.

Roger Engelau, Hannah Business Coaching, Offers GrowthCLUB Business Planning Seminar

Fri., Jan. 11, 2013, Hilton Garden Inn Airport, 8910 Hatfield Dr., Indpls, 46231, 9 a.m. - 4 p.m.

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\$247 at the door, \$187 with advance enrollment, and FREE to ActionCOACH clients. To enroll or for more information, contact Roger Engelau at 317-908-5809 or at RogerEngelau@ActionCoach.com. Enroll online at www.register4growthclub.eventbrite.com

Fite Plumbing would like to help residents avoid frozen household pipes this winter

Fite Plumbing, a full-service plumbing contractor, serving Indianapolis and the surrounding area, wants to call attention to the potential disasters that can occur as a result of frigid winter temperatures - particularly, bursting water lines.

The Insurance Information Institute (I.I.I.) and insurance carrier Munich Re reported that snow was the third largest cause of catastrophic property loss in 2011, with total insured losses of \$2 billion. This includes freezing conditions as well as melting snow. With a few preventative measures, you can avoid flooding, serious structural damage and other costly repairs.

Spending a few dollars to wrap exposed pipes with rubber or fiberglass insulation sleeves; sealing outdoor foundation cracks and holes with caulking; and keeping your thermostat above 55°F are economical preventative measures to protect your plumbing. Also consider opening your cabinet doors open to allow warm air to circulate around pipes on days below 20°F. Lastly, allow a little water to drip through faucets that are connected to un-insulated pipes. The

money spent on this measure won't come close to what it may cost you if your pipes do burst.

"According to a leading insurance carrier, a crack as little as one-eighth inch can discharge up to 250 gallons of water per day, if left unchecked. Imagine coming home after the winter holidays or a weekend ski trip to find water in your living room," Founder and CEO of Fite Plumbing, Bill Fite stated. "We're here to assist our residents in planning ahead."

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 Marion County and many of the surrounding counties.

For more information, visit the company website at <http://www.fiteplumbing.com/> or call 800-678-FITE.

Networking Opportunities

Martinsville Chamber of Commerce:

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

Mooresville Chamber of Commerce:

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

Networking Business Women of Morgan County:

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

Morgan County Toastmasters Club:

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

Rediscover Martinsville :

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

Morgantown Merchants Association:

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

Rotary Clubs:

Martinsville meets every Tuesdays at noon at the First Presbyterian Church, 240 East

Washington Street, Martinsville.

Mooresville Decatur meets every Wednesday at 7:30 AM at Jones Crossing Banquet Center, S.R. 67 and Allison Road, Camby.

Business Networking International:

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

Business & Professionals Exchange:

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

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Mentally Tough

If you are in sales, or a business owner, you have to have strategies to stay mentally tough. In fact, in 20 years of selling and 10 years of being an entrepreneur, I really believe that is the “one” thing that separates the great from the good.

Here are the strategies I have taken from the people I find mentally tough.

Line in Sand

Those who are mentally tough all seem to have a “Line in Sand” moment; something in their life caused them so much frustration, pain or headache that they refuse to be in that situation ever again. It is a “negative motivation” for sure, but like two magnets facing the same direction, it drives them forward as much as anything else in their life.

Jim Rohn tells a great story about this called the “The Girls Scout,” where he couldn’t afford to buy cookies from a charming little Girl Scout who was all smiles and laughter. People who are mentally tough have those moments that “re-solve” themselves to be more than where they are. It is visceral, powerful and lasting experiences like this that change people’s lives and in turn change the lives of all the people they affect.

Powerful Questions

The next thing that people who are mentally tough do is to ask very smart questions that allow them to be resilient and powerful when tough things happen. They ask themselves things like,

- “How can we make this the best thing that has ever happened to me?”
- “What is the best thing that can come out of this?”
- “So now what?”
- “What is the solution here?”
- “What can we learn from all this?”
- “What is God trying to teach me here?”
- “How can this make me better?”
- And, my favorite . . . “How do I use this to live my purpose?”

These are all very powerful questions, life changing questions. People that are mentally tough control their focus by controlling the questions their minds are focused on and in doing so spend energy on the most powerful ways for them to spend their energy. This becomes a self-affirming reciprocal relationship with their own well-being. . . meaning, they ask powerful questions, get powerful answers, get better results, build their confidence of what they can handle and then rinse and repeat.

Big Whys, Big Vision

All you need to do to understand this is to



Tony Scelzo

think about our greatest generation. The Greatest Generation - they were and are the toughest generation most of us will ever know for one very simple and clear reason. Their “why” and vision of the world they were creating was bigger than all of ours.

They rallied an entire world together to beat a villain and restore humanity to an entire world. Their stories of suffering in the cause or the sacrifices they readily made are so great and revered; we can only hope that we have just a sample of that courage and power. I don’t think they have anything else other than such a great “why” and “vision” that they became

so mentally tough they seem to dwarf generations they didn’t know suffering, tyranny or a world war.

The point is, know your “why” and vision and know what you would be willing to die for. What is so great to you that you would readily hand-down your life for the chance for it to live?

Rituals to Recover

We all have our week moments, the times when we question our God, the love of our fam-

ily, our business or what we are selling. People who are mentally tough have great rituals to recover. Mentally tough people train regularly, meaning they are always working on things that make them mentally tough and it is ritualistic in their lives.

Here are some examples:

1. Habitually visit and practice their Faith
2. Habitually visit and work on their physical fitness
3. Habitually visit and review the things that drive their “why,” family, charities, or other clear pictures of the who and what is motivating them
4. Habitually read and listen to things that affirm their well-being and execution of their vision. Books about positive Psychology, stories of triumph and or classics that reinforce their values and goals.
5. Have a Support Circle, where they strategically build relationships with others that have goals, dreams and drive that is as great as or beyond theirs.
6. Regularly act as both formally and informally as mentors, they seek aggressively and by design people they want to have mentor them in their lives.

Being mentally tough is a culmination of habits. If you execute them, you can improve your mental toughness.

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Jeremiah Glen, Featherwind Lane, Pole Barn
Keith Gardner, S.R. 67 North, Electrical Upgrade
Dudley Bonte, S. R. 67 North, Pole Building
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\$108166.80
Doyle Legal
317-264-5000

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

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

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

Rachel Leary
1910 Smokey Rd
Martinsville
Feb 11
\$103605.68
Unterberg & Assoc
219-736-5579

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

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

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

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

Tina Enstrom

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

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

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

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

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

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

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

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

Jessica Mills
1759 S Ohio St
Martinsville
Feb 18
\$86156.03
Feiwell & Hannoy
317-237-2727

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

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

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

Staci Stephens
9528 N Gasburg Rd
Mooresville
\$98378.25
Feb 18
Nelson & Frankenberger

317-844-0106

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

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

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

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

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

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

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

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

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

Michael Lower
4755 Turkey Track Rd
Martinsville
Feb 25
\$11592.08
Feiwell & Hannoy
317-237-2727

Current updates available at <http://scican.net/~manley/Sales.html>

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

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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