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The tyranny of democracy

Civilization depends on the respect for the liberties of it's members. To be sure, there have been many "civilizations" that denied privilege to this or that class, but the members of the ruling class enjoyed liberties among themselves. In a society founded on the principal that all men (and women) are equal, those privileges must extend to all. Liberty and justice for all, a noble standard worth defending.

In the pursuit of happiness, some among us tend to over eat. Actually, that's an understatement, some among us tend toward gluttony, most over eat. Personally, I watch my diet, and would never want to be obese, but I will defend to the death the right of anyone who chooses, yes chooses, to over eat. I am not interested in hearing about "conditions" that cause over eating. If such exist, so be it, but no obese person is going to die if they don't get enough chocolate cake. Smoking is a filthy habit, and while on the surface it is legal, it is yet a freedom that some choose to enjoy. Smokers of all ages now must tell their birth date to purchase tobacco, and show proof if they appear under 40 or some such age. Would it not be hilarious if everyone had to tell their weight when ordering a Big Mac? Imagine a set of scales at the drive-through, and if someone appeared to weigh over 200 pounds, they would be required to get out of the car and stand on the scales? Before you get stitches in your side from laughing, you heard it here first. It may well come to pass.

Just as civilization depends on respect for liberties, so too does liberty depend on self accountability. It is your risk to smoke in designated areas, and it is your risk to ask for Super Size. It is not your duty to provide care for one so foolish as to smoke, to provide them care for the illnesses they may suffer. It is reasonable to protect other individuals from involuntary exposure to smoke, I'm thinking of the children especially. It is not reasonable to deny a smoker his freedom, provided he doesn't place others at risk. At some point a discussion may turn to protecting children who are fed an unhealthy diet by their parents, but I do not wish to go there in this discussion. It is likewise not your duty to provide care for anyone suffering the consequences of gluttony.

And so it is that democracy comes into play. The United States is not a democracy in law, only de facto in the minds of the less educated. We are a republic, and herein lies the great difference: the majority may choose to deny the rights of others in a democracy. Does the majority rule, or is the Constitution the law of the land. Are freedoms guaranteed by the law, or at the whim of the populace?



Dave Stafford

Consider the health risks involved in smoking and obesity, by far the greatest preventable causes of health maladies. Arguably, they are the greatest modern cause of health care expenses from all sources. That an individual chooses to place himself at risk by either cause no more obligates you to provide him subsidized health care than if he chooses to sky dive, bungee jump or experiment with drugs. All health tragedies are unfortunate, but those that are self inflicted are less so. Self accountability, self responsibility, self care must be the rule. We cannot afford to cure any and all foolish results of irresponsible behavior. That health care may be a crisis is in large measure because a lack of personal responsibility is in fact the major crisis we face. Legislating unbridled access to health care, which history shows actually decreases access, is the same as the majority enslaving the minority for their own wanton behavior. It is to be expected in a democracy, where majority rules, it cannot be tolerated in a land ruled by constitutional guaranties of life, liberty and the pursuit of happiness, and freedom from tyranny. The health care bill, however well intended, is such a tyranny by the major-

Our government is hell-bent to seize 1/6th of the economy, ostensibly to placate the masses¹. That cannot be tolerated. Your right to pursue happiness, enjoy the blessings of liberty and be free cannot be surrendered. We cannot allow the government to take our wealth and give it to people who have chosen to live irresponsibly. Again I insist, I will defend to the death your right to eat as you please, no matter my dining preference, I must defend your freedom. So too will I defend your right to free association, of religion, and access to a free press, among many other freedoms. I will defend your freedom, and my freedom, and this country from the tyranny of democracy.

^{1.} Pun intended.

This is a country of laws, constitutional laws, designed to preserve freedom. Must we defend this country from our own government?

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Full speed ahead

The original title of this month's column was "Hedge Funds, Bond Salesmen and Politicians. These are the people who benefit from uncertainty and volatility in the economy and hence the stock market. These are the people that make sure you hear all the scary news and not all the positive news we talk about here. We just experienced our sixth stock market correction of 5% or more in the last twelve months. ¹ These corrections have been short lived, so unless you watch the markets on a daily basis you probably didn't notice. We expect more of those as we continue our "V" shaped recovery.

According to the Census Bureau, inventories are at a 10 year low and the Institute for Supply Management says inventories are "too low and contracting". At the same time consumer spending was up again in April ² and the Purchasing Managers manufacturing index is the highest it has been since June 2004. You don't have to be an economist to understand that shrinking inventories and continued growth means that higher production and then higher employment will follow.

I attended a small gathering this week and the speaker was Robert Stein, Senior Economist for First Trust Advisors. Bob's resume includes stints as the the Assistant Secretary for Economic Policy at the US Treasury Department, Chief Economist for the Senate Budget Committee, economist for the Senate Banking



Tim Corman

Committee, and a journalist for Investor's Business Daily. Bob still works inside the beltway in Washington D.C... It would be fair to say he has his finger on the pulse of the economy.

The Economic Forecast he shared with his overview of the US economy is very encouraging. He is looking for real GDP growth of over 4% this year and 2011, his forecast is for unemployment to decline from 9.7% now to 7.9% in 4th quarter 2011, remember as jobs become available more people join the workforce. They are also looking for a slow but steady rising inflation environment, from 2.4% today to 4% in 2011. Bob added, "This is not long haired 70's double digit inflation." He backs these assertions up with hard data and not guesses.

The facts are the US economy is growing. We are not just replacing inventory, we aren't EVEN replacing inventory. The Bureau of Labor Statistics tells us non-farm payroll was up 290,000 in

April and 573,000 this year. The private sector was responsible for 483,000 of those. Employment is a lagging indicator, the last piece of the puzzle.

I have read and heard a lot of "It's different this time" and "There is a new normal". The idea behind these sayings is that we should get used to a much lower level of growth than we have seen in the past. This reminds me of the "New Paradigm" I heard so much about in the late 90's as the stock market grew out of control and "they" said we should get used to double digit market growth. I didn't believe that either.

One last thought to put things in perspective, the GDP of Greece is 343 billion dollars; the GDP of New Jersey is 474 billion.³

The only threat to our free-market economy is government intervention. It has always been that way.

¹J.P. Morgan ²Bureau of Labor Statistics ³Wikipedia

Tim Corman is an independent LPL Financial Advisor and LPL Registered Principal. He can be reached at Corman Total Investment Management (CTIM) 2680 E. Main St. Suite 233 Plainfield IN. 46168 317-837-Securities are offered through LPL Financial Member FINRA/SIPC

"When the government is afraid of the people that is liberty.

When the people are afraid of the government that is tyranny."

How to maximize your insurance settlement

Tornado season is here and already making statements throughout the Midwest. Morgan county has started to see the flooding that happens every spring. Damage occurs from these two natural disasters, as well as from fires and burglaries. Unfortunately, after all is said and done, most victims of a disaster state that they didn't receive enough of a settlement to "get them back to where they were," which is exactly what insurance is supposed to do. So, what can you do to be one of the few who actually receive a maximized insurance claim?

The National Association of Insurance Commissioners (NAIC) suggests that you take an inventory of your belongings. Include photographs and/or a video of each room plus a written report that includes manufacturer, model and serial numbers of electronics, appliances, power tools, etc. Remember to include items you rarely use (e.g., holiday decorations, sports equipment, tools, seasonal items, etc.). When you provide your insurance company with proof of your belongings, there will be fewer questions and fewer delays.

To file claims more quickly, the NAIC suggests that you keep sales receipts and/or canceled checks. I also suggest that your photos and written report are compiled room-by-room, as adjusters and insurance companies state that is the preferred format when filing a claim.

Without an inventory, could you remember what you own? Insurance adjusters state that people with an inventory can file their initial claim within 36-48 hours of a disaster. Those without an inventory take from 4-12 months to complete the process. And because they have documentation listing their belongings, they are able to maximize their claims. Less is forgotten, and the photographs support ownership.

A contractor in Indianapolis had a burglary and settled his claim for \$25,000. He felt it was fair, as his list of items he knew were missing totaled a replacement value of this amount. Unfortunately, over the year as he replaced all the stolen items, his grand total to replace them was \$45,000. He grew his business over many years and didn't realize how much he owned. By the time he realized this, his time to file a claim had expired.

A fire victim's experience provides some additional insight ... two months after purchasing a new house, the family woke in a





Cindy Hartman

haze of smoke with alarms sounding. Though the family escaped unharmed, an electrical fire left the basement completely burned out while the rest of the home and personal belongings were affected by heat, smoke and water.

They are responsible people who were fully insured. In fact, most of their belongings were documented on a written report and

also videotaped. Unfortunately, the documentation and backups were temporarily stored in their home due to the recent move.

The outcome of their insurance claim was somewhat unusual in that they recovered more than 90 cents on the dollar (most victims tell me they recover between 30% and 50%). But the claim required more than 5 hours of work per day, 7 days a week, for 16 months. The process left them, in his words, "burned out" as well!

To maximize an insurance claim, whether for your business or residence, create an inventory that includes photographs and an itemized list. Be sure to store it safely, off site, where you can access it immediately.

Cindy Hartman is President of Hartman Inventory LLC, a woman-owned business that provides business and home inventory services. http://www. HartmanInventory.com

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It all comes down to this

Presented by Bob Chenoweth

Why do we do what we do? Why do we seek what we seek? There's a reason.

Why are we in the business we've chosen? Why do we surround ourselves with the friends we keep, the groups we adopt? What one thing colors our surroundings, influences our purchases and informs our opinions, our prejudices? There is one reason, one underlying human pursuit at the core of everything we do, every thought we have, every decision we make.

First, what it's not:

No, it's not money, although that can be a part of it. Nor is it fame. It's not love or harmony (although that comes pretty close). It's not really about tranquility or peace on earth or doing the right things at all times for all people. (Who amongst us is that centered, that noble?) No, the singular pursuit that shades every decision in every moment is something that is, unfortunately, not even always in our best interest. But understanding its good and bad aspects can help us succeed, in business and in life.

Here's what it is:

Comfort. Simply put, we like being comfortable. Conversely, we dislike and tend to avoid or minimize those things that bring us discomfort. On the surface, then, life should be easy, right? Do that which makes you comfortable and all will be right with the world. Well, obviously, it's not that simple.

Understanding the comfort zone, part 1

The first thing to understand about the concept of comfort is that what may be comfortable to one person might be excruciatingly uncomfortable to another. To be in a room full of people might energize Mary but terrify Frank. To be the center of attention gets Jimmy all jazzed up but makes Corrine cringe. We each have our comfort zones, even if their boundaries seem fuzzy or incomprehensible at times. Why, for example, does a person stay in a job they hate or a relationship that is toxic? Probably, at least in part, because making a change is stressful and stress causes discomfort. Thus, the pain in the "known" is more tolerable (i.e., more comfortable) than the uncertainty of the unknown. So yes, even uncomfortable situations can become comfort zones.

Understanding the comfort zone, part 2

The second thing to understand is that comfort zones are cocoons often made from in-the-moment decisions, and not long-term perspectives. We dwell in our comfort zones, and our comfort zones exist in the present. Thus, it's easier — in the moment — to choose to do something that is clearly not in your long-term best interests or to postpone a decision that clearly IS in your long-term best interests.

The comfort zone challenge for the businessperson

As in other aspects of life, then, the best business decisions often lie outside our personal comfort zones. If you are trying to get someone to make a buying decision, for instance, the biggest challenge can be to move the target away from the status quo (their comfort zone) to a place that offers the uncertainty of the not-yet-experienced: the discomfort zone. You, as the seller, of course, know unequivocally that the prospect will be better off by making the purchase or entering into a professional service relationship with you. But your perspective doesn't



Bob Chenoweth is the founder, President and Chief Creative Officer of TipTopics LLC. A professional writer, content consultant and graphic designer, Bob also owns Chenoweth Content & Design LLC, which specializes in helping business owners and operators craft messages that communicate, illuminate and resonate.

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automatically change the prospect's unconscious and unvoiced objection: "I'm more comfortable staying where I am instead of sticking my neck out and risking a mistake, especially if others might witness that mistake and judge me because of it." Too bad, really, because the discomfort zone, frightening as it may be, is where growth occurs. It's where challenges are faced, where confidence builds, where success happens. The wise person will be open to the discomfort and will stretch those boundaries. Success will come, and so will failure, of course. But the wise person learns and tries again and again, always stretching and enlarging the comfort zone.

The Bottom Line:

How can you leverage the concept of comfort zones for business success? First, understand that people are prone to inaction and are generally content to dwell in their cocoons. That is the first step to overcoming this inertia. Next, sense their unstated objections and ease their fears so you can get them comfortable with you -- or the product you represent -- as a solution. If the prospect contacted you, they've already admitted that they need help. Thus, your opportunity is golden: ease their fears, comfort their discomfort, and give them confidence that you are the perfect choice to help them solve the problem at hand. How do you do that? 1) Listen with interest, 2) be authentic, and 3) share nuggets of your knowledge and expertise before expecting to get paid for it. These are the cornerstones of successful marketing today and there are many resources available to help you accomplish these goals. Got questions? Step to the edge of your comfort zone and contact me. Chances are we'll both learn and grow from the experience...and our comfort zones will get a little more, well, comfortable.

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Desert Rose offers hope and restoration from barren ground

By Tonya Todd

Morgan County Business Leader

According to a 1990 Surgeon General's study, domestic violence is the leading cause of injury to women between the ages of 15 and 44, more common than automobile accidents, muggings, and cancer deaths combined. Other research indicates that half of all women will experience some form

B

of violence from their spouse, and that more than one-third are battered repeatedly every year.

This is a national problem, and Morgan County is not exempt. In 1998, a survey conducted for a college sociology class revealed that 76 percent of those surveyed in Morgan County indicated they had been victims of domestic violence.

The Desert Rose Foundation, Inc. resolves to offer strength, hope and restoration for women and their children who have been victims of domestic violence. Desert Rose is a grass roots, faith-based, not-for-profit organization that offers emergency and transitional housing to those victims.

Marsha MacPhee-Webster, founder and executive director of Desert Rose, says, "Domestic violence is one of those horrible things that changes you from the inside out." As a victim and heroic survivor of domestic abuse over 30 years ago, she has experienced those struggles firsthand.

"I didn't know how to get myself out of it. I didn't know what to do about it. I was really alone. I had two children. I kept thinking it must be my fault because he told me it was my fault. Back

Desert Rose

Founder, Executive Director:

Marsha MacPhee-Webster 765-342-ROSE (7673) 1-888-342- ROSE (7673). www.desertrose.cc then especially, nobody talked about it. There was and is such a stigma of embarrassment and shame."

Desert Rose provides 24-hour security for women, with or without children. They work with victims to help them become self-sufficient. They help victims heal and get on with their lives by providing transitional housing, emotional support, professional counseling, legal and medical advocacy, food, emergency clothing, and support from other women in similar situations.

MacPhee-Webster feels that giving birth to Desert Rose is what the Lord called her to do. "I knew there was the need. I've been on that side of the fence. I know. I couldn't stand the thought of others having to go through that with nothing. I just couldn't; it broke my heart. It's time to give back to the community—give back to others."

In 2001, Desert Rose received a determination from the Internal Revenue Service (IRS) as a 501(c)(3) not-for-profit organization.

The fledgling organization formed a Board of Directors and established by-laws. Currently, there are nine active board members.

In March 2003, the organization purchased its current building, which, after major renovations, was converted to a 10-unit shelter with 40 beds. The Desert Rose shelter opened in January 2005.

Since its opening, shelter and programs have been provided to 230 to 250 women and children per year. The average family size is a mom and two children. The maximum stay is 24 consecutive months, with most stays between three to six months. Statistically, victims will leave and return to their abusers six to 10 times before making the final break. Therefore, many of the clientele are repeat visitors before they can be considered a true success story.

For 2010, Desert Rose is expecting \$266,000 in operating expenses for its home-like environment. These expenses include payroll for three full-time and six part-time staff members.

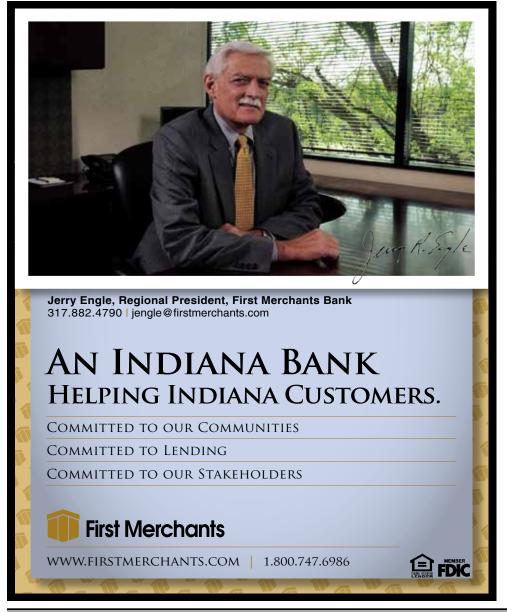


Funding comes from a number of sources: 17 percent from miscellaneous donors; 20 percent from state and federal grants that fund domestic violence shelters; 42 percent from the Indiana Criminal Justice Institute, a federal grant for victims of domestic violence and sexual assault; and 21 percent from private grants.

The shelter's ongoing needs include canned goods, paper products, diapers, wipes, cereal, linens, towels, washcloths, pillows, phone cards, gas cards, and volunteers.

MacPhee-Webster concludes, "The whole community has just blessed us. They are wonderful. This is the most giving community. I'm just in awe at how they give."

For more information, or to make a monetary donation, visit www.desertrose.cc. If you feel you are a woman who is a victim of domestic abuse, get help by calling: 765-342-ROSE (7673) or 1-888-342- ROSE (7673).





Big Ideas expected to ignite entrepreneurship in Morgan County

By Tonya Todd

Morgan County Business Leader

In an attempt to spark entrepreneurship in Morgan County, Creo Quality, LLC is sponsoring a business competition, open to all ages, focusing on "Big Ideas!" for new businesses, products, or technologies to benefit Morgan County.

Jon Speer, a managing partner of Creo Quality says, "We don't want to limit the creativity of anyone. This [competition] is open to anyone that might have an idea; even more than one [idea] is welcome."

Creo Quality, based in Martinsville, has been a catalyst, helping organizations achieve their next level of success through strategic planning and product development in the pharmaceutical industry for 3.5 years. "We have helped over 20 businesses, covering all parts of the spectrum, [grow] from the idea phase to established businesses."

In an attempt to improve the economic climate of this county, Speer hopes to raise at least \$10,000 to be awarded to four businesses. "The only criteria [for the award] is that the business has to be sustainable. It has to stand the test of time, be scalable—able to grow, add employees and help the community. Theoretically, these four businesses will create 40 new jobs right here in Morgan County."

The Community Foundation of Morgan County, Inc. (CFMC) is the fiscal agent for "The Morgan County Big Idea Fund." Donations are tax deductible, professionally managed, and can be mailed to the CFMC at 250 North. Monroe, St., Mooresville, IN 46158, or online donations can be made at www.cfmconline.org.

An advisory panel of five to seven judges that includes community members and others who have experience with start-up businesses will critique each application and select the four winners based on sus-

Creo Quality, LLC

Managing Partner: Jon Speer 765-315-2736 jspeer@creoquality.com www.creoquality.com

tainability, scalability, and reproducibility. The deadline to submit an application is June 15. Visit www.creo-quality.com/creoBlog/cq/morgan-county-big-ideas to submit ideas. Winners will be notified in early July.

Following notification, the businesses will receive a cash prize for start-up capital along with mentoring, resources and expertise from Creo Quality, Boundless Design, and Waldon IT Solutions on all aspects of how to create a successful business entity. This includes marketing and branding, market research, and logo design.

The Big Idea project is a collaborative effort of many service organizations, including the Barbara B. Jordan YMCA, Martinsville and Mooresville Chambers of Commerce, Rotary Club, Kiwanis, Morgan County Economic Development, local schools and various not-for-profit organizations.

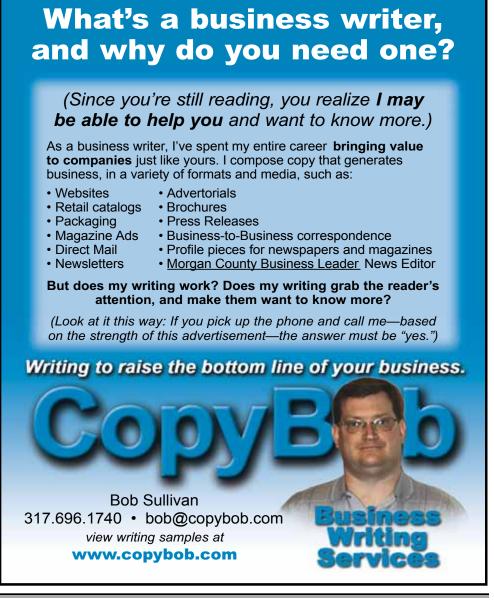
For more information contact Jon Speer at 765-315-2736. To obtain an application, visit www.morgancountybigidea.com. To engage in discussion or follow the progress of this economic initiative, visit their Facebook page at www.facebook.com/?ref=home#!/group.php?gid=122653051082212&ref=ts.

Speer pleads, "Please chime in with questions and comments. We want to hear from you. Morgan County is your community."

"The only criteria [for the award] is that the business has to be sustainable. It has to stand the test of time, be scalable—able to grow, add employees and help the community. Theoretically, these four businesses will create 40 new jobs right here in Morgan County."







The Dream Continues Core Fitness Expands Space and Offerings

By Bob Sullivan

Morgan County Business Leader

Core Fitness Club, a full-service health and fitness facility that offers personal training programs, a comprehensive free weight center, machine weights, cardio equipment, monthly fitness classes, daily childcare, massage therapy and tanning services, began as a dream of two long-time friends, Aaron Molin and Jacob Stroud.

"Jacob and I basically started planning this our sophomore year of high school. It was always a dream, and a vision the two of us had, so we went on to college [University of Southern Indiana], got degrees in Exercise Science and started putting the business plan together. Then, we opened up in October 2005."

The fitness industry has been a passion of Molin for a very long time, "To be able to help people and motivate people—it's been extremely rewarding to see people get excited about [getting fit], to start reaching their goals and getting addicted to it. They start eating better, feeling better, having more energy. You're not as sick as often. All those things come along with it. Once people start realizing that, they realize it's important for everybody, not just people who feel like they are overweight—people of all shapes and sizes. Being able to see that has been a really cool feeling."

A little over a year ago, Stroud started doing missionary work fulltime. He is no longer a part of the business. Aaron's wife Jessica has joined him as a co-owner. Together, they are planning to expand on the initial dream. It was always part of their plan to look at where the business was and where they wanted it to go after their initial five years on business.

Core plans to relocate in July to a larger location at 149 East High St., formerly the home of Newcomer Lumber. Molin emphasizes, "The building has a lot of history in the town. Newcomer Lumber is a great family. It will definitely be missed by a lot of people. People are excited that the building will be put to good use.

The Molins are excited about being able to add some new equipment, spread out a little bit more, and offer more classes. One of the things they're particularly excited about is an elevated walking track they are building around the whole inside. "That will be neat for people to not to have to just walk on a treadmill. Those can get kind of boring. We'll be able to offer more services, more classes.

"What's cool is that, when we built this place [their current location at 480 South Indiana St.], we did the research and checked into what people were wanting, but it was still kind of a guess for this market as to what would go over. We kind of did what we thought would work best, but now being here in Mooresville for five years, being able to build that place, we know what works and what our people are exactly wanting, not just what the majority of the people want, but what *our* people want."

Zumba classes, spinning, saunas in the locker rooms, and the walking track are all additions planned for the new building. There are also four office spaces totaling 1500 sq. ft. for lease in the new building. The space across the street will be converted into outdoor storage and mini storage units.

A future phase of the renovation will create sport-specific training, such as batting cages. In addition, the facility will be able to host different tournaments, such as three-on-three basketball and volleyball tournaments."

Molin attributes his success to his staff. "Obviously, without a good staff, we wouldn't be where we are. Jennifer Hoffman, our manager and personal trainer, has been here since the day we opened. We've been fortunate to have her. Our childcare staff, personal trainers, and class instructors are all great."

Molin also acknowledges the Mooresville community. "I would just like to thank the community. The Mooresville area has been great. Our success depends solely on each individual member achieving his or her personal fitness goals."









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Success secrets of top internet sites

Less than 1% of internet sites are found let alone generate adequate revenue. Your website is an interactive salesman and advertisement that works 24/7/365. You would not think of sending sales people out unprepared to deal with customers, yet websites are constantly underfunded and underutilized. An Internet presence is a must for today's business. In fact, many websites turn into online wasteland because they are not well planned and do not get a single visitor. Converting visitors to customers requires being found when they look for you.

To be found you need to be "locatable." Search engines like Google™ and Yahoo™ have thousands of criteria they use to determine how a website is found when someone types in a search word or phrase. If you plan strategically you will not only be found but increase your opportunity for e-revenue exponentially.

There are several keys that will advance your placement in the

- The website needs to be search engine friendly.
- Use keywords and metadata correctly and effectively.
- · Divide your site into sections and add relevant content to
- Links! links! links! Internal and to external resources.
- Include a sitemap or use a web crawler.
- Make it as easy for your customer to buy as possible.

All of these are for nothing if you do not have an on-going marketing plan that is website specific. You can develop a marketing budget with as little as \$5000 to get your site noticed once you have the eye grabbing website to convert visitors to customers. Companies in the market place like Ann Edwards at Point Brake Designs; www.pointbrakedesign.com is a firm that special-



Joe Devlin

izes in aligning a business with the needs of their customer. Also internet aggregators such as David Payne with 360 Indianapolis www.360indianapolis.com is designed to make your business climb to the top of an organic search, and they get hits from Google™ more than 50,000 times a month and has relevant associations with programs in 32 cities. Additionally social networking sites for the most part are free, but require a time commitment. Some of these things can be included in your website to update those other sources of traffic You don't have time to spend countless hours a day following, tweeting and blogging about your business. Try hiring a high school kid who lives for texting and pay them for 10-15 hours a week to update all of your social networking sites a few times a day. Just be sure and tell them what to say.

The point is, a budget for this process needs to be included in your cost factoring, and if your website is developed properly and your creating opportunities for traffic to your site, then you will see the bottom line of your monthly revenue grow.

Joe Devlin is the founder of, Clairvovant Designs a high-end e-commerce/ e-business website design, development and hosting firm located on the

If you plan strategically you will not only be found but increase your opportunity for e-revenue exponentially.

Networking Opportunities

Martinsville Chamber of Commerce:

The Chamber's meets on the third Friday at 11:30 AM at the Morgan County Administration Building, 180 South Main Street. Lunch is \$5. For more info, please contact the Chamber office at (765) 342-8110 or visit its website: www. MartinsvilleChamber.com

Martinsville Downtown Merchants Association: For information contact Pam Badger, The Candy Kitchen, 765-342-6390

Mooresville Chamber of Commerce:

The regular monthly meets on the third Thursday from 11:30 AM to 1:00 PM. The meeting location is Jones Crossing Banquet Center at the corner of SR 67 and Allison Road. Lunch is \$5. For more information call the Chamber office at 317/831-6509 or visit its website: www. MooresvilleChamber.com.

Mooresville Revitalization Group:

The Mooresville Revitalization Group meets the fourth Tuesday of the month at Zydeco's on E. Main St. from 6:45-8:00 PM. Current topics include purchasing additional planters for the downtown area and coordinating a new "Planters on Parade" contest for the Spring/ Summer. For more information contact Lori Cole, Autumn Whispers Health and Harmony, 317-831-7817, or email to AutumnWhispers@earthlink.net

Morgantown Merchants Association:

The Morgantown Merchants Association meets on the second Monday at 7 PM at the Fire Station. For more information call Sharon Zimmerman at the Stitchery Mill at 812-597-5997. More information on Morgantown is available at 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 Owen at 317-856-9801.

Networx:

Networx meets weekly on Thursday at 7:30 AM at the Comfort Suites at Kentucky Avenue and 465. See press release in this issue or call Rick Groce at 317-724-4348 for more details.

Rainmakers Meetings:

On the first Friday each month at 7:30 AM at the Holiday Inn Express in Martinsville at Burton Lane

On the second Tuesday at 7:30 AM at Stone Creek Dining Company at Metropolis Mall, Plainfield.

Rainmakers has 50+ meeting per month, including noon and evenings, for more information visit www.GoRainmakers.com.

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, SR 67 and Allison Road, Camby.



Design from retired engineer gives fishing back to the disabled

By Bob Sullivan

Morgan County Business Leader

Jeff Thompson spent his entire career flying jets—first for the Marine Corps (1969-1993), and then for Rolls Royce (1999-2008). A gifted engineer with a master's degree in aerospace engineering from NASA, Jeff devised repairs for damaged aircraft, making them safe to return to the air. He also served as the test pilot for his own fixes. Jeff recalled, "The military didn't like pilots second-guessing the engineer." Jeff laughed. "And it's prudent to send up the old guy first, to confirm the fix, before putting the young combat pilot at risk."

But years of flying took their toll on his body, ultimately forcing Jeff into early retirement. What started out as a mild annoyance ultimately changed into in serious back trauma that left Jeff disabled, with years of multiple surgeries behind him and potentially more to come. Jeff admits, "It's hard to know where it's all going."

A lifelong fisherman, Jeff grew increasingly frustrated when, by 2007, his back pain interfered with his ability to enjoy the sport. "I'd take the boat out in the morning, and within two hours, I was down on my hands and knees, getting around on the deck on all-fours!"

Jeff set his engineering skills to work, creating a set of safety bars and braces for his boat. "Originally, it was just a solution for me," Jeff noted. "I contacted Gary Howard, a guy I knew at Ranger Boats. He said there was no official design or product for what I wanted, but they were happy to help."

Shortly after installing and testing the rails, Jeff sent an email to Gary, reflecting how great it would be if something similar could be made available for physically challenged boaters and fishermen throughout the country. "I didn't know it, but Gary pitched it to Ranger Boating executives in Arkansas. Two hours after sending the email, Ranger Boats called me wanting to run with the idea of offering this as a product. I was shocked."

With the help of family members, engineers, and contractors, Jeff helped form Extreme Technologies to produce and distribute the system. They officially unveiled the first unit of the Fishn-Rail to an enthusiastic crowd at the February 2010 Alabama Bass Master Classic. The Fish-n-Rail has already been featured in "Bass Master Magazine" and "FLW Outdoors Magazine."

Jeff observes, "Anyone proficient with tools can bend some PVC piping and punch it into their boat for instant hand rails. But it won't be sturdy, and it probably won't last. What we devised was a patentable mounting system to secure stainless steel rails against the reinforced points of the boat."

In May 2010, Extreme Technologies officially launched The Fish-n-Rail. Offered and endorsed by Ranger Boats, additional brands and models will be offered as Extreme Technologies builds relationships with other boat companies. The Fish-n-Rail



Extreme Technologies, LLC

system is offered as individual stainless steel "mix and match" components, depending on customer need and the model of the boat. The system is designed to last the lifetime of the boat and conforms to specifications by the Americans with Disabilities Act.

"The response can be overwhelming at times. People tell me the rail system gave them their life back. That's what it's all about," Jeff said. "Our challenge is getting the word out about what we're doing and finding the right strategic business partners to take this thing forward."

Should you fire yourself



Thomas Barnes

As the owner, YOU are the expert in your business, your vision, dreams, lifestyle goals, and the dangers and opportunities facing your business...nobody else is such an expert or should be. Never give up the responsibility for or control of your business and/or life to someone else. You are the expert in YOUR life and business so stay in charge.

Don't we business owners all have problems and challenges? Yes! But, it's not the problems facing you that are the real problems... it's the fact that most entrepreneurs simply don't take the time nor have the right approach to tackle their problems or seize their opportunities. A combination of busyness and denial prevents them from facing reality and mapping out changes.

Owners are too close to the situation and it's hard to see basic truths and the big picture. We are stuck in the trenches; it's challenging to be objective. As such, business coaching is about helping owners, executives and managers to face reality and accept the truth. Without being grounded in the truth, you are standing on quicksand, and there cannot be real progress or improvement.

An effective coaching process helps you to discover where you are, where you want to go, and how to get there. With an on-going and objective review and accountability process, you truly stay on track to achieve your most desired outcomes. Why is business coaching so effective? Questions and accountability. A mind cannot ignore a question and real accountability drives lasting change.

For example, if you were to fire yourself as the owner and pay someone else to lead your company, what would you expect of them and from them? How would that job description read? What traits and qualities would you look for in your replacement? What priorities would you insist they focus on? What low-value tasks would you insist they avoid? What big-time goals would you want them to achieve? Would you want them to be more of a leader or doer? Review your answers very carefully.

Whatever job description, set of priorities, and guidelines you would develop for someone else to effectively lead and run your business, why not consider adopting the very same for yourself starting today. For greater success and personal freedom, fire your "old" self and hire the "new" self...a more effective and strategic business leader.

As you can see, business coaching involves putting the client front and center in problem/opportunity identification and solution clarification. We use a proven, on-going, and guaranteed coaching & accountability process to provide you with the discipline and structure to wrestle with the right questions so you can properly think about, focus on, and plan out the strategic changes YOU want to make to improve your business and personal life.

... it's the fact that most entrepreneurs simply don't take the time nor have the right approach to tackle their problems or seize their opportunities.

Golf Outting

Habitat for Humanity of Morgan County will host their Fourth Annual Golf Classic, a fundraising event, on Saturday, June 12 at Foxcliff Golf Club in Martinsville. The "shotgun start" will begin at 1:00. Please contact Habitat for registration information: 765-349-9003. The registration form can also be found at their website – www.morgancountyhabitat.org.















By Bob Sullivan

Morgan County Business Leader

"We've been in business a very long time, and we've been in this area our entire existence," noted Bill Wallace, furrier, designer, and co-owner of internationally acclaimed Vincent's Fur and Leather. In fact, the original storefront opened in Camby in 1968, moving next door in 1972, into a building commissioned for their business, where they have operated ever since. In addition to a surprisingly diverse showroom, the building also houses an extensive vault of rotated merchandise along with facilities for repair, fitting and customization.

"Some people wonder why we don't move to downtown Indianapolis, but we already have people finding us from all over the world, so it probably doesn't make a lot of difference." Bill, a furrier with more than 30 years of sales experience exclusively for Vincent's Fur, notes two surprising facts about the fur and leather industry. "Customers won't buy our product off the Web," he noted. "It's a tactile experience. They want to see it; they want to feel it on their skin; they want to observe the colors as they try it on. So they'll drive or fly in before they'll shop on our website."

His second point: "We've been in a lot of fash-

Vincent's Fur and Leathers

Furrier-Designer: Bill Wallace 8901 South State Road 67 Camby, IN 46113 317-831-5400

Hours of Operation

Monday through Saturday: 10 a.m. to 6 p.m. Expanded hours seasonally vincentsfurs@aol.com www.vincentsfurandleather.com

Mark Your Calendars:

Vincent's Fur and Leather Tent Sale Wednesday, August 4th through Saturday, August 7th Great savings on an incredible array of coats and accessories

ion shows through the years, all over the world. But beyond attracting a little attention to the industry, a customer's taste is as individual as

they are and has nothing to do with what designers say is 'hot.' A customer knows what they like when they see it, and I've never seen someone change their mind based on what the 'in' style was. So who are we to contradict what they want? That's what makes individual attention vital to what we do.

Bill recounts, "Vincent Schelm started the business with his two sons Herb and Fred, operating out of the family farmhouse in Monrovia in the early 1960s. I grew up next door to the Schelms, and Patty and I married in 1977. The business stayed in the family, and is now cooperated by Patty, Herb, my nephew Tony and myself. Vincent died about a decade ago, Fred more recently; but there isn't a day goes by I don't think about them. I always say, this building has a spirit of its own, representing not only the people who are here now, but the people who came before us. Our people, whether in alterations, sales or production, work hard; but they can't wait to come to work, and they stay with us for years. That's a testament to our legacy.'

Bill notes that Vincent's Fur had opened satellite locations through the years, but the Camby location remains constant. "We love this community. We give back, privately, in many ways,

every year. We've aligned ourselves with Damar, Relay for Life, the Community Foundation, the St. Thomas More Clinic and many more worthy causes within and outside the county. We recently donated some accessories to a school after-prom. Concerned mothers are giving up their time to make sure their kids stay safe. They deserve something nice for their efforts."

Bill attributes the company's reputation to outstanding word of mouth. "We provide an outstanding product and service, one customer at a time. Just the other day, I got a call from a customer who'd moved to Atlanta. His friends had admired his coat. So he asked me to ship three more out his way, and he sold all three of them. We can't offer the lowest prices; we operate in a quality product, service-oriented niche. That said, our coats are not priced as high as some people might think. We can offer a full range of coats, including an array of men's styles in leather. I invite anyone who thinks we have nothing to offer them to come in and see for themselves.

Bill and Patty still reside in Monrovia, where they've raised two children and have five grandchildren. Vincent's Fur and Leather employs around 11 people during the off-season and 20 people during the season.



Photographer attributes success to passion, dedication, innovation ... and focus

By Bob Sullivan

Morgan County Business Leader

A lifelong Hoosier, Tammy Brown grew up in Beech Grove and pursued a career as a medical assistant, eventually working for a pediatrician in Morgan Hospital. In 2005, she chose to set aside her "safe" career path to pursue her passion in photography. Four years later, as the sole proprietor of her own photography business—Photography by Tammy, she's living her passion with growing success.

Tammy recalled, "I'd always had an interest in photography, but in 2005, I purchased a pro-level camera and joined Main Street Photography in Mooresville part-time as an assistant." Tammy was hired by Heather Arnold, and they worked together on many assignments. "Even though they hired me as an assistant, I told them that I would take every opportunity to learn and do as much as I could. I was handling my own assignments pretty soon after."

In 2007, Heather purchased Main Street Photography and invited Tammy to help her run it. "We worked together well," Tammy recalled. "I decided to focus all my attention on photography, so I quit my medical assistant position. This freed me up to coordinate assignments, assist with bookkeeping, handle orders, schedule the studio—it introduced me to all aspects of the business."

A year later, Tammy decided it was time to strike out on her own. "Heather was great to work with, but she had her own style, and I had mine. And, they didn't always mesh. I didn't want to continue to collaborate on such an individualized art form." Tammy started her own business, while Heather continues to do business as "Oh SNAP! Photography.

On breaking out on her own, Tammy recalled, "I approached it by holding 'home photography parties' starting in January, similar to an Avon or Tupperware gathering. For a small fee, each guest received fast, organized 20-minute sessions on the subject of their choice. This was invaluable in building a local client base. Then I opened my studio on Main Street in Monrovia in May, and threw an open house in July."

Photography by Tammy

Photographer/Owner: Tammy Brown 215 West Main St Monrovia, IN 46157 317-370-5128

Hours of Operation

Monday through Saturday: 10:30 a.m. to 6:30 p.m. Also by appointment and on-site booking Walk-ins welcome

Walk-ins welcome sales@wheniseeusmile.com www.wheniseeusmile.com

Tammy offers professional studio sessions and on-site photography for weddings or any special event. "In the studio, we've divided the space into several customizable themes: farm and forest props, a brick wall, various holidays, and much more." She admits the economy made the holidays tough, but says that currently, her schedule stays pretty full. "I'd love for this to continue so I can bring on additional employees."

According to Tammy, "We offer a fully loaded studio. We're prepared for any occasion. We offer cap and gown photos and can create any color scheme needed. We also strike a fair balance between lower prices and offering customized sessions and results."

More recently, the Monrovia school district asked Tammy to take on some of their photo needs. "I photographed the Monrovia High School student athlete of the year and the middle school dance. I volunteered to help some of the extracurricular programs. They need help in that area, and I was glad to do what I could."

Tammy and husband Brian raised three children and are anticipating the birth of their first grandchild in July. Brian is a machinist for Jacobs Machine and Tool.

It's no wonder who won 2009 Business Person of the Year

By Bob Sullivan

Morgan County Business Leader

The prestigious Chamber of Commerce 60th Annual Dinner took place Thursday evening, April 22, at Jones Crossing, beginning with dinner and entertaining anecdotes from Dick Wolfsie. Throughout the night, Dawn Tomey, sole proprietor of her cell phone sales company Wireless Wonders, greeted her many friends and contacts with endless warm smiles and burs.

Later, the celebration turned to special recognitions and awards. From the stage, Chamber Officer Angela Kath announced that the first award, Mooresvillian of the Year, resulted in a tie. The special honor went to long-time Mooresville Police Chief Tim Viles and his wife, Bev Viles. While everyone in the room broke out into excited applause, one voice carried over the others as Dawn enthusiastically clapped, cheered and jumped up and down in support of her friends.

As Tim and Bev wrapped up their acceptance speeches, Dawn continued to cheer. She probably would have shown similar excitement for the recipient of the 2009 Business Person of the Year, but we'll never know.

Dawn recalled, "[Chamber President] Mindy [Taylor] took me aside as the introduction started. Mindy said, 'You're about to win an award.' And then they called my name from the stage. I was numb with shock. I had no idea!"

For those who know Dawn, the award came as no surprise. As Chamber President Mindy Taylor later observed, "Any good salesperson can sell you a phone and then disappear. But Dawn makes it personal. She's there as your go-to person for troubleshooting, for sorting out any confusion, for picking the appropriate accessories and upgrades. She goes above and beyond to keep her customers happy."

Dawn observed, "I just apply what I know. I feel like I'm doing what I'm supposed to do, but then people say I'm doing them huge favors and I'm such a big help."

Dawn started Wireless Wonders in 2004, becoming an LLP in 2005. She offers a selection of Verizon products she believes are the best choices. What distinguishes her from a storefront salesperson is partially explained in her business slogan: "The Cellular Store that comes to your Business Door." "It's not really common for a brand like Verizon to have an independent salesperson, but they weren't opposed to it, either," noted Dawn. "After looking at all my options, they allowed me to operate



Owner: Dawn Tomey Pioneer Point 215 East High St. Mooresville, IN 46158 317-408-5847

Hours of Operation

Monday through Friday: 9 a.m. to 3 p.m. and by appt. info@wirelesswondersllc.us www.wirelesswonders.us

within Morgan County, with a fair commission, and of course, a trusted brand." She admits, "Not having a storefront can confuse new customers until they get to know me."

Dawn shares office space with Interconnect Group at Pioneer Point. "I've always been fascinated by technology," Dawn said. "The guys here have done more to keep me up to speed on current cell phone technology than any sales training. But what really keeps me 'in the know' is hands-on—addressing the concerns my customers bring my way."

On the Mooresvillians of the Year, Dawn says, "Tim and Bev are awesome people, really involved in the community. It was great to see them get that honor."

Dawn served on the board of the Boy's and Girl's Club of Morgan County from 2004 to 2007, helping open the Martinsville and Mooresville locations. "I'm hopeful that Mooresville's Club will reopen soon. It's an important cause that needs community support."

Dawn and her husband Terry moved to Mooresville in1994. They have four children and one grandchild.



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It's who you know – Without the rules

Business professionals have long maintained the benefit of networking - whether as a way to broaden your contact base or as a way to connect with new potential clients - networking has been around for a long time, and it's here to stay - especially in this economy.

Networking can come with a little baggage, however, and those that have participated in formal networking organizations know about rules - and lots of them. Attendance, a certain number of referrals, and other procedural issues often weigh down an otherwise effective practice.

You no longer have to follow the rules to network, thanks to area businessman Rick Groce, who recently launched the group Networx, Inc. And it's starting to catch on.

No rules doesn't mean no responsibility, however. The organization uses a point system - members who consistently work to cultivate business, have a good attendance record and other factors - accrue higher points than members who don't. Groce finds this

to be a preferable method to rigid rules.

The chapter "rewards" the most productive members with professional exclusivity, meaning no other business in your industry will be considered for membership. Those who can't accumulate the necessary points can still participate, but might have to beside their competition.

"Rules shouldn't dictate your success in networking," says Groce, 'Your personal responsibility and work ethic should." Groce added that with this guiding principle, members who work hard are rewarded, but those that can't commit as much can still have a place

It's still about who you know and who knows you. This time, though, you can leave the rules behind.

Networx, Inc. meets weekly on Thursday morning at 7:30am at the Country Inn and Suites at 465 and Kentucky Avenue. For more information, or to visit the chapter, contact Rick Groce at

Habitat for Humanity of Morgan County Announces Executive Director Transition

Habitat for Humanity of Morgan County has announced the resignation of their current executive director as well as the naming of the organization's next leader.

Executive Director Nick Foster will complete his service to Habitat in August. He will be moving to Columbia, Missouri where his wife has accepted a teaching position at the University of Missouri.

Already identified as the next executive director is Joe Mills, most recently the Project Coordinator for the Morgan County Long Term Recovery Committee. Mills will begin working with Habitat in June, providing an overlapping tenure with Foster.

"It will be a very smooth transition," says Foster. "Joe is already well known and respected in the community; that is a great advantage. And he and I already enjoy a good relationship. While I am sad to be moving on, I am quite confident of Habitat's future with Joe's leadership.'

Please contact Nick Foster for further information. He can be reached in the Habitat office at 765-349-9003 or by email at nick@morgancountyhabitat.org.

Planner of note

GREATER MARTINSVILLE CHAMBER OF COMMERCE -NEW MEMBERS

Ruth Rusie, Martinsville Arts Steve Gerber, Gerber **Professional Janitorial Services** Tracy Davis, Miller's Senior Livina For more information visit: www.MartinsviilleChamber.

GREATER MOORESVILLE CHAMBER OF COMMERCE -NEW MEMBERS

not reported For more information visit: www.MooresvilleChamber.com

TOWN OF MOORESVILLE -BUILDING PERMITS

David Del Vecchio, 244 Pineview Dr., garage, \$6000 Bridgemor Village LLC, 100 Bridgemor Ln., residential, Anderson Orchard, 2 mi W. on Main St., restrooms, \$40,000 Mike Stewart, 13648 Duncan Dr., residential, \$98,000 Veritas Realty, 441 Town Center Rd., electrical-commercial Thomas Nelson, 11480 N. Rooker Rd., residential remodel, \$30,000 Core Fitness Club, LLC, 149 E. High St., health club remodel, Phil Baughman, 150 W. High St., pole barn, \$17,800 Bert Neff, 5391 E. Neff Ln., residence, \$85,000 The Pool Shop, 1253 E. Joppa Rd, in ground pool Linda Asher, 103 W. High St., remodel residential, \$8,000

CITY OF MARTINSVILLE – BUILDING PERMITS

LFC Construction, Inc., 373 Grand Valley Blvd., retail store Forest Rawlings Construction, 2790 E. Morgan St., room addition, \$20,000 Bill Crowder, 2562 Lincoln Hill Rd., single family dwelling, \$330,000

NEW BUSINESS FILINGS

Phong Q Lam, L V Nails, 2904 Ted Jones Dr. #g, Bedford IN Lorine Ward, Loch Home Gardens, 2419 S. Alta Vista Ct., Martinsville, IN 46151 Kim Vibbert, Martinsville Dance Supply, 4231 St. Rd. 44, Martinsville, IN 46151 Robert Robinette, Robinette Construction Inc., 3260 Centennial Rd., martinsville, IN

SHERIFF'S SALES

June 14 2010 Thorne, 7289 E. Patricia Drive, Mooresville, IN 46158, \$220,306.31, Burke Costanza & Cuppy, (219)769-1313 Tarry-Dunn, 609 S Graham Street, Martinsville, IN 46151, \$79,280.99, Septtimous Taylor, (270)684-1606 Kidwell, 4865 Upper Patton Park Rd, Martinsville, IN 46151, \$113,827.56, Foutty & Foutty, (317)632-9555 Wilson, 1903 White Oak Lane, Martinsville, IN 46151, \$157,170.54, Feiwell & Hannoy, (317)237-2727 Edgerton, 100 E Harrison Street, Paragon, IN 46166, \$78,104.30, Feiwell & Hannoy, (317)237-2727 Schwab, 590 Dale Street, Martinsville, IN 46151, \$125,144,71, Feiwell & Hannoy, (317)237-2727 Boswell, 3376 Skyway Drive, Martinsville, IN 46151, \$204,231.10, Feiwell & Hannoy, (317)237-2727 Fields, 11805 Civic Circle, Mooresville, IN 46158, \$176,439.79, Feiwell & Hannoy, (317)237-2727 Hunter, 4235 Forest Lake Rd, Martinsville, IN 46151, \$124,936.32, Kroger Gardis & Regas, (317)692-9000

Mick, 2310 Cherry Drive, Martinsville, IN 46151, \$63,414.56, Foutty & Foutty, (317)632-9555 Roth, 370 E. Washington Street, Morgantown, IN 46160, \$92,287.09, Feiwell & Hannoy, (317)237-2727 Grindstaff, 1400 Blue Bluff Rd, Martinsville, IN 46151, \$73,846.84, Septtimous Taylor, (270)684-1606 Litton, 910 S Lincoln Street, Martinsville, IN 46151, \$96,113.09, Doyle Legal Corp, (317)264-5000 Brummett, 380 S Graham Street, Martinsville, IN 46151, \$89,803.99, Unterberg & Assoc, (219)736-5579 Caine, 124 S Clay Street, Mooresville, IN 46158, \$74,623.74, Unterberg & Assoc, (219)736-5579 Crawford, 435 Flair Avenue, Martinsville, IN 46151, \$90,718.88, Reisenfeld & Assoc, (513)322-7000 Jackson, 470 Maple Lane, Mooresville, IN 46158, \$98,300.81, Rothberg Logan & Warsco, LLP, (260)422-9454 Addair, 7760 E. Landersdale Rd, Camby, IN 46113, \$146,904.17, Feiwell & Hannoy, (317)237-2727 Newman, 7686 St Rd 44, Martinsville, IN 46151, \$62,504.18, Feiwell & Hannoy, (317)237-2727 June 21, 2010 Kays, 221 Oakview Drive, Mooresville, IN 46158, \$169, 450.28, Feiwell & Hannoy, (317)237-2727 Cameron, 6420 E. Edna Mills Dr, Camby, IN 46113, \$146,460.49, Feiwell & Hannoy, (317)237-2727 Fisher, 12865 John Charles Ct N, Camby, IN 46113, \$102,712.50, Feiwell & Hannoy, (317)237-2727

Dalton, 419 W Pike Street,

\$69,931.15, Feiwell & Hannoy,

Martinsville, IN 46151.

(317)237-2727 Mowery-Merritt, 110 Merriman Rd, Mooresville, IN 46158, \$99,461.69, Feiwell & Hannoy, Bickley, 323 Wheeler Ave, Mooresville, IN 46158, \$97,231.44, Feiwell & Hannoy, (317)237-2727 Lui, 13323 N. Brick Chapel Dr, Camby, IN 46113, \$113,993.03, Feiwell & Hannoy, (317)237-2727 Bain, 6271 E. Ablington Ct, Camby, IN 46113, \$209,858.39, Johnson, Blumberg & Assoc., (312)541-Woodard, 9645 Arend Rd Martinsville IN 46151 \$187,278.44, Nelson & Frankenberger, (317)844-0106 Vandergrift, 875 Riverview

Drive, Martinsville, IN 46151, \$107,296.32, Unterberg & Assoc., (219)736-5579 Minton, 1513 E. Foxcliff Drive S, Martinsville, IN 46151, \$128,939.78, Unterberg & Assoc.. (219)736-5579 Sweares, 1646 S. Broadacres Circle, Martinsville, IN 46151. \$113,352.58, Mercer Belanger, (317)636-3551 McClaran, 460 W Douglas Street, Martinsville, IN 46151, \$71,206.81, Reisenfeld & Assoc, (513)322-7000 June 28, 2010 Wynn, 11259 N Sashing Way, Monrovia, IN 46157, \$140,641.44, Foutty & Foutty, (317)632-9555 Rash, 10298 N Rooker Rd, Mooresville, IN 46158, \$165,548.99, Feiwell & Hannoy, (317)237-2727 Rubbo, 506 Blue Grass Ct, Mooresville, IN 46158, \$154,459.54, Feiwell & Hannoy, (317)237-2727 Ellis, 1240 S Sycamore. Martinsville IN 46151 \$102,781.03, Feiwell & Hannoy, (317)237-2727 Barnett, 7200 E. Buddy Lane, Camby, IN 46113, \$75,347.78, Unterberg & Assoc, (219)736-Purcell, 4395 Day Rd,

Martinsville, IN 46151, \$136,444.86, Unterberg & Assoc, (219)736-5579 Flowers, 4346 E Rembrandt Drive. Martinsville. IN 46151. \$248.972.49. Nelson &

Frankenberger, (317)844-0106 Stephey, 510 S Graham Street, Martinsville, IN 46151, \$171,282.34, Nelson & Frankenberger, (317)844-0106 Oursler, 3680 E Copperhead Rd, Martinsville, IN 46151, \$124,801.71, Reisenfeld & Assoc., (513)322-7000

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 cashiers check. We do not accept letters of intent to purchase from your bank. Not responsible for typographical errors. For current listings go to: http://scican.net/~manley/ Sales.html

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CFMC Awards Non-Traditional Scholarships Worth \$18,500

Eight Morgan County residents are the recipients of non-traditional scholarships from the Community Foundation of Morgan County worth a total of \$18,500.

Although many of the scholarships offered by the foundation in the past have been exclusively for high school seniors, now nearly 80 percent of the scholarships managed by the foundation are open to applicants beyond high school age. These non-traditional scholarship applicants are non-seniors who are already in college or are returning to school later in life.

"We've seen an increasing number of non-traditional scholarship applicants in the past few years," said , executive director of the Community Foundation of Morgan County. "There are more and more scholarships available to these students, including two new Asher scholarships which will provide for multiple recipients each year."

Zoss said that many applicants for these scholarships are returning to school to earn a degree or to change careers as a result of the economy. Others may be just now pursuing their educational dreams due to changing family priorities. Several applicants are also younger students who are sophomores or juniors in college who have found that the majority of scholarships available are for incoming freshmen only.

"The board, staff, and donors of the Community Foundation of Morgan County believe in the value of education, and we are pleased to be able to offer meaningful scholarships to students of all ages and in all stages of life," Zoss said. "Many of these scholars tell us that without scholarship assistance, their dreams could not

become a reality.

One of the foundation's scholarships, the Never Too Late Scholarship, is for adults age 30 and over returning to school to pursue a high school diploma, G.E.D., associate's, bachelor's, or graduate degree.

Cara Chandler and Jennifer Martin of are recipients of the Never Too Late Scholarship for 2010. will be studying K-12 Building Level Administration at . Martin will be studying social work at Ivy Tech. Martin also received the Never Too Late Scholarship for 2009.

Similar to the Never Too Late Scholarship, the Norman E. Whitney Memorial Scholarship offers a scholarship for books and/or tuition for an adult, age 30 or over, who is pursuing a medical career. This year's recipient is Melissa Messmer of . Messmer will be studying nursing at .

Two new scholarships were available for 2010 for both seniors and non-traditional students, made possible by a generous donation from the Estate of Dorothy Asher.

The Dorothy Asher Scholarship provides funds for graduating seniors and adults attending two- or four-year public or private institutions of higher education. Students must major in elementary education and agree to attempt to seek employment, if available, in for one year after graduation. This year's non-traditional recipients are Kristin Hilligoss of Camby and Chelsea Scott of . Hilligoss is studying health and physical education for grades K-12 at IUPUI. Scott is studying elementary education and reading at IUPUI.

The Newburn-Asher Scholarship provides scholarships for graduating seniors and adults attending two- or four-year public or private institution of higher education and are studying in the health care field. Students must agree to attempt to obtain employment, if available, in for one year after graduation.

The Newburn-Asher Scholarship recipients are Rachelle Rose and Jill Perry of Mooresville and Melissa Harris and Melissa Messmer of . Rose is studying nursing at 's College. Perry is studying respiratory therapy at . Harris and Messmer will be studying nursing at .

Several graduating seniors will also receive the Dorothy Asher Scholarship and the Newburn-Asher Scholarship for the coming school year, but those winners will first be announced at high school awards ceremonies.

A scholarship reception for the foundation's non-traditional scholarship winners was held Saturday, May 8 for recipients and their friends and family at the Community Foundation of Morgan County's office.

Information and applications for the 2011 scholarship cycle will be available mid-November of 2010 on the CFMC's Scholarship Central Web site online at www.cfmconline.org/scholarships. Applications will be due in January and February of 2011 based on each scholarship category.

More information on the Community Foundation of Morgan County, Inc. is available online at www.cfmconline.org or by calling the foundation locally at (317) 831-1232 or toll-free at (877) 822-6958.



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