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BUSINESS LEADER

MORGAN COUNTY

June 2012

Sharon Durham
First Merchants Bank

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FROM THE PUBLISHER

Responding to changes

They say the only two things you can rely on are death and taxes. I think they need to add change to that list. It appears there are good changes and bad changes, expected changes and unexpected changes. In almost all cases, I think it's fair to say that we tend to resist change when it occurs.

This month's Business Leaders all faced some form of extreme change in the course of their careers. Sometimes the change threatened their very livelihood. Perhaps how they handled those changes demonstrates why they're successful Business Leaders.

When Michael Smith purchased Kathy's Café in 1994, the small-town diner in Morgantown had recently been voted the second-most popular dining destination in Indiana, serving a large, loyal out-of-town following. After the 9-11 attacks, many of his out-of-town travelers' destinations shut down, along with the other business along his street. Michael had to navigate the toughest decade the diner had ever faced and somehow keep the doors open.

When Scott and Teresa Terrell of Appraisal Express started their home appraisal business in 2006, their strategy was clear: build their local network of banks and other lending institutions to grow their reputation for accuracy and dependability. They quickly grew their territory throughout the county and beyond. Then in 2010, the housing market crashed and the government completely changed how appraisals were assigned. All those relationships and contacts were suddenly useless, and the Terrells found themselves competing with a completely different set of rules. It was now all restarting at ground zero.

Mark Andrews of Andrews Plumbing discovered how a little proactive action never hurts. Secure in the plumbing job he'd held since high school, Mark pursued and obtained his license. Given the choice between taking the journeyman test and the contractor's test, he opted for the contractor's test. Why not? Even though Mark

had no plans to go into business for himself, he figured it couldn't hurt. At the time, he had no idea how much it would help!

The Business Leader who has seen the most change in her career is our cover story, Sharon Durham of First Merchants Bank is retiring from banking after 47 years in the industry! She remembers "real" banker's hours, four days a week, all wrapping up by 3 p.m. Everything was processed on paper because computers were still several years in the future. Drive-through and Saturday banking didn't exist. But Sharon faced challenges far beyond technology and policy updates. At the beginning of her career, Sharon changed locations—often changing states—as she followed her husband from station to station while he served in the Air Force. Later, she found shifting from commercial to

community branches changed how the branch approached customer service, which is why she welcomed the change to come to Mooresville nine years ago. In that time, Sharon has served Morgan County as Chamber of Commerce Director, President of the Lion's Club, plus the Mooresville Revitalization Group, Treasurer for Kiwanis club, and so much more.

On a personal note, Sharon Durham is a terrific, charming lady, and doing business in Morgan County will not quite be the same without her. We will miss her around the business community. However, as we adjust to this change, Sharon will now be spending more time with her husband, six grandchildren, and other local family, and we wish her all the best.

Perhaps change is just a matter of perspective. Perhaps it's not the change that's important, but how we respond to it. Something to ponder as you read this issue of the Morgan County Business Leader.

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Jim Hess
Owner & Publisher

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Is your plate full?

Small business managements using the Pareto Principle



Is your plate full? In our fast paced business world, many entrepreneurs simply don't have enough time in the day to get everything done. Unless we are extremely organized, it is often difficult for the typical business owner to really focus on what is most important every day in the life of their firm.

One way to approach this challenge is in trying to work a little smarter. You may or may not have heard of the Pareto Principle, but you may know the 80/20 rule. According to this observation, 20% of something can often be responsible for about 80% of the results. As examples, Mr. Pareto noticed that 20% of the people owned approximately 80% of the land in his country, and it is believed that 20% of patients currently use about 80% of the health care resources in the United States.

So what does this have to do with small business? You can manage your operation a little more efficiently and effectively with some applications of the Pareto Principle. For example:

If 20% of your customers/clients represent about 80% of your current sales, cash flow and profits, then it may be critical for you to identify and focus on these higher volume users of your products/services to make absolutely sure they know they are valued by you and your firm.

If 20% of your customers/clients represent about 80% of your problems, such as past due balances and product returns, then it may be essential for you to clearly communicate your policies to these worst offenders, and consistently apply incentives to encourage good behavior and/or penalties to discourage bad behavior, in order to minimize the impact to your bottom line.

If 20% of the part numbers in your inventory generate about 80% of your sales, then it may be profitable to relentlessly focus on



Larry White

and monitor the inventory levels of the key higher volume numbers to help insure that you are never out of stock of these critically vital products.

If 20% of the line items in your budget represent about 80% of your operational expenses, then it may be vital for you to continually monitor those costs and consistently seek out new ways to lower them, to make sure that you are on track to achieve your objectives and help insure your profitability.

I'm sure that you get the idea. You only have so many hours each day to manage your operation, so you need to use this precious time as wisely as possible for the maximum benefit to your company. With the help of the Pareto Principle, perhaps you can enhance your productivity by focusing on the 20% of your daily activities that have the largest 80% impact on your overall goal achievement and business success.

Larry White is a business advisor for Central Indiana small business development center. In addition, Larry has been an adjunct instructor for Indiana Tech's College of Professional Studies program since 1996, teaching a variety of evening undergraduate and graduate business courses. He earned his bachelors degree in economics & political science from Indiana University in 1973, and received his masters degree in business management & administrative studies from IU in 1986.

Michael Joyce

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Dining tradition continues at Kathy's Café Morgantown

Kathy's Cafe

Mike Smith, owner
Kathy's Cafe
159 W. Washington Street
Morgantown, IN 46160
812-597-2729

Hours of Operation
Monday, Tuesday, Wednesday,
Friday and Saturday
11 a.m. - 7 p.m.

By Bob Sullivan

Morgan County Business Leader

"9-11 changed everything," said Mike Smith, co-owner of Kathy's Café with wife Cathy since December 1994. He admits they're riding out some tough times, but sees signs things may be starting to turn around.

The irony of his wife's name is not lost on them, but changing the name was never a consideration. "Back in the 80s, The IndyStar held a contest, asking people to rank their favorite restaurants, and Kathy's Café ranked second. Since then, Kathy's Café had grown a significant out of town customer base, so it just made sense to keep the name."

According to Mike, the name goes back to 1951, with the restaurant founders, though they only retained ownership for two years. "Kathy was the name of the daughter of the original owners. The wife was battling an extensive illness, which was why they sold the business after a fairly short time. The Café passed through several owners from 1953 to 1955."

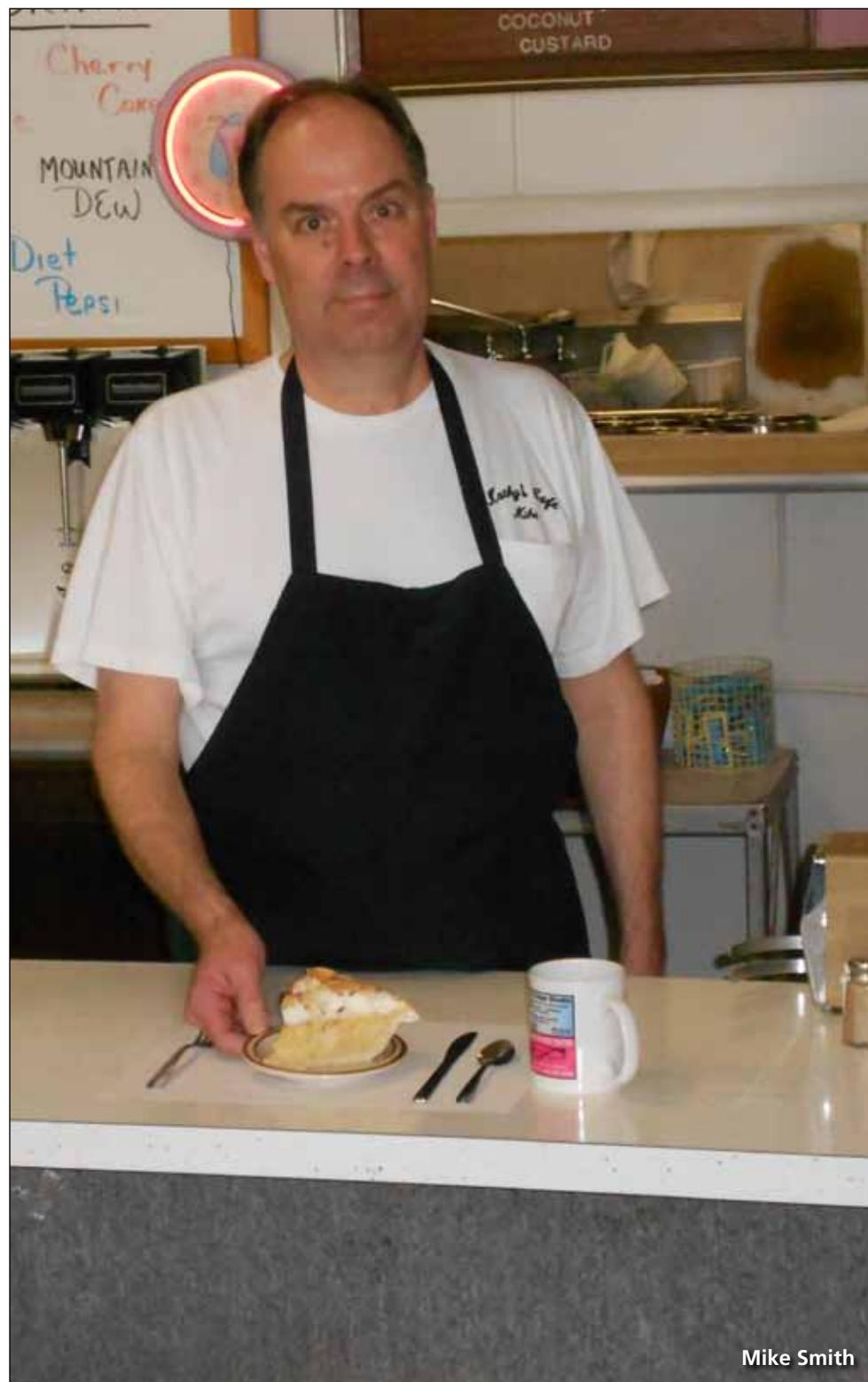
Mike recalls, "We purchased the Café from Ruth and Connie Snyder, a mother and daughter who'd owned it since July 1955—40 years!" Mike remembers that the Snyders were "burned out after 40 years—Ruth was 80 at the time." The Snyders shut down Kathy's Café Labor Day Weekend 1994. The Smith family, in equal partnership with another family, reopened in December 1994. Mike and Cathy obtained sole ownership in October 2002.

Along with the name, Mike and Cathy kept the Café's formula of success: down home cooking, a rotating array of three dinner entrees every day, fresh homemade pies, and a stable menu of sandwiches and sides.

Mike grew up in Tipton County, and traces his food service hospitality experience back to when he was a student at Purdue University. "Once you discover you have a talent for it, it gets in the blood. At Purdue, I was pursuing agricultural education, but took a part-time job at the Ramada Inn Lafayette. I stayed within the hospitality industry throughout my career. I met my wife while working at a hotel in Indianapolis—she was a waitress, I was the front office manager."

Mike and Cathy married in August 1977, and served as the directors of the Future Farmers of America in Trafalgar for 12 years. "I continued at Jonathan Byrd's, she worked at the Morgan County Inn. We moved to Morgantown in June 1990. I had a hectic schedule, between the events at the track, the catering, and my normal duties, so when I heard Kathy's Café was closing, I was very interested."

Mike remembers the attraction. "Kathy's Café had succeeded for over 40 years being closed on Sundays, one of my most hectic event days. I had middle school aged kids



Mike Smith

and I wanted the flexibility in my schedule to spend more time with them.

Mike admits that the economy has hit the restaurant industry hard, the small town café hardest. "Things have never been the same since 9-11. At first, we had a huge influx of customers because no one traveled—they took day trips. We hit our biggest numbers after that. Then we had the war, the gas prices, the housing market—the list goes on. We cut our paid staff back from 22 to 5. We stopped serving breakfast in January 2008. We're well past the point where we should

raise prices, but with business already down, how do you find that balance?"

According to Mike, Kathy's Café is now the only original business on their street still operating since they took over in 1994. "In our early

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years, we had a large contingent of customers from out of town, and that has been nearly non-existent in recent years, with so many destination locations closed down. If we see an upswing in the economy in the next couple of years, we'll see that business continue to pick back up. We're starting to see some indicators this might be the case. As new businesses move in, we see a rise in our numbers. Right now we have a few places opening, and we're seeing some increases. I still think that the small mom and pop shops have been, and continue to be, a backbone of the American economy."

Cathy and Mike have raised two children—daughter Traci and son Eric. Eric works at the Café as the mainline cook. Traci is a contractor in support services for the National Guard.

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Appraisal Express finds success following industry upheaval

Appraisal Express

Scott and Teresa Terrell, owners
1989 East Morgan Street
Martinsville, IN 46151
317-460-3418 or 317-432-3791
appraisalxp@yahoo.com

By Bob Sullivan

Morgan County Business Leader

Husband and wife Scott and Teresa Terrell formed their appraisal business in July 2006, quickly landing business as a result of their joint efforts. They were unaware that four years into their business, the appraisal industry would undergo a shift that would find the Terrells and all other property appraisers starting over at ground zero.

Teresa became a realtor in 2001, while Scott was employed as a manager for an automotive manufacturer in Franklin, Indiana. Scott started handling residential real estate in 2003. "I tried to do both, with the real estate on the side." Teresa, meanwhile, had expanded into residential appraisals to generate a more steady income in a slumping housing market.

According to Scott, partnering with his wife to form their own business just seemed natural. "You work for others for a cut, and it was clear we could handle it ourselves and do much better. Our business took off pretty fast, much better than either of us expected, and we grew our local business partnerships quickly."

Teresa explained, "When we started out, we knocked on the doors of different lenders to get onto their appraiser list, and they either gave us a shot or they didn't. If they did, we had that one chance to make a great impression—getting the report to them early and accurate was key, along with being easy to work with. If you made a good first impression, the lenders tended to keep using you."

And then, in 2010, following the housing market crash, everything changed. "The government wanted to crack down on fraud—some appraisers and their lenders were fixing inflated rates. Suddenly all appraisers were required to be handled through appraisal management companies to prevent contact between the appraiser and the lender. The bank or mortgage institution sends a request to the management company which in turn disburses the orders to their team of appraisers," said Teresa. "So instead of knocking on lenders' doors, we had to start over and apply to management companies."

Scott admits, "We were pretty upset about it. You go for years establishing your client base, and all of a sudden they take that away from you and insert a third party that gets some sort of commission for our work." Teresa adds, "We could be doing work for some of our old clients, but due to the now blind-draw we don't know it."

Now that they've adjusted to the change, Teresa believes it's worked out for the best. "Months before the changes went into effect, we started getting emails from the management companies. Some were offering cut rates, while others were setting pretty good percentages. Between the two of us, we were able to cherry pick the best offers, and once things settled down, it turns out we're busier than ever, and bringing in more business than we had in the past. Plus, with most of our communication with the companies now being online, it keeps everything professional and simple."

Teresa also cites the homeowners' trend toward refinancing as a big reason for their rise in



Scott and Teresa Terrell

business. "An appraisal is a part of the refinancing process. There are some homes we have appraised two or three times for refinancing in the last couple of years."

With the steady increase in business and a need to store more paperwork, Scott and Teresa eventually found they needed to move the business out of their home and in to dedicated office space, which they began occupying in December 2011.

Scott and Teresa were both born and raised in Martinsville. They both have children through a previous marriage. "We met through our kids," said Scott. "We have boys that are the same age, and they played on the same sports teams."

On home appraisals

"We begin every appraisal confirming the basics," said Teresa Terrell. "We confirm if it's a ranch or a two-story, floor plan, amenities, improvements and maintenance.

Homeowners concern themselves over normal wear and tear that just comes with being lived in—it doesn't really matter if the bed isn't made or if there are dishes in the sink. Cracks in the foundation, broken windows, damage that would affect living conditions—those sorts of things will impact the value of your home in a negative way."

An advertisement for Pipers Cafe. It features the cafe's logo at the top, a "NO WAITING" sign, a chef cooking, a bowl of bread, and a plate of food. At the bottom, it lists the address, social media icons, and contact information.

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Martinsville annexation discussed during chamber luncheon

By Bob Sullivan

Morgan County Business Leader

The Martinsville Chamber of Commerce held its monthly luncheon Friday, May 18, in the Lucille Sadler Room of the Morgan County Administration Building. Ross Holloway of Holloway Engineering and the Martinsville Engineer addressed the crowd to discuss the upcoming Annexation proposal.

Chamber Treasurer Dair Grant, in his introduction of Holloway, said: "A few years ago, the Chamber partnered with the city and other organizations...to create an economic development plan for Martinsville. Unlike other plans, this one didn't sit on the shelf and collect dust. Much of the plan has been accomplished or is in progress. One of the major recommendations...was a plan for positive growth—an Annexation plan. The City of Martinsville has been working on this for a couple of years and is now proposing to annex certain areas of this county. Like many growing pains, this process doesn't come without some controversy."

During his presentation, Ross Holloway called the Annexation "probably one of the most important issues to affect Martinsville in, not only my lifetime, but several lifetimes." He said city support of annexation was important to "our children, our children's children, and on into the future as far as any of us can ever dream."

Ross displayed the proposed annexed area in a Power Point presentation as he spoke, indicating an expansion of the city's border, mostly affecting the west side of Martinsville, what Holloway called "A little over ten miles if you flew like a crow."

Holloway explained, "The primary purpose of our Annexation was to provide areas for shovel-ready projects, growth of industry, and have industries that we could afford to provide utilities to, with ready access to good transportation, and with soils and geology that are suitable for large industries. This plan fits the bill."

According to Holloway, "We have been working with I-69 for several years to influence them to put the interchange at Liberty Church Road as opposed to Paragon Road. Until recently, their inclination was to put the interchange at Paragon Road. [Martinsville] Mayor [Phil] Deckard, in a letter to INDOT, explained that it's extremely important to Martinsville's future that we have the interchange at Liberty Church Road. While we have no guarantees what INDOT will do, we have a greater influence with the Annexation than we would otherwise."

Holloway commended Martinsville for its recent acquisition of "For Bare Feet" but added "if you look around Martinsville, there is almost no place for any industry of any size to move in to. We have very few empty buildings, and we certainly don't have any vacant or undeveloped ground other than a few acres here and there. I think you'd be hard-pressed to find five acres suitable for industry."

Holloway called economic development the "primary reason" to move forward with annexation. "We're not out to get you because you make a lot of money or pay a lot of taxes—it is entirely about economic growth and economic vitality. So the question becomes, why are we annexing so many residential homes?" Holloway cited demographics as the reason. "When someone calls up the demographics of Martinsville, the numbers will show well-educated people, disposable income, a ready workforce, good schools, and a little large population." Holloway called 15,000 a "magic number" that gets more attention from developers. "With Annexation, we won't quite be there, but we will be very, very close."

Holloway emphasized, "All of you with services to sell, products to sell, money to loan... there's a finite market without growth. Without Annexation, we see no future for growth in Martinsville. Our goal is to provide good paying jobs in Martinsville and cut back on the commute to Bloomington or Indianapolis, so there's more disposable income to spend in Martinsville."

Holloway admits that "with the services Martinsville will be providing, for the typical resident, there will be a savings per year of around \$150 to \$300. Real estate taxes will go up, no question about it, somewhere between 46-80%, but that's offset by lower homeowner's insurance and waste collection provided by the city."

The idea behind Annexation is to "leverage everything we have so we look more attractive to companies. We're competing against every other city our size in Indiana, if not the Midwest and the nation, and it's important that we stand out. If we have 600 acres south of Indian Creek with an interchange right there...people will be knocking on your door."

During the short question and answer session, Holloway acknowledged the Morgan County Economic Development Corporation does not have shovel-ready sites ready within the proposed annexed area, explaining that most areas would require "a year and a half to two years" of preparation before any sites might be ready.

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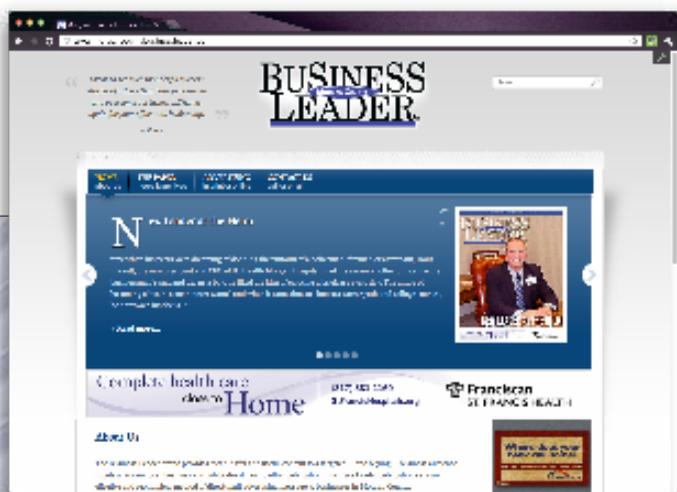


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RETIRING BANKER LEAVES A LE



By Bob Sullivan

Morgan County Business Leader

Sharon Durham is retiring, concluding a career of business and community leadership. She ends 30 years at First Merchants Bank in Mooresville. She and her husband, who have raised three children, and her brother and sister who reside locally, plan to spend more time with her family.

She admits the decision is bittersweet. The community will miss her as much as she will miss the bank. Her Morgan County include serving as President of the Mooresville Chamber of Commerce, Director of the Mooresville Chamber of Commerce, and serving on the board of the Kiwanis Club, and serving on the board of the Kiwanis Club. In fact, it was the chance to interact with the community that led her to accept the Mooresville position in the first place.

Sharon notes that in an industry filled with change, First Merchants marks the longest she has worked in that Mooresville is where she has made her home.

Sharon grew up with her family moving from Indianapolis, and Tampa, FL. She graduated from Center Grove. "I went to work around the corner was an AFNB bank teller. A couple years later, I married, and started in a good industry in my situation, because my husband was stationed."

Sharon recalled, "Once we started having children, flexibility. Banking hours were "real" but flexible. "There were no Saturday hours, and we were home by four. In some cases, we worked on Saturdays, but even then, our schedule was flexible."

Nine years ago, while working at a bank in Mooresville, she was recruited from a recruiter to join the Mooresville branch of First Merchants Bank. "The recruiter called it a commercial bank, which didn't offer many services, but it was local, and had only a few branches."

On the occasion of Sharon Durham's retirement, First Merchants Bank Business Development Officer John Ehrhart had this to say: "I would like to wish Sharon a long and enjoyable retirement. We have worked together for the past two or seven years in the Mooresville market. She has done a wonderful job of establishing a strong relationship with many fine customers of the bank. Her most recent challenge was providing a smooth transition from Lincoln Bank to First Merchants Bank in 2009.

"Under her leadership, the Mooresville staff has remained committed to providing excellent customer service, along with a friendly smile. While she excelled during her long and successful banking career, she has served as President of the Mooresville Lions Club and Treasurer of the Mooresville Kiwanis Club. The bank and community have been blessed to have Sharon Durham as an established leader in so many areas. We wish her and her family a wonderful retirement."

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From left, Sharon Durham, Debbie Noel, Abby Pratt and John Ehrhart

talked about how community outreach was a priority to them, and that was definitely something I wanted to get back to." She was glad the community focus did not change with the merger with First Merchants Bank in 2008.

"I joined the Mooresville Chamber shortly after accepting the position," Sharon recalled. "I'd been involved in Kiwanis in Florida, and was pleased to learn there was a Kiwanis Club in town, so I started attending that pretty early."

Eventually, Sharon would serve as Director of the Chamber from 2005-2008, and serve as treasurer on the Kiwanis board.

Sharon also served on the Mooresville Revitalization Group. She is a past President of the Lion's Club, and continues to serve as Chairperson for the Old Settler's Festival. "Morgan County has driven, talented people determined to make positive things happen. Working together, we brought the Boy's and Girl's Club back, have made huge strides on the construction of the League of Miracles playing field, which should open very soon. We've seen tremendous growth with the Chambers over the last nine years. I'm thrilled to have been a part of it."

Sharon and Steve have resided in Monrovia for over 20 years. "I would commute to Greenwood, even though I lived in Monrovia, and was out of touch with what was happening in my own community. It was a huge plus to work in my local area with a unique opportunity to get directly involved."

In looking over her career as a banker, Sharon says, "Customer service is always a priority, and for a local bank, so is developing community relations. The entire

community is very caring; we have some of the best customers—they become part of the family."

Sharon concluded, "This isn't really goodbye. I'll still be a part of the community organizations where I've served, and will continue in those roles." May 25 was Sharon's last day with First Merchants Bank.



Small business accounting: A fresh perspective on an old profession

Every small business starts with an energetic and passionate business owner who wants to provide the public with a valuable product or service. Yet often, the firm foundations of a successful business are not executed and because of limited knowledge and/or resources, that passionate business owner fails in the realization of his or her dream. In fact, approximately half of all new business ventures fold within the first six months. The key to changing this trend is to understand why this happens and to implement a model for success.

There are three aspects of a business that must work in sync in order to prosper: production, marketing and accounting.

- 1. Production** – Businesses are started because someone has a passion for a product or service that they want to offer to the public. It needs to have some type of value to a client in order to sell.
- 2. Marketing** – An entrepreneur must have the knowledge and ability to market this product with an understanding of the best techniques currently being used to get that product recognized and sold to the public.
- 3. Accounting** – It is through your accounting system and processes that you access an in-depth knowledge of your business' financial health in order to identify and solve problems quickly and efficiently before they become insurmountable.

A weakness in any of these areas can reduce profitability and inhibit growth. Though production and marketing are essential, for this article we will focus on small business accounting.

Accounting is the numerical language of business; it is the basis for all business decisions. It can help identify weaknesses and strengths in the other two areas. For instance, proper financial tracking can tell you if your marketing campaign is working or if your



Linda Schilling

product pricing is making a healthy and competitive profit. Without this basic knowledge, a business could be headed for failure.

QuickBooks is a very popular and valuable tool for a business owner and many entrepreneurs decide this option is best for them because of cost. However, QuickBooks can't make you a good accountant any more than MS Word will make you a great writer. Intuit created a powerful software tool, but a working knowledge of accounting is essential to benefit from its capabilities...you don't know what you don't know. An accountant's experience can unlock an understanding of the business' financial heartbeat that will make him/her worth their weight in gold.

Many small business owners view accountants as someone who does their taxes or payroll or some other task-driven function. I am not totally convinced that this general perception is unwarranted and regardless of how the profession got to these crossroads, what is needed for business prosperity is recognition of the important asset a good accountant can be to the success of a business venture.

Being a small business owner is often a trial by fire. There is a balancing act between resources, knowledge and time, which leaves the entrepreneur feeling overworked, stressed and tired of performing tasks that they have to do instead of enjoying the fruits of their labor. Unfortunately, the high cost of quality accounting has always been a serious deterrent to small businesses and start-

ups. Thankfully, there is a virtually unknown affordable alternative available to the public. A rapidly growing movement within the accounting field is providing a service called 100% Accounting. The professionals in this field partner with small business owners and together they work to help a firm to grow and profit from all their hard work. This discipline helps guide the business owner, identifying both internal and external business conditions, enabling the ability to react and solve problems quickly and efficiently, which allows a firm to capitalize on opportunities.

A professional that practices 100% accounting provides you with accurate financial reporting and management level expertise that is customized to the needs of your business. This service includes everything from simple bookkeeping to the higher level benefits larger businesses reap from having a full-time Controller or CFO. Their modest fees can be recuperated through increased profits, reduced taxes, efficient cash management, and an increase in the valuable commodity of time. The business owner can then have the ability to concentrate on where they choose to spend their free time...enjoying their lives and family or growing their business.

In this difficult economic environment that we are all facing, it is extremely important for small businesses to have alternatives to what they are currently offered from the accounting profession. They deserve the personalized care and advice that larger firms receive. The solution is 100% Accounting.

Linda Schilling is the founder of Plus Side Accounting in Martinsville, IN. She is a distinguished graduate of Franklin Pierce University earning a BS in Accounting and is a Certified QuickBooks Specialist. With over 20 years' experience in small business accounting and management, she partners with small business owners to foster their growth. Contact Linda at www.plussideaccounting.com or (765)432-2938.



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Why the sale is really lost?

Believe it or not, there are only five outcomes to any sales conversation. When one person (the salesperson) attempts to influence another person (the prospect) to make a purchase of any type, knowing there are only five outcomes can help you increase your sales.

The five possible outcomes are:

- The prospect buys.
- The prospect does nothing.
- The prospect delays taking action.
- The prospect makes a purchase from a competitor.
- The prospect buys a different solution.

The challenge to most salespeople is that they think only the latter two are the reason when a sale is not made. That is flat out wrong.

Just about every salesperson will guarantee you that the sale they just lost went to their competitor; usually at a lesser price or perhaps because the prospect purchased an item they couldn't, or didn't, offer. They are so confident in that fact that they don't bother to follow-up with the prospect and see what really happened.

The reality is that the prospect may have just not bought – from anyone. And that is where there is opportunity.

It's at this point that the quote by the late great and legendary basketball coach and Hoosier, John Wooden, comes to mind. Wooden said, "It's what you learn after you know it all that counts." To me, that means when you think you've lost the sale, you need to find out what really happened or why the sale was lost. Either way, you'll learn much from the conversation.

What often happens is this: It's human nature that people refrain from making a decision almost at any cost. According to Dan Kennedy, best selling author, copywriting king and marketing guru, "there are more non-buyers than buy-



Jack Klemeyer

ers." You see Dan knows human nature and he knows that immediate and persistent follow-up will close more sales than other thing a salesperson can do. Dan also knows that most all salespeople, maybe even you at this point, say something like "but my clients are different." Well, I have news for you - they're not! Why? Because it's human nature.

It's unfortunate, but true, that prospects lie. Really they do. Why? Simply put, it's one of the systems for not buying. How many times have you gone shopping for something specific, walked into a store and been greeted by some young eager salesperson asking, "Can I help you?" and you respond, "No, I'm just looking"?

Then when you can't locate the item you want, you notice you can't locate that young eager salesperson, or worse yet, they are talking to the other young eager salespeople. It's at that point you become frustrated and leave the store. The salesperson has not followed up and therefore, has lost a pretty certain sale. You became a non-buyer.

If you don't have a system for selling, you fall prey to the prospect's system for not buying. As a salesperson, the question you need to ask is, "Who has the better system?"

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

The reality is that the prospect may have just not bought – from anyone. And that is where there is opportunity.

Indiana tobacco quitline

A state resource: The Indiana Tobacco Quitline 1-800-QUIT NOW (800-784-8669) is a free phone-based counseling service that helps Indiana tobacco users quit. Funded by the Indiana State Department of Health-Tobacco Prevention & Cessation Commission, the Indiana Tobacco Quitline offers experienced Quit Coaches trained in cognitive behavioral therapy. Quit Coaches are available seven days a week from 8:00 am to 3:00 am EST. Translation services are available in Spanish and more than 170 other languages. Services are also available for the hearing-impaired.

Quitline participants receive:

- Four pre-arranged calls with a Quit Coach
- Unlimited call-in privileges
- Ten pre-arranged calls for pregnant women
- 24-hour access to interactive website
- Support materials

The Quitline provides services for family and friends who want to help loved ones quit tobacco. This is an excellent opportunity to show support for someone trying to quit.

Employers, promoting the Indiana Tobacco Quitline and helping employees break their tobacco addiction is good for business.

Helping smokers break free

- Almost 50% of current smokers are aware of the Quitline.
- Approximately 33% of Quitline participants



Jennifer Walker

report being tobacco free after 13 months.

Additional resources

- Employers interested in additional information on how to create and support a tobacco-free workforce should visit these sites:
- Indiana Tobacco Quitline: www.indianaquitline.net
- Quit Now Indiana: www.quitnowindiana.com
- Centers for Disease Control and Prevention – Smoking & Tobacco Use: www.cdc.gov/tobacco
- National Business Group on Health: www.businessgrouphealth.org/tobacco
- Partnership for Prevention: www.prevent.org

For more information on how you can begin helping your employees quit tobacco, contact Jennifer Walker, Tobacco Project Coordinator at Jennifer.Walker@healthiermorgancounty.org.

¹Partnership for Prevention. "Investing in Health. Proven Health Promotion Practices for Workplaces." May 2008.

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about, did so because he, like so many others, lost his job. It was the job he took soon after high school. “I never had a clear image of what I wanted to do,” Andrews says, “so I didn’t go to college.” The owner of a plumbing company offered him a job and the opportunity to go to trade school to become a licensed plumber. Still living at home and engaged to be married, he took it.

Through the years, Andrews has discovered something about himself and his trade. He says, “God gave people spiritual gifts and one of them is ‘helps others’.” God gifted me with the gift of helps. I firmly believe I am here to help people and plumbing is what I know, so that’s why I use it to help people now. That’s what I do.”

He never missed a beat when the job ended just over a year ago. “I immediately started working for myself. I already had my van and my father-in-law gave me an early birthday present of lettering on the van. I added a phone number and started the paperwork,” Andrews explained.

Staying true to his gift of helps, Andrews does only residential service and remodel work – no new construction, commercial or industrial projects. Plumbing is not just fixing water leaks. Plumbers take care of anything having to do with pipes inside the walls of a house– from gas lines for a gas fireplace or oven to sump pumps, new or replacement faucets, toilets and sinks. He also has run water lines for the new steam dryers. Andrews says things like water heaters and sewage ejection pumps in a basement are priorities –

because hot water and toilets are essential.

A challenge Andrews has discovered is that most people only knew him by his first name. He hears all the time that if they had known Andrews Plumbing Service was him, he would have been called. His solution is to put his picture on everything now. He says facial recognition is important- and effective. “I think people call me because they know me and trust me. They like the consistency of quality work and knowing who will be at the door when someone knocks and says, ‘I am here to fix your leak.’”

“I have plans to be busy enough to make a good life for me and my wife,” Andrews says. “We want to have a family eventually and that’s what I’m building for. Even if I grow to have more (than just me), I want to keep it small so all our customers will know who we are and that they can depend on us.”

“It goes back to individual personal service. That’s the most important thing in this business to me. It’s great to see customers around town and they want to tell me about their lives. They become friends, not just customers. I like that.”

By Elaine Whitesides

Morgan County Business Leader

Don’t look to Mark Andrews to fit the stereotype of the traditional plumber or entrepreneur. “I do wear work pants,” Andrews says, adding with a grin, “with a belt.” Jokes aside, this 30-year-old has set out in his own Morgan County plumbing business.

“I had no intention of owning my own business,” Andrews says. However, when he took the test to become a licensed plumber all those years ago, he took the contractor’s test instead of the journeyman’s test because, as he says, “There was no good reason not to (take it).”

That decision served him well because that is the license a plumber must have to own a business.

The business he didn’t plan to have come

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Dan Moore, President/CEO, has announced the appointment of new officers for Home Bank SB.

Matthew Craney was named Senior Vice President and Chief Lending Officer.

Craney began with Home Bank in 2006. He holds a Bachelor of Arts in Economics from Indiana University (Bloomington) and an M.B.A. from Indiana Wesleyan University. Matthew is a graduate of the ABA National Commercial Lending School and is currently attending the Graduate School of Banking (Madison, Wisconsin). He has served on the Board of Directors for the Risk Management Association (RMA) and currently serves as chairman of the finance committee at Gasburg Baptist Church and on the Board of Directors for the Barbara B. Jordan YMCA. Matthew is also a member of the Morgan County Economic Development Loan Committee and has been involved as a volunteer for Habitat for Humanity.



Callis

manager and manager of retail banking. Her community affiliations have included the Martinsville/Mooresville Kiwanis Clubs, Junior

Achievement, Community Foundation of Morgan County, Relay for Life, Habitat for Humanity, Purdue Extension Board, and the Foundation of Indiana University Health/Morgan Hospital Foundation. Arnold was also a former director for the Martinsville and Mooresville Chambers of Commerce. She is currently a member of the Indiana Bankers Association Board of Directors and President of the IBA Future Leadership Division. Arnold earned a bachelor's degree from Franklin College, an MBA from Indiana Wesleyan University, and is a graduate of the ABA Stonier Graduate School of Banking and the ABA National Commercial Lending School.

Julie Callis was named Assistant Vice President/Financial Operations Manager.

Callis joined Home Bank in 1979 and has served in both the retail and accounting departments. She is currently President of the Lambda Theta Chapter of Delta Theta Tau Sorority. She is also Vice President of the Morgan County Fall Foliage Festival Board and has also served as a volunteer for Habitat for Humanity of Morgan County and Relay for Life. Callis attends Smithville Christian Church.

Ryan Cook was named Assistant Vice President/Controller. Cook received a B.S. in Accounting and Finance from Indiana University in 2008 and began with Home Bank in 2009. He has served as a volunteer for Habitat for Humanity of Morgan County.



Cook

Brian Stremming was named Senior Vice President and Chief Financial Officer.

Stremming has been with Home Bank since 2005. He holds a Bachelor of Science degree from Indiana University and an M.B.A. from Indiana State University. He is also a member of the Financial Managers Society and the Class of 2009 at the Graduate School of Banking (University of Wisconsin-Madison). Stremming is currently President of the Martinsville Noon Lions Club and the Community Foundation of Morgan County. He is also a member and past president of the Board of Directors for the Barbara B. Jordan Y.M.C.A.

Lisa Arnold was named Senior Vice President and Chief Operations Officer.

Arnold joined Home Bank in 1985 and has served in several positions, including branch



A group of Home Bank employees, family, and friends took part in a build day at Habitat for Humanity of Morgan County's current site in Morgantown. Participating from Home Bank were Jamie Hawk-Phillips, Vickie Clark, Tana Lobb, Melissa Phillips, Sue Smith, Alexandra Smith, Lisa Arnold, and Julie Callis. Home Bank is a community financial institution founded in 1890 with three locations in Martinsville and Mooresville.

Home Bank named five star member



IBA president & CEO S. Joe DeHaven (left) presents the Five Star Member award to Dan Moore, President/CEO, Home Bank SB.

Home Bank SB was recognized as a Five Star Member of the Indiana Bankers Association (IBA) at the IBA Mega Conference on May 1 in downtown Indianapolis. The bank earned the award in recognition of its commitment to the IBA in the areas of political awareness, issues advocacy, life-long learning, volunteerism and Preferred Service Provider utilization.

The Indiana Bankers Association supports Indiana banking through issues analysis, professional education, and products and services that enhance financial institutions' ability to serve their communities.

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 is \$5. For more information call the Chamber office at 317/831-6509 or visit its website: www.MooresvilleChamber.com.

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.

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.

Mooresville Revitalization Group:

For more information on how you can get involved with Mooresville Revitalization Group community events or activities visit www.MooresvilleRevitalization.com or contact Lori Cole at Autumn Whispers Health and Harmony 317-831-7817.

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.

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.

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.

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.

Planner of note

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

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Tim McVey
Aaron's Sales & Lease
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Home Video Studio
Jeremi Morris
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For more information visit: www.MartinsvilleChamber.com

GREATER MOORESVILLE CHAMBER OF COMMERCE WELCOME NEW CHAMBER MEMBERS!!!

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PacMoore
Fairbanks
For more information visit: www.MooresvilleChamber.com

TOWN OF MOORESVILLE - BUILDING PERMITS

Bridgmore Village, Bridgmore Lane, Single Family Residence
John Sheridan, Bridge Street, Electrical Upgrade
Shirley Rouse, Lambert Lane, Storage Barn
Neer Development, Bridgmore Lane, Single Family Residence
Robert & Judy Lasley, Chapel Hill Court, Swimming Pool
David Drake, Sunshine Court, Storage Barn
Pat Sturrock, Cottage Grove Court, Residential Room Addition
Richard Hayes, Gasburg Road, Electrical Upgrade
Dora Pace, County Road 575 East, Demolition
Tim Long, Bridge Street, Electrical Upgrade
Shannon Bruce, State Road 144, Swimming Pool
Joe Marlin, Central Avenue, Residential Room Addition

TOWN OF MARTINSVILLE - BUILDING PERMITS

AABC LLC, Birk Road, Retail Remodel
Wilds Restoration, Lakeshore Drive, Remodel Multi-Family Residential
Ringer Construction, Leonard Road, Storage Building
Dean Construction, Harriet Street, Residential Room Addition
IU Health Morgan Hospital, John R. Wooden Drive, Office Remodel

MORGAN COUNTY - BUILDING PERMITS

Steve Bowman, Kinnington Road, Porch/Patio Enclosure
Rick Fluke, Musgrave Road, Pole Building
Randy Watson, Flake Road, Pole Building
Jerry & Susan Lowry, Watson Road, Single Family Residence
William Howell, Foxcliff Drive, Single Family Residence
Michael Swango, Jennifer Lane, Pole Building
Charles Lopossa, Lopassa Road, Deck
Endeavor Communications, Hurt Road, Commercial Building
Endeavor Communications, State Road 42, Commercial Building
Helen Mosier, Grounds Road, Residential Room Addition
Larry Arnold, Arend Road, Single Family Residence
Larry Sample, Guy Road, Electrical Upgrade
Kevin Houppert, Red Day Road, Single Family Residence
Brad James, Shuler Road, Garage
Tad Haltom, Rinker Road, Garage
Issac Strain, Huggin Hollow Road, Electrical Upgrade
Brent Lopossa, Lopassa Road, Pole Building
Larry, Tarter, Rolling Woods, Pole Building
Karl Swartout, Gasburg Road, Pole Building
James Clark, Hurricane Hills, Roof
Jeff Losh, Deerfield Blvd, Single Family Residence
Wesley Weber, Baxter Court, Single Family Residence
Robert Zander, Brummett Road, Awning

John Black, Gasburg Road, Electrical Upgrade
Mark Mascoe, Letterman Road, Residential Room Addition
Cecil Koger, County Road 1075 North, Single Family Residence
Federal Home Loan Mortgage, Wisner Avenue, Electrical Upgrade
Bobby Armour, State Road 144, Pole Building
W.E. Phillips, State Road 67 South, Commercial Electrical Upgrade
Michael Rice, Nature Hills Lane, Pole Building
Randy Allen, Union Street, Electrical Upgrade
David Scott, Roe Lane, Residential Room Addition
James Brown, Ennis Road, Residential Room Addition
Mervin Parker, Letterman Lane, Deck
David Porter, Warwick road, Deck
William Higgins, Crooked Creek East, Single Family Residence
Paul Bradford, Earls Lane, Pole Building
Steven Haney, Tutterow Road, Commercial Electrical Upgrade
Tony Alderson, Windward Drive, Single Family Residence
James Worley, New Harmony Road, Pole Building
Scott Whitaker, Walters Road, Swimming Pool

NEW BUSINESS FILINGS

Dale Shake, Home Video Studio
Accufast Holdings, Security Title Services
Gretchen Hickey, Shear Style Hair Studio
Nick Culbertson, All American Roofing
Milee Inc, Lee Pharmacy & Healthcare
Kimberly Jones, Watnotz Thrift & Consignment Store
Thomas Tarry, Tarry's Floor Coverings
Deborah Nuetzman, Pine Lake Hair Care
Chester & Juanita Carrie, C & C Industry LLC

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317-237-2727

James Ballard
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Mooresville, IN 46158
\$182554.35
June 4, 2012
Feiwell & Hannoy
317-237-2727

Stephen & Brenda Dean
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3720 Cramer Rd
3710 Godsey Rd
Martinsville, IN 46151
\$227828.17
June 4, 2012
Hopper Blackwell
317-635-5005

James Dodds
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\$251587.71
June 4, 2012
Reisenfeld & Assoc
513-322-7099

Cramer Inc
865 E Harrison St
Martinsville, IN 46151
\$61742.64
June 4, 2012
Harris & Currens
317-831-4466

Shannon Hall
253 Pineview Dr
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\$116989.19
June 4, 2012
Feiwell & Hannoy
317-237-2727

Dissie Johnson
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Morgantown, IN 46160
\$78048.01
June 4, 2012
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June 4, 2012
Manley, Deas & Kochawski
614-222-4921

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\$305391.54
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Monrovia, IN
\$125807.80
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317-237-2727

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\$67000.51
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\$130912.76
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Rodric Bray

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\$159366.60
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Doyle Legal
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Cloverdale, IN 46120
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Michael Tovino
620 Deerfield Dr
Martinsville, IN 46151
\$271644.25
June 11, 2012
Reisenfeld & Assoc
531-322-7000

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.

Morgan County now in national Cost of Living Index

An independent audit of the cost of living and doing business around the nation has added Morgan County to the Cost of Living Index (COLI), and calculated that the suburban Indianapolis community has one of the lowest costs of living in Indiana for the first quarter of 2012. The Cost of Living Index is produced by the Council for Community & Economic Research (CCER) located in Arlington, Virginia.

Morgan County, located between Indianapolis and Bloomington, has a composite index of 88.4. Both Morgan County's composite index figure of 88.4 and Indianapolis's figure of 93.7 demonstrate that the metropolitan region offers businesses and residents an attractive, cost-effective environment for goods and services. Both numbers are below the national average cost of living index figure of 100.0.

The Morgan County Economic Development Corp. (Morgan County EDC) took the initiative to have the county's cost of living information reported as a way to benchmark elements of the business environment in the community. The EDC re-

cently formed a Blue Ribbon Committee that is examining the strengths and weaknesses of Morgan County. "During meetings of the Blue Ribbon Committee, the advantages of living and doing business in Morgan County were highlighted. The cost of living data affirms the Blue Ribbon Committee's discussions related to business costs," said Joy Sessing, executive director of the EDC.

Through a grant from South Central Indiana REMC, the EDC was able to gather cost information on more than 60 different items of consumer goods and services, excluding taxes and non-consumer expenditures. Those real world costs were then turned over to CCER for analysis, which led to Morgan County's inclusion in the index.

While the Morgan EDC is pleased with the initial results of the COLI, the organization believes that index figures may actually understate the low cost of doing business in Morgan County. "If property taxes would have been included, Morgan County's cost of living data would have been even lower, given

that the county has the lowest property taxes in Central Indiana," continued Sessing.

Elkhart-Goshen, Evansville, Fort Wayne, Lafayette, New Albany-Clark-Floyd County and South Bend are reported in addition to Indianapolis and Morgan County, while Muncie and Richmond are included in the on-line cost of living calculator, which is coordinated with the printed index.

The Cost of Living Index covers 306 communities throughout the United States. It identifies six component categories of housing, utilities, grocery items, transportation, health care and miscellaneous goods and services.

The most expensive cost of living reported in the first quarter was New York (Manhattan) with a composite index of 228.3. The least expensive was Harlingen, Texas, with a composite index of 82.8.

The EDC's mission is to serve Morgan County by providing education and resources to businesses to foster the growth and prosperity of county residents.



Enhanced Services. Expanded Facilities. All For Moments Just Like This.

As the mother of two daughters, one of whom just had her second baby here, Susan knows firsthand about the dedication to women's health provided by the doctors and nurses at Franciscan St. Francis Health—Mooresville. Susan is a longtime patient of Dr. Alan Von Stein, the head of Women's Health & Gynecologic Surgery at St. Francis Medical Group. "He's the greatest, always very understanding and taking time to explain things." As she celebrates the birth of her grandchild, Susan is reminded again just how important Franciscan St. Francis Health—Mooresville is to the future of our growing community.

Embracing the future.

For a physician close to where you live or work, call (317)782-6699 or 1-800-222-5939.



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