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The battle is joined

It seems we may have a reprieve from the government taking over the healthcare industry, thanks to, of all people, the voters of Massachusetts. A reprieve, not a stay or pardon. For us as a people, that battle is not over, and yet many more remain. Indiana, partially in response to federal mandates, must increase the unemployment taxes. Perhaps we shall receive another reprieve, but only for one year, one election year to be exact. Exactly how an increase in unemployment tax will not cause more layoffs is beyond me, that's the high logic of government thinkers (isn't that an oxymoron?).

Be sure that my heart is not hardened to the plight of the unemployed. They are the victims of the economy just as businesses are. Remember there are no unemployment benefits for the self employed. Remember too that consumers want to buy goods and services they cannot afford for lack of income. The drain the government puts on free enterprise is telling. Whether they are raising taxes willy-nilly or stealing from the future, they take more than the producers can produce. Passing out favors to win votes is reaching a point of diminishing returns: too many hands to fill with too few favors. It seems that the recovery that government officials are seeking is to recover the unbridled power they haven't enjoyed for over 240 years.

In the meantime, we are not powerless. We have weapons to fight with, not the power of fiat, but the weapons of hard work, frugality and defiance. An inspiring example is the group, that for lack of a formal name, I call the Mooresville Booster Club. Brad Lindsay of the Mooresville School

Administration is leading this group of community leaders in seeking realistic and optimistic directions for the community. Representatives of the entire spectrum of Mooresville are looking for ways to improve the circumstances locally, all without any intention of imposing taxes or fees.

The schools systems nationwide are in a serious financial crunch just as are the small businesses, and Mooresville is no exception. Lindsay is just the kind of young leader whom we need, a real can-do attitude paired with a make-do mentality. Martinsville too has formed a group of positive thinkers and doers that are not a branch of, but include local government officials. As more and more money goes to Washington, local governments are in as bad shape as the rest of us. They are becoming willing allies.

It depresses me to see the "Tea Party" wishing to be absorbed by the Republican Party. Republicans aren't blameless for the current economic condition. The powers that allowed the mortgage industry to be corrupted triggered this crisis, remember? Words and marches are not enough, getting promises from the same elected officials who have been there for time immemorial does nothing. We must reclaim our economy, our constitution and our freedom. Only then will we be able to achieve all that we are capable of. Join in with the first holiday for the working people! Take the week beginning April 16th off, celebrate all that is important: freedom, family and God. Add nothing to government coffers, hit them in the pocket book, then hit them again at the polls in May.



Dave Stafford
Publisher

We shall win united!

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The cost of doing business

There has been plenty of good economic news the last few weeks. Maybe the best is that the Federal Government has been closed for four days.... But I digress.

The Institute for Supply Management reported that its Manufacturing Index reached 58.4 in January. That is the highest reading for the PMI since August of 2004. It also noted that: new orders, production, and employment were growing faster than the previous month.

Brian Wesbury, the Chief Economist at First Trust Advisors notes "Although private-sector payrolls are down an average of 20,000 per month, the workweek is getting longer. The increase in total hours worked is the equivalent of adding 200,000 jobs per month"

The Standard & Poor 500, the index of the 500 largest publicly owned companies, has been correcting for the last couple of weeks. This is a normal trend as investors take some profits and decide where to invest for the rest of the year. The sectors I see recommended most often are: Technology, Energy, and Basic Materials.¹ This tells me that the "Market" believes growth will continue and strengthen. That belief has been helped by the recent earning season where almost 80% of S&P 500 companies beat analyst's earnings estimates.² Maybe more important almost 70% beat revenue estimates.³ That means not all profits were derived from cost cutting. The S&P averages seem poised to keep moving up.

Consumer confidence was up in January to 55.9 from 53.6 in December according to the "Conference Board". The help wanted online, employment trends, and the CEO confidence indexes were all up from the previous month. They also reported that while consumers short term outlook was more positive, it was somewhat mixed.

What would be a big help, a sign of good faith, would be to cut every federal government employees pay by 10%, except for the military. Senators, congressmen and the President could join in the belt tightening we have all had to endure. It would also be helpful if some of our congressmen owned a business, or at least had a job in the private sector at some point

in their lives. We should keep that in mind for the mid-term elections, remember the government doesn't create a product; they are simply a cost of doing business.

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 317-837-5141 cell 317-414-0249 Securities are offered through LPL Financial Member FINRA/SIPC



Tim Corman
Financial Advisor

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Seven proven steps for a prosperous 2010

This is dedicated to helping you take some key steps now to insure a prosperous 2010...for you, your business and your family. Your first priority for 2010, is to take FULL and COMPLETE responsibility for your 2009 results. That's right...no blaming, no excuses, no justifying. Own, study, and learn from your results...the good and the bad.

Your business is where it is, what it is, and how it is because of YOU. To have a better New Year, you must first be accountable and responsible for Last Year. Don't try to ignore, forget or bury 2009 until you extract all the profitable lessons you can from some deeper examination. Get your team together, face reality, own 2009 results, decide to make some key changes, and then get busy taking new actions. Better results require better actions!

Let me encourage you to focus on 7 actions that you can take to make 2010 a great year.

- 1. Take responsibility.** You are 100% responsible for the direction of your business. The good, the bad, and the ugly, your business is what you have made it. If you want it to be different in 2010, you have the power to do things differently, and thus get different results.
- 2. Face reality.** You are the easiest person to fool, when you are the person supplying the excuses. Be honest with yourself about what's working well and what's not working in your business. Get clear on your current reality.



Thomas Barnes

- 3. Determine to overcome fear.** Don't let negative talk (self-created head trash) or a slow economy overwhelm you with anxiety. Commit to live with courage, and then take action to move your business forward this year.
- 4. Budget, budget, budget.** Set quarterly budgets with realistic cash flow projections. Remember, cash is king! Cash is to your business what fuel is to your car. Learn to operate by a budget to make sure you control expenses and do not run out of cash.
- 5. Work on yourself.** Develop yourself as a leader. Get some training, plug into a proven coaching program, read, and work on your time management. Make yourself accountable to someone for personal and professional growth! Remember, if nothing changes in you, very little will change in your business.
- 6. Create a to-do list for each quarter.** Just like your dollar budget plan realistically your time and attention at least quarterly. Plan for what you really want to accomplish. Spend both time and attention wisely they are more valuable than money, they can never be re-earned. Write it down NOW !!
- 7. Create a 2010 Business Growth Plan.** Yogi Berra said, "If you don't know where you're going, any plan will do." However, if you take the time to get clear about your vision, and create a realistic, actionable plan, chances are that you will achieve your goals for 2010.

Congratulations on making it through the challenges of 2009. You now have a golden opportunity to make 2010 a prosperous and dynamic year. Let an objective business coach help you succeed. If you need help contact me @ 317-332-4846 Thomas Barnes.

To a prosperous, healthy, and fulfilling 2010. It's up to you...go make it happen.

Claiming a disaster loss on your tax return

It's that time of year when people scour over their tax returns, hoping to find a few more deductions. If your business experienced a flood, tornado, fire, theft, vandalism or natural disasters in 2009, this might be just one of those items you didn't think about.

Did you find that your personal property was either uninsured or underinsured? Devastating though it may be, did you know that you may be able to claim tax deductions for at least some of your loss?

CPA Susie Keaton of Somerset CPAs, provided the following information: "Improving the ability to support the deduction usually requires a professional valuation of your property before and after the loss or damage. Having detailed records and an inventory of your property and possessions helps to strengthen your claim for a loss. You will calculate your "adjusted basis" on the property - this is your original cost and additional capital improvements for which you have paid during your ownership, less depreciation deductions and any previous casualty write-offs that you have claimed.

"If you have insurance coverage, subtract anything you have received or expect to receive from your insurance company. Also subtract \$100 from each theft or casualty loss, as the IRS

disallows write-offs for the first \$100. Lastly, subtract 10% of your AGI (adjusted gross income) for the same year as your loss to reach your final tax deduction.

The process is tricky, but it is good to know that you may not be incurring a total loss. However, many exceptions and complications may apply, and good record keeping will benefit the claimants, as the United States Tax Court emphasizes that it will 'bear heavily' against taxpayers basing their loss estimates on personal recollection."

For more information on the tax deductibility of uninsured personal property, contact your CPA or Ms. Keaton at 317-472-2124. You can also visit <http://www.irs.gov> and download publications 527 and 2194.

Though this won't provide a full 100% recovery, it will at least help with your rebuilding process. And it just might be that extra deduction you were looking for.



Cindy Hartman

Cindy Hartman is President of Hartman Inventory LLC, a woman-owned business that provides business and home inventory services. She and her husband Mike also own Hartman Inventory Systems LLC, a turnkey inventory business package for those who want to establish their own inventory company. <http://www.HartmanInventory.com>

What's a business writer, and why do you need one?

(Since you're still reading, you realize I may be able to help you and want to know more.)

As a business writer, I've spent my entire career **bringing value to companies** just like yours. I compose copy that generates business, in a variety of formats and media, such as:

- Websites
- Retail catalogs
- Packaging
- Magazine Ads
- Direct Mail
- Newsletters
- Advertorials
- Brochures
- Press Releases
- Business-to-Business correspondence
- Profile pieces for newspapers and magazines
- Morgan County Business Leader News Editor

But does my writing work? Does my writing grab the reader's attention, and make them want to know more?

(Look at it this way: If you pick up the phone and call me—based on the strength of this advertisement—the answer must be "yes.")

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You know more than you think you know: How to tap into the answers inside

Presented by Karl R. Zimmer III

Have you ever faced a business situation, dilemma or important life decision having no clue what to do, racking your brain for a clear answer, feeling the frustration and despair, asking yourself over and over, "What should I do?" Chances are that something similar has happened to you at least once in your life. Do you remember how that situation resolved itself?

Essential questions:

How would it feel to know that you have all the answers you need in order to solve any problem you face? What would you attempt to do if you knew you could not fail?

The answers are all inside you

One of the presuppositions of NLP (Neuro-linguistic Programming) is that you have within you all the answers to every question or situation you might face. The key to accessing and using that information is to, "get out of the way." Remember the last time you tried to think of someone's name and it just wouldn't go from your brain to your tongue? You knew it so well but it just wouldn't come out, and the more you tried to remember it, the more stuck you felt. Then, as soon as you seemed to give up trying to remember, there it was, "George!" The answer was with you all along.

Learning and applying

The part of your mind that held that information remembers everything you have ever done, seen, smelled, said, heard, and felt. It contains every piece or information related to everything you have experienced. It also has the ability to use that information to help you make decisions based on experience, so that if you did something that didn't work out in your favor in the past, it remembers that and can allow you to do something else, something more productive when faced with a similar situation.

Remember when?

Here is a fun mental exercise that can illustrate this for you. In your mind's eye, allow yourself to remember a past event that didn't turn out exactly the way you wanted it to. Now, pretend that you are in that situation (see, hear, or feel as if you are there, now), but this time I want you to handle that situation so that you get the outcome you wish you had, then. Just go with whatever comes up, and you will quickly and easily have new ways to handle that past situation so you get exactly the outcome you want. Now, when faced with a similar situation, you can be prepared to apply this new insight for a better outcome.



Karl R. Zimmer III is licensed as a **Certified Hypnotist** by the State of Indiana. With **Zimmer Success Group**, he specializes in **Smoking Cessation, Weight**

Management, and Stress Relief and helps clients with a variety of other issues, including self-esteem, confidence, and fears. He is a certified member of the **National Guild of Hypnotists**.

Karl is also the former CEO of a leading packaging company and the founder of a niche transportation business. His passion is helping others live happier lives.

To learn more, contact Karl R. Zimmer III at:

**Zimmer Success Group
2680 East Main Street
Suite 210**

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The Bottom Line:

As we experience our lives, we are constantly evaluating our outcomes, mostly unconsciously. Some of us may be critical when we don't get what we want or do what we "should" have done. A word of caution: be gentle with yourself. If you are overly critical, you can cause yourself to be afraid of doing anything/something, and then you'll never get what you want. Remember this other presupposition of NLP. "There is no failure, only feedback." In other words, you can't do anything wrong. You can only do things that don't help you accomplish what you want, which helps you make better decisions the next time. So go through life knowing that you cannot fail and that you know everything you need to know! How cool is that

Want to learn more about NLP or how you can tap into what you already know in order to achieve more success? Contact me today.

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22	23	24	25 Thanksgiving Thanksgiving	26	27	28 Thanksgiving Thanksgiving
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By Bob Sullivan
Morgan County Business Leader

If you're like most people, you receive your share of free calendars in the mail. Most are generic, with grids of empty space, decorated with boring images trying to speak to everyone—and therefore speaking to no one. Then, a few years ago, you started receiving a calendar called the Town Planner. It featured coupons and ads for places you actually shop. The images came from your home town and were taken by local photographers. The dates were filled in with events you wanted to know about. Your child's school sports schedule was reproduced for easy reference, and the calendar also listed park, school and sporting events; noted each Chamber of Commerce meeting; and even highlighted the local seasonal events you didn't want to miss!

Each year since then, the Town Planner continues to show up in your mailbox. Now you slip it on its nail on the wall, right behind the current one, so it's ready to go come January 1.

Who produces this so-very-useful calendar, and how does it come to your home for free? "The Town Planner is a national brand supported by local distributors who know and live near their areas and are responsible for making sure the territory calendar is accurate and relevant to the people receiving it," explained Jim Hess, owner of seven local editions (Mooresville, Martinsville, Plainfield, Avon, Brownsburg, Danville and Speedway) of the Town Planner.

Jim grew up in Northwestern Illinois. He came to Indiana during his 26-year career working for Northwest Airlines. "I started in customer service, moved into operations, and ultimately, administration. I started out in Chicago working at O'Hare Airport. But, having grown up on a farm, I wanted more space, so my wife (Sheree) and I moved to Indianapolis in 1984 and ultimately purchased a home just east of Danville."

With the airlines struggling in 2006, Jim proactively left his position and started exploring other career options. "I spent some time in manufacturing, but my wife and I were praying for another opportunity for me. It was then that I teamed up with business coach Scott Underwood."

Jim remembers the moment well. "Scott called and told me the local Town Planner territories were available for purchase, and I said, 'Did you say Town Planner? Because if it's what I think you mean, I'm looking at one hanging here in front of me.' I took over as local publisher in March 2008."

Jim notes that creating a local calendar is important, but distribution is key. "We mail the Town Planner to virtually every residential address in the community," said Jim. "A service keeps track of the latest address changes. Each November, we have each address

printed on each individual calendar."

Besides keeping the address database on track, Jim's primary responsibility for his territories is to attract local community businesses and organizations to stay connected with the Planner. "We put their name on something that 13,000 people use and look at every day—and we make it very affordable. Advertisers are anxious to be a part of something like that, and we're able to keep it free to the community."

What Jim loves most about the Town Planner is getting out and meeting people. "I love learning about the community where I live. To network with the chambers, to speak with the merchants where I make my purchases, to get connected with the local schools—I find that all very appealing."

Jim has worked hard to build relationships within the Chambers of Commerce, school and park districts and "any entities that have schedules" relevant to the area. "You're always looking for new business, but my goal is to keep my existing advertisers. They're important to me, and my goal is to maintain around an 80 percent renewal rate."

Jim says transitioning into the role has been an easy one. "When I was the new guy, I had to re-establish those connections, but whenever I'd meet someone for the first time, the result was always, 'Hey, I got one of these hanging in my home,' and my reception warmed up considerably."

Jim says it's never too early to discuss future advertising. "With the exception of restaurants, we feature only one ad per category, so getting in your ad locks out your competition."

Jim and Sheree have been married for 31 years. They raised three children: Julia (27), Katie (25), and Laura (19). Jim enjoys outdoors sports, volunteering at church, and spending time with their three grandchildren.

The Town Planner franchise is based out of Cleveland, Ohio. Founded in 1986, The Town Planner ship six and a half-million calendars nationwide. Jim's territories account for 73,000 copies. Town Planner is rolling out an online component to the calendar called www.SeetheBoss.com. Contact Jim regarding advertising in your local Town Planner and to learn how you can get involved in this exciting new venture.



Display Every Day."

Mooresville Chiropractor “de-stresses” from construction trailer into new office

By Bob Sullivan
Morgan County Business Leader

Dr. Joshua Healy officially opened for business August 18, 2008, treating patients in the temporary trailer in the parking lot while construction crews worked to finish his new office space. He started seeing patients in his permanent treatment rooms in January, with an official grand opening event February 18.

Dr. Healy grew up in Plainfield, where he still resides. “When I started searching for a place to hang my shingle, I noted several chiropractors already established in Plainfield and Avon, but only a couple in Mooresville. I figured the area could accommodate another.”

Homeschooled, Dr. Healy actively played a variety of sports through the local Optimist Club. “I’m a ‘conversion story,’” said Dr. Healy. “I received a common back stress fracture when I was 14, brought on by overdoing it in my sports activities. Our doctor recommended either surgery or a back brace for six months.” As a last resort, his parents brought him to Dr. Roc Bird, a chiropractor in Avon, who changed the direction of his life. “When I started, I couldn’t get out of bed, but once he treated me, I was back to playing basketball in about five weeks.” After that, Dr. Healy tailored his education toward chiropractics.

Dr. Healy attended Evangel University in Springfield, MO, then Purdue University for his biomedical engineering degree, and received his Doctor of Chiropractic in April 2009 from the National University of Health Sciences of Chicago. Dr. Healy recalled. “In our school, we received medical training on par with primary caregivers. The first tri-mesters took me aback because of the level of knowledge we absorbed in anatomy and the basic sciences. But it established my confidence in what I was doing.”

After graduating in April, Dr. Healy returned to Plainfield and started searching for office space. “The land owner of Meadow Lakes and the surrounding area told me they were breaking ground



Dr. Josh Healy and Amy Farrell

on new offices here. I didn’t want to wait around seven months, but they offered space in the double trailer where I could keep overhead down and build up a patient base before I moved. It worked out well.”

According to Dr. Healy, the construction office allowed him to create the floor plan ideally suited for his practice, with a new patient exam room and two treatment rooms, plus a massage therapy room

set up for CMT Amy Farrell (see sidebar). Currently, Dr. Healy has an office assistant, Gena Hacker, and room to bring on an additional chiropractor as his business expands. “My parents and brother have also been very helpful in helping me settle in.”

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Dr. Healy acknowledges local networking groups as a valuable tool to building up his business. “I joined the Mooresville and Martinsville Chambers, plus BNI and Rainmakers. But the biggest draw when I started, for some reason, was the big banner sign (created by Purrr-Fect Signs of Mooresville) I hung out front. A day doesn’t go by when someone doesn’t drive by and stop in because of it.”

Dr. Healy offers non-instrumental chiropractic manipulation to treat a wide variety of lower back pain, disc herniation, TMJ disorders, back pain during pregnancy, what he calls “office syndrome,” created from poor posture while sitting at a desk, and much more.” Dr. Healy is accredited with most major insurance plans.

Dr. Healy advises, “Too often, people wait until the pain is fairly severe before they see me. Treatment then takes longer when that happens. Recovery is much quicker if they seek treatment sooner.”

Dr. Healy and his wife Angela have a one-year-old child named Aiden, with a second child due in June. He still enjoys outdoor sports and is involved in his church.

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More than just tires and oil changes

By Bob Sullivan

Morgan County Business Leader

Jon Brown and Thomas Duh took over Raymond's Good Year in 2006, changing the name to Mooresville Tire and Auto and setting a goal to significantly expand the services offered. (See MCBL "Open for Business" profile August 2006 Dave, please confirm this date—my copy is without the month) "I'd known Jon (Brown) for about 15 years before we went into business together," recalled Tom Duh. "It was a good opportunity, a fine location, with great potential."

Jon and Tom started by remodeling the showroom and waiting area. "Many of our customers wait on their cars, so we freshened up the building, inside and out," noted Jon, pointing out the wide-screen television, brewed coffee, the clean, painted walls and spotless waiting area. "We added a baby diaper changing station, and installed an observation window, so customers know what's happening with their car at all times. We painted the outside and keep the lot clear of parts and debris. We also made the decision to 'go green', recycling our metal, antifreeze, glass, oil, cardboard and plastic." They also offer wireless internet. "People like staying here," Jon adds with a laugh. "Some people never want to leave."

Jon and Tom also upgraded the machinery. "Most recently, we added new state-of-the-art tire balancing machines, and a new top-of-the-line diagnostic scanner."

Mooresville Tire and Auto is a "G3Xpress" independent Good Year dealer. Tom explained, "We meet Good Year's criteria for quality. We're proud of that, and stand behind Good Year products."



From left: Jon Brown and Tom Doh

We're also a NAPA Auto facility and can offer a full range of tires, parts and services." All qualifying parts and labor include a 12 month, 12,000 mile warranty.

According to Jon, since taking over the location, business has increased 15 to 20% every year. "The economy didn't affect us much. During good times, customers add upgrades. When times are bad, people invest in their cars to keep them running longer. We provide services that help meet both those goals."

When asked to list the services offered, Jon said, "There's not much we don't do." Mooresville Tire and Auto services include tires, brakes, oil lube, electrical system, suspension, air conditioning, drive train and much more. Auxiliary services include shuttling, car rental, and tow truck and road service—day or night.

Mooresville Tire and Auto employs six mechanics and three counter and office help. "We have a tight, bonded group of employees who stay late and come in early, if that's what it takes to get

Mooresville Tire and Auto

Jon Brown, Sales/Operations
Thomas Duh, Store Manager
432 N Monroe | Mooresville, IN 46158
317-831-1215

Hours of Operation

Monday-Friday
7:30 a.m.-5:30 p.m.
Saturday 8 a.m.-1 p.m.
Closed Sundays
Mooresvilleautoandtire@yahoo.com

a job done," noted Tom. "We look out for each other. It feels like working with family."

Tom grew up and resides in Southport. "I'd managed a garage in Greenwood for 18 years. Jon sold parts to the garage. I knew little about Mooresville prior to this venture, but the community has been terrific to us." He and wife Kim are raising three children: Michael, Alexis and Mackenzie.

Jon Brown owns and manages the garage with Tom, entering into the partnership after managing auto parts stores most of his life. "Running a full-service garage is an exciting challenge. Mooresville rewards outstanding service with customer loyalty." John lives in the Mount Comfort area, and raised three children, now grown. In his free time, "I tinker with a '67 Camaro, and have boats at Dale Hollow."



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Teenager from Greece works hard, finds opportunity in U.S.A.



By Bob Sullivan
Morgan County Business Leader

In 1976, an anxious 18 year old from Greece left his homeland and family and arrived in Illinois to find a better opportunity. “I didn’t have many skills, and I didn’t know the language. I wanted a better life. I knew how to work hard, and I knew that the United States is where they reward you for that. So I started out as a dishwasher,” recalled Christos Smyrniotis (Chris), co-owner and primary operator of the USA Family Restaurant of Mooresville.

Now a United States citizen with over thirty years of restaurant management and service experience, Chris came to Indiana in 1994 to work with his cousins Bill and John Villos, who established the USA Restaurant with two locations in Monticello and Reynolds. A couple friends showed Chris the building best known to long-time Mooresville locals for housing Perkins, which closed its doors shortly after a devastating fire. Other restaurants took over the location for brief stays. Chris fell in love with the building and the area and entered into partnership with his cousin to open a new location of their chain—with Chris as co-owner/operator.

USA Restaurant opened its doors in late February 2008. Its popularity has grown steadily, known mainly for offering a wide variety of choices, reasonable prices and extraordinarily large portions. “In Greece, you visit, you leave full, you leave happy. I carried that over to our restaurant,” said Chris. He feels they have a well-established breakfast and lunch crowd, with a growing dinner crowd.

Chris’ commitment to hard work hasn’t changed. “I’m here every day, open to close, making sure we maintain our quality. That’s how I best know to succeed.” He travels to Greece on occasion to see his mother and two brothers. “They are very proud of the family’s success here.”

Restaurant manager and waitress Jacqueline “Jade” Waters helps Chris run day-to-day business and is probably best known to the

USA Family Restaurant

Christos “Chris” Smyrniotis, Co-Owner
Jacqueline Jade Waters, Restaurant Manager
460 Town Center Road | Mooresville, IN 46158
317-831-3007

Hours of Operation

6 a.m.- 9 p.m.

Seven days a week

Facebook and MySpace Pages coming soon

local community as the “public face” of the restaurant. Like Chris, Jade puts in the long hours and works hard to make sure everything operates smoothly.

Jade grew up in Lebanon and moved to Mooresville in 2001. In between, she lived in Washington and California. “I managed a pet store and was a general manager in retail, but I always waitressed on the side.” Jade joined USA restaurant as a waitress when it opened its doors.

“We’ve now established a solid group of local regulars. We see new people every day, but the regulars are what keep us afloat,” notes Jade. “I know them by name. When a customer walks through the door and you have their table ready with their favorite drink already poured—and you ask them about the things going on in their life—that’s the kind of attention that makes them comfortable and keeps them coming back.”

On the variety of menu choices, Jade says, “We offer the comfort foods, liver and onions, chopped steak, and we serve a somewhat older clientele, things that people grew up with—things that kids today might not know. And of course, the gyros are good, coming from a Greek recipe. But people are surprised at the portions, and everyone has their own favorite.”

The USA Family Restaurant employs 15 people.

Local CPA leverages experience to help individuals and small businesses

By Bob Sullivan
Morgan County Business Leader

In September 2009, Jack Dill leveraged his years of experience as a successful corporate CPA and CFO to Martinsville and officially “hung his shingle” on the southeast side of the courthouse square at 13 North Jefferson. “Going into business for myself was the best thing I could have done. At this point, I would never go back.”

Like most entrepreneurs, he took the first steps toward business ownership with trepidation, but quickly learned to recognize the freedoms of being his own boss. “When you work for someone else, you’re pretty much stuck with the docket of clients they assign you. If they hit you with several at once, you can’t always schedule the time you need to review a client’s situation thoroughly. Often you have to stick to the corporation’s office hours. Sometimes company policy takes precedence over gut instinct.”

In comparison, in his own business, Jack related, “If I don’t feel comfortable with a prospect, I can turn down the business, or refer them to someone who will take better care of them. I also control the time I require to help them and offer higher quality solutions. If I think a solution ‘out of the box’ might work better for a client, we can discuss those options. I’m also more flexible with my time. If a client needs to meet with me over coffee at six a.m., I can make those appointments.” But does that really happen? “You’d be surprised. When someone is pondering money matters, they usually can’t sleep until they get it resolved.”

Jack Dill offers certified accounting services to individuals and small businesses. The flexibility of his expertise allows him to handle everything from filing individual tax returns to serving as an out-sourced chief financial officer (CFO) for small businesses. The services Jack provides include: bookkeeping; vendor check processing; customer invoice processing; payroll; management reports; compilation or review of financial statements for third parties; and much



more. “My goal is to create relationships with my clients beyond being the drop-off box at tax time. I’m available to help guide their financial direction all year round.”

Jack grew up on the south side of Indianapolis and moved to Martinsville two years ago. “It’s a great place to live and work. There

Jack Dill, Certified Public Accountant

13 North Jefferson St.
Martinsville, IN 46151
765-516-5904
Hours of Operation
Monday through Friday: 9 a.m. to
5 p.m. and by appointment
jack@jackdillcpa.com
www.jackdillcpa.com

are terrific businesses developing here, businesses overlooked by more corporate-minded firms.”

Following his graduation from Indiana University, Jack built up 34 years of experience working with small and large financial institutions. During that time, he served as CFO for almost 10 years and as finance vice president for almost 12 years. On current financial trends, he says, “I think it’s clear large corporations have lost their edge. There’s no more security in the corporate world. During the last crisis, the regional banks prevailed while the larger banks required a bailout. Big business made money despite itself, but I think it’s clear small business is the model of the future.”

Jack and his wife Karen raised two grown children. In his free time, Jack enjoys cooking, boating, and admits, “I can lose myself in a book pretty easily.” Jack also enjoys networking and volunteering on community functions. He serves on the boards for Rainmakers and the Martinsville Chamber of Commerce. “As a corporate man, I never had a chance to give back to the community.”

GREATER MARTINSVILLE CHAMBER OF COMMERCE – NEW MEMBERS

Steve & Denise Davis - OneRoad
Elizabeth Vault - Art Work by Liz
Steve Waltz - Steve's Appliance Repair
Mary Ferling - Oh So Chic
Roe Snelling - Chilis
Sam Eirhart - Sprayed Tight Foam, Inc.
Kathy Fetherolf - Quality of Life Foundation
For more information visit: www.MartinsvilleChamber.com

GREATER MOORESVILLE CHAMBER OF COMMERCE – NEW MEMBERS

Brian DeFelice - DeFelice Engineering Inc
Todd Roberts - C&A Express
Daniel Spitzberg, MD
Stephanie Stewart - Keller Williams Indy Southwest
Kim Disney - Morgan County Autism Foundation
Jason Tower - American Family Insurance
Bill Goff - IKON
Kelly Alcala - Mary Kay Cosmetics
Dr Joshua Healy - Abundant Life Chiropractic Services
Briance Tabor - Health Markets
Bob Sullivan - CopyBob Business Writing Services
For more information visit: www.MooresvilleChamber.com

TOWN OF MOORESVILLE – BUILDING PERMITS

Kroger, 530 S. Indiana, sign
Tom Waites, 10399 N. Rooker Rd., pole barn, \$23,000
Meadow Lakes, signs (3)
KDH Corp, 118 S. Monroe St., kitchen remodel
Robert hall, 1033 N. Indiana St, garage

CITY OF MARTINSVILLE – BUILDING PERMITS

Jerry Seifert, 1471 RJ Blvd., wood framed garage, \$8,000
Lou Lauck, 810 Lauck, trusses, park cars, \$5,000
Artesan Builder, 1740 S. Harriet St., de-tached garage addition, \$17,000

NEW BUSINESS FILINGS

Goode & Hartley Productions, Johnny Abney,
P.O. Box 1342, Martinsville, IN 46151
Maxwell Insurance Agency, Larry Maxwell,
P.O. Box 1594, Martinsville, IN 46151
Gerber Professional Janitorial Services, Stephen Gerber, 420 S. Marion, Martinsville, IN 46151
Kiwinku Sauces, Steven Wubben, 720 Springmill Dr., Mooresville, IN 46158
Kiwinku Enterprises, Steven Wubben, 720 Springmill Dr., Mooresville, IN 46158
Malone Body Shop, Matthew Richardson, 3695 Townsend Rd., Martinsville, IN 46151
Members Real Estate Services, Bradley Schrock, 1150 N. Shore Dr., Martinsville, IN 46151
Burnette Bail Bonds, Tracey Burnett, PO Box 1050, Martinsville, IN 46151
Plan On It, Pam Wooten, 1560 E. Morgan St., Martinsville, IN 46151

SHERIFF'S SALES

March 1, 2010

Jones, 324 Northeast Street Mooresville, IN 46158, \$71,783.13 Feiwell & Hannoy, (317)237-2727
Davis, 1744 W. St Rd 42 Mooresville, IN 46158, \$91,745.20 Foutty & Foutty, (317)632-9555
Groover, 739 S. Lincoln Street Martinsville, IN 46151, \$118,224.45 Unterberg & Assoc, (219)736-5579
Fleetwood, 13281 N White Cloud Ct Camby, IN 46113, \$97,384.39 Feiwell & Hannoy, (317)237-2727
Sek, 445 E Gold Creek Rd Mooresville, IN 46158, \$100,848.58 Feiwell & Hannoy, (317)237-2727
Trester, 7337 Ruby Ct Mooresville, IN 46158, \$39,268.82 Bose McKinney & Evans, (317)684-5000
Stout, 1202 Tomahawk Place Martinsville, IN 46151, \$117,486.97 Foutty & Foutty, (317)632-9555
Odom, 12537 Paddock Rd Camby, IN 46113, \$84,701.52 Foutty & Foutty, (317)632-9555
Hyatt, 765 E. Highland Martinsville, IN 46151, \$80,647.76 Foutty & Foutty, (317)632-9555
Long, 7626 E North Shore Drive Camby, IN 46113, \$77,962.08 Foutty & Foutty, (317)632-9555
Summers, Lot 2, Harmony Estates Martinsville, IN 46151, \$31,040.45 Gregory Miller, (765)362-5755
Brown, 2920 Lower Patton Park Rd Martinsville, IN 46151, \$110,921.39 Unterberg & Assoc., (219)736-5579
Tate, 11724 N East Drive Camby, IN 46113, \$88,776.34 Unterberg & Assoc, (219)736-5579

March 8, 2010

Bishop, 7 North Church Street Brooklyn, IN 46111, \$57,514.83 Feiwell & Frankenberg, (317)844-0106
Wells, 620 Sugar Maple Lane Mooresville, IN 46158, \$93,066.61 Reisenfeld & Assoc, (513)322-7000
Scaggs, 13402 N badger Grove Drive Camby, IN 46113, \$204,099.78 Reisenfeld & Assoc, (513)322-7000
Reynolds, 410 N Ohio Street Martinsville, IN 46151, \$103,171.31 Reienfeld & Assoc, (513)322-7000
Shirar, 11561 Bethel Rd Mooresville, IN 46158, \$115,272.00 Foutty & Foutty, (317)632-9555
Peet, 1248 Deer Lake Ct Martinsville, IN 46151, \$356,382.06 Feiwell & Hannoy, (317)237-2727
Lambert, 8184 N Base Line Rd Paragon, IN 46166, \$139,190.89 Unterberg & Assoc, (219)736-5579
Cosat, 6285 Crooked Creek W Drive Martinsville, IN 46151, \$165,535.78 Unterberg & Assoc, (219)736-5579

March 22, 2010

Richter, 5932 E State Rd 144 Mooresville, IN 46158, \$97,568.11 Feiwell & Hannoy, (317)237-2727

Hechinger, 4190 Mohawk Trail Martinsville, In 46151, \$186,728.44 and \$44,016.52

Mercer Belanger, (317)636-3551

Kibbey, 8003 E Landersdale Rd Camby, IN 46113, \$210,376.26 (317)844-0106 Tarry, 609 S

Graham Street Martinsville, IN 46151, \$79,280.99

Septimious Taylor, (800)684-1606

Note: If you need any further information, please

contact the attorney listed per each sale.

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 Autumn-Whispers@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.

Rainmakers Meetings:

On the first Friday each month at 7:30 AM at the Holiday Inn Express in Martinsville at Burton Lane and SR 37.

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.

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, SR 67 and Allison Road, Camby.



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