

Where Morgan County Business Comes First

BUSINESS LEADER

MORGAN COUNTY

March 2012

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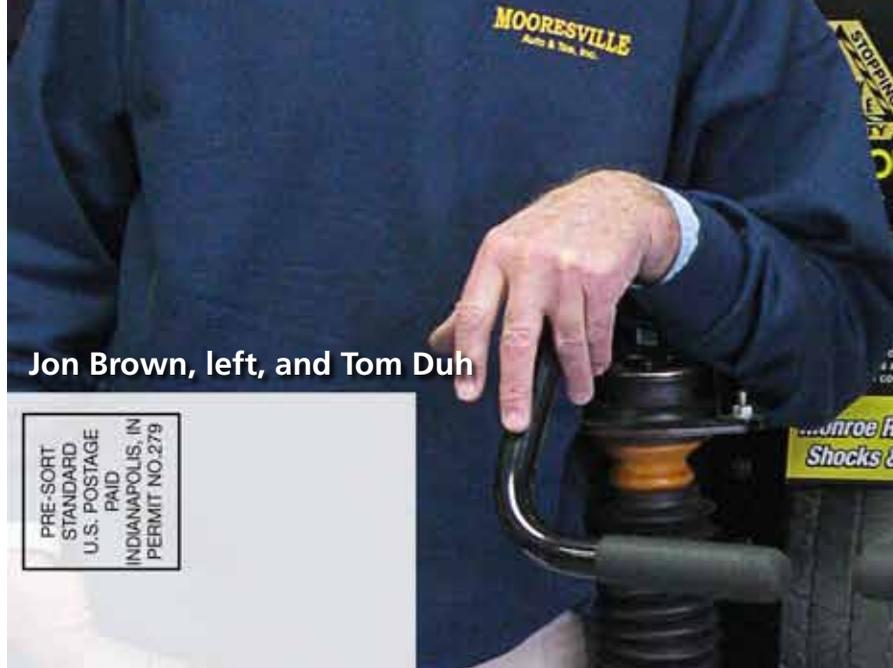
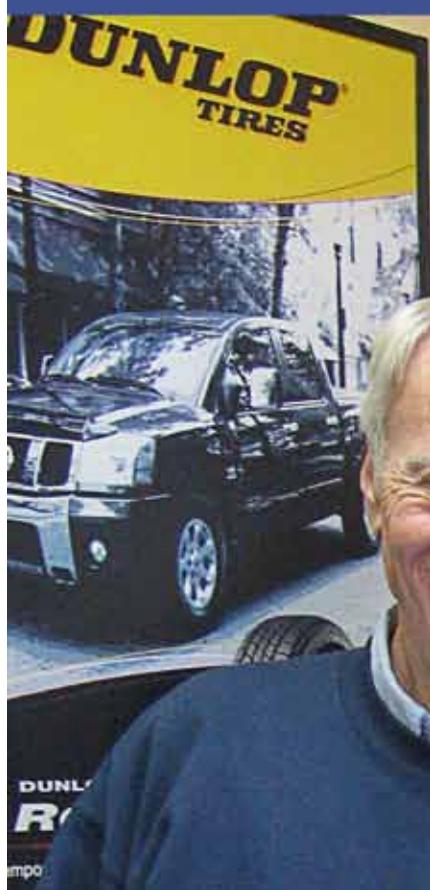


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Jon Brown, left, and Tom Duh



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The little county that could

As I write this, most of Indianapolis and the surrounding communities are still in the afterglow of hosting the Super Bowl, and celebrating the successes from the event, the attention and economic boost the Big Game brought to us. I'm sure it was not lost on anyone how some critics and sports writers expressed skepticism and outright disbelief that our little city had the ability, organization, capacity, or security in place to pull off such a feat. And we all enjoyed a sense of pride as that media skepticism changed practically overnight to raves of joy—especially when the NFL declared this year's Super Bowl the most successful ever, with the actual event still a day or two in the future!

But if media was openly skeptical of Indianapolis, apparently Morgan County wasn't worth mentioning. During the Morgan County Super Service Training sessions sponsored by the Martinsville Chamber of Commerce and the Morgan County Economic Development Commission, Dallas Collins, teaching from the city's official presentation Powerpoint and videos, made a point to play the tourism value of "surrounding communities" which called out Carmel and Fishers by name, but not Morgan County.

"Let's be honest, Morgan County has a reputation to overcome, and this is a huge opportunity to change people's minds," said Dallas. "Our hotels are booked through the event, filled with tourists who are not here to visit Morgan County—they're here for the football game. But they're staying here, many of them will be eating here, some are going to make the choices to stay in the area rather than drive to other sides of town. We have a huge opportunity to change a lot of people's minds."

What many business owners who attended those sessions knew (though not everyone, as the information was not public knowledge at the time) was that the NFL had tasked Morgan



Jim Hess

County to play host to some very special VIPs throughout Super Bowl weekend—the Wounded Warriors, an organization that offers medical, educational, and psychological support to soldiers who served in post-9/11 combat. The NFL planned to honor a representative group of Wounded Warriors during game ceremonies, and tasked Morgan County to house and feed these heroes and their support staff throughout the weekend. A great honor, a daunting task, but like the city that proved it could host the big game, we proved ourselves capable of representing ourselves with dignity, respect, and a heart to honor the brave men and women who stayed with us that weekend.

By all accounts, several key elements had to fall into place: organization, timing, crowd control, secrecy, and most of all, a respect for the privacy and dignity of the individuals staying with us, to avoid unwanted and unnecessary attention from the media. In our article reviewing the event, you'll read how Holiday Inn Customer Service Manager Donna Johns discreetly put the call out for volunteers, and how each and every one stepped up and gladly took the extra steps needed to pull off a memorable weekend, delivering just the right note of respect and service. A mood so palpable that not one member of the international media, present at the same hotel, "scooped" the story out of respect for the dignity of our soldiers.

If the Super Bowl was Indianapolis' moment to shine, it was Morgan County's moment to show its heart.

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How do you eat an elephant?

A family business learns how to tackle BIG dreams.

We are continuing to respond to questions we receive through our online questionnaire. Thanks again to everyone for sending your questions. Keep them coming by visiting www.indysuccesscoach.com.

This month we have chosen an owner of a successful family owned business who is trying to expand the business and modernize computer systems at the same time. The owner can't seem to get started and says he feels stressed trying to manage the two projects at once. The owner also feels overwhelmed by the idea of adding more human resource responsibility and feels nervous about taking it on.

The simple answer is....Take on one project at a time!

Why take on all that stress? Big goals are more easily reachable if you break them up into smaller, short term goals that can be better managed and achieved.

First Things First

I know this has been a header in a number of my columns, but I can't stress this enough. In order to attain success you need to figure out what the most important things are in your business and your life and then plan your goals accordingly.

In the case of our business owner, they want to grow the family business, but they realize there will be growing pains and their computer systems might need an overhaul before they can begin.

Before they begin hiring the first employee or installing the first piece of computer hardware, I would ask one more question; does either of these objectives fit with the business values? After all, the owner did mention the HR aspects of growing the business was



Thomas Barnes

something they would like to avoid.

Do a SWOT Analysis to Get a Clear Picture

It's time to step back, take a look at the bigger picture and ask some questions. Here are a few to start:

- Will growing the business fit with the company values, principles and culture?
- If growth is the answer, have you created a vision of where you want to be?
- What are the company strengths and what can you do to grow based on those strengths?
- What challenges do you need to address before making a plan?
- What opportunities can you take advantage of to help you overcome challenges?

These are just examples of the kinds of questions that can help you take a look at where you are to help you better see where you want to go. These can be part of a bigger analysis of Strengths, Weaknesses, Opportunities and Threats (SWOT) to help you create a clear picture.

If our business owner does want to grow the business, but identifies that they need new systems to make it happen, only then should they come up with a plan to make a systems change. If the owner wants to proceed with growing the business, but doesn't want the HR headaches, they should look into either hiring a business or HR manager to help, or even outsource some of those responsibilities.

Coming Up With a Plan

The possibilities can be great, but they can also overwhelm you. Remember how our business owner feels? Any solution needs to start with you and what is right for your business. Don't get bogged down in the possibilities until you get a handle on where you want to go. Having a clear vision for yourself and your business can make the possibilities more manageable.

With our business owner, deciding what to put first can help narrow their list of immediate goals and put choices in perspective.

If you need help defining your values, or putting your goals into perspective give me a call. I would be happy to help.

The Business Challenge Survey

Remember that you can always visit www.indysuccesscoach.com to take the Business Challenge Survey, or to find out more about our services. We will write about YOUR responses every month in this article.

Thomas Barnes is a mentor and strategic business coach with Indy Success Coach. For more information visit www.indysuccesscoach.com or contact Tom directly at tom@indysuccesscoach.com or call (317) 332-4846.

Don't get bogged down in the possibilities until you get a handle on where you want to go. Having a clear vision for yourself and your business can make the possibilities more manageable.

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Terry and Larry Neer in one of their model homes

By Bob Sullivan

Morgan County Business Leader

In 2002, identical twins Terry and Larry Neer, following nearly twenty years of differing career paths, did something few siblings would ever consider for the sake of family harmony—they entered into business together.

Larry and Terry grew up in Bellefontaine, Ohio. “We grew up on a farm together, with four additional siblings and great parents,” recalled Larry. “After high school, I spent the next 19 years marketing for an eyewear company.”

At the same time, Terry managed a ski resort for several years before entering into construction building homes. Terry explained, “Skiing is seasonal, so in the off season, I started remodeling homes. From there, I branched into new home custom construction and left the resort. In 1989, I started working on a 60-home development. I went into business as a builder-partner with Ed Bacome and Phil Frankhauser, who had formed Epcon Construction (the name a blend of Ed and Phil CONstruction) in 1986. Epcon had predicted the future needs of the baby boomers, so they started developing communities to meet that demand. In 2002, I went into partnership as an Epcon licensed builder, forming Neer Development, and brought my brother on board also.”

Larry said, “Terry could bring the construction expertise, but he needed someone who could focus on marketing. I had spent the last 19 years traveling the country marketing eyewear products, so it was the perfect time and opportunity for both of us.” Terry adds, “We’re close, we support one another in any endeavor. When you think of the reasons a business might fail, it comes down to your business partner putting their own concerns in front of the business. We know that won’t happen here.” Larry concluded, “We keep it all about

the business. At the end of the day, we want the same thing—to be successful and to be proud of our product.”

Larry clarified the relationship between Epcon and Neer Development. “Epcon designs the homes. They come up with the concepts; they build them, and work out all the kinks, then release those plans. We have the rights to the home

designs and to use those designs in the communities we develop.”

In 2002, Neer Development opened their first community in Westfield, Indiana, finishing it in 2004. Along with Bridgemor Communities in Mooresville, they are completing a development in Zionsville. Larry oversees, on average, 75 subcontractors, builders employed by the community to work on various aspects of the homes and property.

In 2005, they started looking for new land to build upon,” said Terry. “We’d finished Westfield, and found this property. It’s close to shopping, close to medical facilities, close to highway access. Based on those criteria, the location here in Mooresville was ideal.”

Larry recalled working with the local planning commission. “They were excited about what we were bringing. They liked the product; they liked how it addressed a real need. The local community embraced the idea and made it easy for us.” Neer Development broke ground on Bridgemor in September 2005.

“We’re seeing a change in the air,” said Terry. “We’re getting a lot more contracts,

selling more plots. During the boom, we sold about 40 homes a year. The last couple of years, about a dozen.” Larry added, “When you’ve been in the industry long enough, you see these up and down cycles. We knew we could stand by our product and the need we serve, and we’d ride out the storm. The problem is you don’t know how long things will stay down, and no one expected this one to last this long and go this deep.”

Larry and Terry reside in Zionsville.



- Bridgemor Village detached homes of Mooresville Amenities
- Located along 42, just south of S.R.-67
- “Single Story living” floor plans, “light-filled” designs, maintenance-free living, single family units, 7 floor plans
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- Walking path through neighborhood
- Upon completion, Bridgemor Village will be made up of 96 homes. Larry predicts the community will “sell out” in the next two years.

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The importance of a good insurance and risk program

Let's start this column off with the fresh air of honesty: Insurance is not the most exciting topic. I know it and the thousands of other practitioners in my industry know it too. We also know something else: a good insurance and risk program is vitally important to your business, be it large or small. By the end of this short article, my goal is not to make an insurance lover out of you; rather, I want you to begin thinking of your insurance program as an important part of your financial statement instead of that pesky project you have to get off your desk every year at renewal time.

In its most basic form, your insurance program is a legal, binding contract between you and your insurance company. In exchange for your premium dollars, the company agrees (and is obligated) to pay you for certain covered losses. For you as a business owner, however, it is much more than that; it is a financial tool, providing you security to operate your business. Let's look at a few examples of how...

Property

If your building were to burn to the ground today, destroying not only the structure but your entire inventory, would you have enough cash to restore your business without a good insurance program? Not likely. How about your employees? Could you continue to pay them while you rebuilt your building? A good insurance program transfers all of this financial risk to the insurance company, allowing your cash to be used to grow your business.

Liability

While working at your customer's jobsite, one of your employees accidentally damages an expensive item or causes an injury. Or, while shopping in your store, a customer slips and falls, causing extensive injuries. Do you have the cash



Ryan Goodwin

on hand to pay for the judgments that will be awarded by the courts to these injured parties? Again, not likely. A good insurance program transfers this risk from you to the insurance company. In these situations above, and in numerous others, your insurance company will not only pay any judgments you are legally obligated, but they will also pay to defend you, providing you a legal defense. On a large claim, these costs alone could easily be six figures. Without a good liability insurance program, one claim could wipe out your entire business.

These short examples serve to illustrate just a few instances where having a sound and thorough insurance and risk management program is vital to entrepreneurial success. You have enough to focus on – paying employees, developing new products, marketing your services – to worry about what would happen to *your* American Dream in the unfortunate event of a loss or major legal claim. The next time your insurance agent calls you to discuss the coming year's insurance program, take time to make sure you are doing everything you can to protect what you've worked for.

Ryan Goodwin is the insurance agent of choice for Central Indiana business professionals and entrepreneurs. A former business owner himself, he understands and values the role entrepreneurs play in our future. He is an independent insurance advisor with Morgan Insurance Group, based in Martinsville. www.morganinsurancegroup.com. (765) 342-6619.

On a large claim, these costs alone could easily be six figures. Without a good liability insurance program, one claim could wipe out your entire business.



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Dave Wood

By Elaine Whitesides

Morgan County Business Leader

Family and home run deep through Bailey and Wood Financial Group at the corner of Indiana and High Streets in Mooresville, and it's not just because their specialty, residential mortgage lending, is centered on families and homes.

With 13-years mortgage experience, D. Mike Wood kept calling his father saying he wanted to start his own business. Finally, in 2003, Dave was nearing 32 years in the car sales industry and decided it was time to leave, so he retired. He laughs, explaining he had exactly one weekend off before he went into the mortgage business with his son, who owns the company. His official title now is Mooresville branch manager, but he says he is just a dad helping his son.

In reality, it goes a bit deeper. "I don't think I could retire now. In the car business, it ended up being a job. I really enjoy this and working with Michael, dealing with Realtors and helping people get a home. Ninety-nine percent of the time, it's a good business to be in and I'm going to stick with it."

The company name is another family story. It is a variation of Mike's daughter's name: Bailey Ann Wood. Dave says his eldest granddaughter loves being the namesake and voice on radio commercials, company phones and 12-year-old star of a website video explaining the company's services.

"When we first started out," Dave says, "our goal was to have jobs and a couple of loan officers so everyone could work and make a decent living."

From three, Bailey and Wood Financial Group now employs more than 25 people at five offices in Whiteland, Mooresville, Shelbyville, Kokomo and Greenfield. There are plans to add more staff and expand into other areas of Indiana.

"With the plan we had, it just kept ballooning out and getting bigger and bigger," Dave says. At the last annual event in January where all the employees, Realtors and other colleagues come together, Dave and Mike looked over the 200+ people in attendance and said, "Wow. This is great."

Much of their success, Dave feels, is because of the staff they have. "They're great people dedicated to their jobs and are not afraid to work." Gathered through word-of-mouth referrals and now, he says, "Our last three hires called us about jobs. They wanted to be a part of what we're doing."

Part of what they are doing is providing convenience. Customers can reach staff members by cell phone at any time and the satellite offices provide everyone involved in the transaction an office close by. Use of technology has sped up the mortgage process to their average of 13.6 days from application to closing.

"If you're going to be in the business and be successful," Dave opines, "you've got to offer the service. You do that by continually doing what you say you'll do and backing it up with good people."

The recent housing and economic downturn did not catch them off guard. "We knew the refinancing business was going to take a hit until some common sense took over," Dave explains. "That's when we decided to work on building strong relationships with Realtors so people who want to buy homes can do that, and there are a lot of people out there who still want to buy homes."

Mooresville is a good place for anyone wanting to start a business, Dave feels, based on his experience as a newcomer. He says, "I have met some really strong business people. You can tell they are dedicated to their jobs and they want to see Mooresville succeed. Several business people up and down the street will pop in and say, 'Welcome to Mooresville. We want you to be successful and if you need anything, or we can help, just let us know.'"

"When we came over here, our main goal was to help not only Mooresville, but Morgan County. We wanted people to be able to buy a home and be part of a thriving community. It's working out really well." He says Bailey & Wood Financial Group intends on staying in Mooresville for a long time. In fact, he adds, "I'm excited to be here. I'm even considering making Morgan County my home."



And you're invited...

We hope you can join us for Morgan County Business Leader's April Cover Party sponsored by First Merchants Bank & The Art Sanctuary. Come for food, fun and networking at the Business Leader's Premier Cover Party. Connect with your community's business leaders, enjoy appetizers, and win prizes in this fast-growing, business-to-business networking event, as we honor cover subjects:

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AUTO-MATIC CUSTOMER SERVICE

Mooresville Auto and Tire owners keep Morgan County vehicles on the road

Mooresville Auto & Tire

On a snowy weekday morning the phone doesn't quit ringing and there's a steady stream of customers through the door. In the waiting area is a family with a child playing with toys while his parents watch TV and talk on their cell phones. A woman is tapping at her laptop keyboard in the light of a picture window while yet another woman cracks open a textbook.

Co-owners Jon Brown and Tom Duh tag team as they talk with customers about the problems they have come to share. Many who come in are greeted by name and those who come in as strangers leave having shared not just their names and problems, but a bit about themselves and their lives.

Doesn't sound much like an auto and tire store, does it? Yet it is. The Mooresville Auto and Tire on Monroe Street not only provides customers with Goodyear tires, owners of just about any variety of motorized vehicle from daycare vans to boom trucks to passenger cars can get service for virtually any automotive situation or problem.



Mooreville Auto and Tire

Jon Brown, co-owner, sales and operations

Tom Duh, co-owner and manager
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Observing the two owners interact with customers, employees and each other, it is obvious they are both people-centric. Brown says it makes a difference and Duh agrees, saying, "People are the center of our business. Without people we have no business."

On an average day, the shop will service about 70 vehicles with one part-time and six full-time employees in addition to Brown and Duh. Of the employee roster, all but one has been with the pair since they took ownership in 2006. These owners see value in retaining long-term workers and take action to do that.

"We sponsor lunch every day," says Duh. The kitchen is stocked with drinks and snacks free to employees. If those needs are met, he believes that people work better and harder.

All employees are salaried, which Duh says results in technicians taking their time and putting in the best effort on every job.

"We do constant training," Duh says. Employees are provided annually with about 40 hours of book training, formal NAPA training classes as well as on-the-job experiential training and informal sharing of industry articles and information.

"Employee education benefits customers and the business," says Duh. "and if you keep people that means all the education you provide is not wasted."

Technology plays a big part in this shop. Vehicles today are more electronic with computers and have more maintenance items than in the past. It takes special scanning equipment and more time to diagnose problems. Each technician is provided state of the art scanners and a computer at their work station to make the diagnostic process as quick and efficient as possible. "This technology is awesome," says Duh, as he explains that cell phones also play an important role.

"We all have cell phones and use texts, photos and calls to troubleshoot," Duh says. "I supervise every employee in the shop and look over every vehicle before it goes out." Because he is able to share information from one end of the shop



From left, Jon Brown and Tom Duh man the front counter to provide individual customer service

when he is at the other end, it saves time and expedites everyone's work.

Duh keeps an eye on overall operations too.

He says that being environmentally conscious is good; good for the environment and good for the business. By reusing oil to heat the building and recycling paper, plastic and cardboard it means less is going to the landfill and they save on utility costs, garbage and waste product collection. Plus, he says, it just makes you feel good.

The comfortable and welcoming feeling customers get when they walk in is by design, too. Duh explains that the focus on the customer side of the counter is on kids and families first, automotive second. "We cater to kids. There is nothing (kids) can get hurt on. We take dangers out of the equation."

The facility is designated as a Safe Place where children can seek refuge if they need help. "We're close to schools, always open and the Boys and Girls Club is right behind our facility," Duh says. "Because we are this close to so many kids, it makes sense. We have been a Safe Place for five years."

Customer service goes beyond a comfortable waiting room and baby changing stations. These owners say that if people like you at the counter and are treated nice and with respect; if customers know you won't over-sell or under-sell, that builds trust and everything works.

"Once someone comes in and gets good service," Duh says, "They bring in all their work."

Both men have been in the automotive industry for many years. Brown worked in auto parts sales and had even owned five Indiana NAPA stores in the 1970s. He moved to California for a time, but returned to parts sales in Indiana and eventually became manager of what was then the Mooreville Goodyear store. Duh was a mechanic and bought parts from Brown over the years at previous jobs.

When Brown decided to retire in 2005, he brought Duh to the Goodyear store as his replacement. However it wasn't long before Brown developed a strong opinion about retirement. "I didn't like it," he says. He admits, laughing, that he was bored.

So when the owner decided to sell, Brown proposed to Duh that they buy it.

"Once we saw the opportunity and saw how we could grow a business," Duh says, "it just came naturally."

They have learned that Mooreville is a great community to have a business because of the people they have as customers.

The majority of their work is servicing passenger vehicles, but Duh says 30 to 40 percent of their business is commercial vehicles. They also undertake restorations. "I never say, 'No,'" admits Duh. "If you come up with something and it's feasible, safe and legal, I can figure out how to do it."

Owning a business is a lot of hard work according to the owners. Duh admits, "Trying to get everything done in a one-day period is a

challenge. However, seeing you can help someone every day is rewarding. You never want to disappoint a customer. You want to exceed their expectations."

Brown and Duh originally established a 10-year plan. Seven years into that plan, business has exceeded their expectations, however, Duh says, "we have a lot of room for growth. We have different services to where it keeps building. Customers require more and more in their cars."

For now, the pair says their plan is to just keep working and providing good service to the folks in Mooreville.



Co-owner Tom Duh checks every vehicle before it goes out the door.



Mooreville Auto and Tire is a designated Safe Place for neighborhood children.



Rotarian Patty Poehler, Decatur Central High School essay contest winner Kenan Alibegovic, his mother, and Rotarian Diane Huerkamp



Alice Cordes from Churches in Mission being presented a check by Rotary President Don Adams with fellow Rotarians

Mooresville/Decatur Rotary Club awards scholarships and donations

Now in its fifth year, the Mooresville/Decatur Rotary Club is reaching out to the community and trying to find its niche for helping residents of the Mooresville and Decatur Township areas.

On December 14, the club presented a \$500 check to both Churches in Mission of Mooresville and the George T. Goodwin Community Center of Decatur.

The donations were presented at an opportune time for both organizations. Executive Director Alice Cordes accepted the Churches in Mission donation and shared that the organization is celebrating its 25th year in 2012.

The George T. Goodwin Community Center, formerly affiliated with the Mary Rigg Neighborhood Center, became its own self-

sustaining entity beginning January 1, 2012 and is now independently funding its programs and services.

In late February, the Mooresville/Decatur Rotary Club will announce its 2012 Four-Way Test Essay Contest. The Four-Way Test is a guide used by Rotarians in daily life which asks the questions: "Is it the truth? Is it fair to all concerned? Will it build good will and better friendships? Will it be beneficial to all concerned?"

In early 2011, seniors at Mooresville and Decatur Central High schools participated in the first Four-Way Test essay contest. Liam Quyle of Mooresville High School and Kenan Alibegovic of Decatur Central High School received \$250 scholarships as the winners of last year's contest.

"As participation grows, we hope to be able to make larger awards and increase the number of winners," said Gary Swaim, who helped organize the contest. "It's a good way to bring attention to Rotary and its purpose for existing as well as to introduce young leaders to the concept of 'Service Above Self.'"

The Mooresville/Decatur Rotary Club meets each Wednesday morning at 7:30 a.m. at Jones Crossing Banquet & Event Center at the corner of State Road 67 and Allison Road. Meetings include breakfast, club business, and a guest speaker. Quarterly dues are \$50 per person, but guests are welcome to attend for free anytime. For more information, visit the Mooresville/Decatur Rotary Club's website at www.m-drotary.org.



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The Four Stages of Learning are four distinct stages we experience when we learn something new.

1. Unconscious Incompetence (not knowing we don't know)
2. Conscious Incompetence, where we realize we don't know.
3. Conscious Competence, where we learn what it is we didn't know.
4. Unconscious Competence, through practice and application of the knowledge we've learned, also called being in the zone, having Flow or mastery.

The second part of the formula is the Four Mindsets identified by Dr. Julie Bell in her book *Performance Intelligence at Work: The 5 Essentials to Achieving The Mind of a Champion*. We've covered these before in this column but not in this equation.

The four mindsets can be remembered with the acronym M.I.N.D. They are The Monkey Mind, the Intimidated Mindset, the Natural Mindset and the Determined Mindset.

Monkey Mind – the little voice in your head that tells you that you can't or you shouldn't. It's the little voice always putting you down.

Intimidated Mindset – when you become overwhelmed because you perceive something is a bigger challenge than it is in reality.

Natural Mindset – when you relax and enjoy that you absolutely know what you're doing.

Determined Mindset – when you practice perfectly with discipline and focus.

The sum of each four becomes confidence in this way:



Jack Klemeyer

As you move from the not knowing you don't know (Unconscious Incompetence) to the place where you realize you don't know (Conscious Incompetence) consider the emotions you experience like fear, anxiety, panic, anger and frustration. That's where the Monkey Mind comes into play creating insecurity by making your feel inadequate.

As you gather information and learn (Conscious Competence), you might experience the Intimidated Mindset, where what you're learning is too much, or maybe that the other company is better and will get the business.

When you recognize either of these last two mindsets, you've taken the first step in defeating them. Refocus on what is real and what you know. Suddenly, you are in the Determined mindset and know what you need to do and how to do it. Use perfect practice (staying focused and disciplined) to create routines (new habits) to stay on track. Determined thinking and relentless practicing will get you to the place of Unconscious Competence, where the Natural Mindset thrives.

Combine the Four Stages of Learning with the four Mindsets to develop confidence to tackle most any challenge. It's a conscious formula for success.

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

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McConnell and Sease Join Board of Directors for Home Bank

Gene R. Levell, Chairman of Home Bank SB, has announced the election of J. Brad McConnell and David Sease to the institution's Board of Directors.

J. Brad McConnell currently serves as president and partner of Morgan Insurance Group which provides risk solutions through its offices in Martinsville and Indianapolis. Prior to becoming a partner with MIG, McConnell held positions in personal and commercial underwriting with Auto-Owners Insurance. He is a graduate of Martinsville High School and earned a B.S. in finance and insurance from Indiana University (Indianapolis). McConnell also holds the designation of Certified Insurance Counselor. He has served as a board member for the Barbara B. Jordan YMCA, Boys and Girls Club of Morgan County, and the Greater Martinsville Chamber of Commerce. McConnell's service has also included committees with the Community Foundation of Morgan County. He resides in Martinsville with wife Nicki and two children.

For the past 25 years, David Sease has been a partner at Sease, Gerig, and Associates (Vice Chairman), a firm specializing in management, communications and public relations consulting. Previously, he served as Vice President at Shelby Federal Savings Bank (currently PNC Bank). Sease holds an M.A. in Public Relations/



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Journalism from Ball State University and a B.S. in business administration and economics from the University of Indianapolis. His board memberships include Mooresville First United Methodist Church, Decatur Township Educational Foundation Advisory Board, Jackson Center for Conductive Education, Benjamin Harrison Presidential Site, Crossroads of America Council, Boy Scouts of America, Greater Indianapolis Chamber of Commerce, Indianapolis Neighborhood Housing Partnership (INHP), Metropolitan Indianapolis Public Broadcasting (WFYI television and radio), and the University of Indianapolis. Sease

resides in Camby with his wife Donna; they are parents of two daughters and two sons.

Founded in 1890, Home Bank is a federally chartered, full-service community banking institution with three locations in Morgan County. Home Bank is a mutual association, owned by its depositors versus private individuals or stockholders.

Morgan County a "Super Host" to special guests

By Bob Sullivan

Morgan County Business Leader

On January 20, in a presentation during the Greater Martinsville Chamber of Commerce luncheon, Jaime Bohler Smith of the Hendricks County Convention and Visitors Bureau asked the crowd, "Who's in the tourism business? Who thinks they might be?" She followed with, "If you've ever had a friend or family member who doesn't live here visit or stay with you...you're in the tourism business." Smith's presentation was given to prep Morgan County businesses for the role the county would play in the Super Bowl. The first step was an NFL-mandated statewide presentation on "Super Service" held January 30 at the Art Sanctuary in two sessions by Dallas Collins, a Martinsville native with over 20 years experience in the hospitality industry.

At the same time, several Morgan County business leaders scrambled behind the scenes to set up the Super Service program and coordinate all aspects of the Super Bowl as it pertained to Morgan County, including Bob Elliott of the Elliott Company and Jerry Waldon of Waldon IT Solutions, who produced maps of Downtown Martinsville and distributed them to all service-focused businesses throughout the County. Leonard Huffman of Morgan County Solid Waste also coordinated with Jamie Thompson of the Martinsville Chamber of Commerce, the Holiday Inn Express and the NFL to recruit sponsors and plan the details for the arrival and housing and care of several very special guests, VIPs who wanted to avoid media and public attention as much as possible until after the big game.

The NFL tasked the Holiday Inn Express with hosting the Wounded Warriors, a group of veterans injured while serving in post-911 combat, a group the NFL would recognize during Super Bowl week. Along with this, the Inn also housed several members of the international media.

Donna Johns, Guest Service Manager for the Holiday Inn Express, said, "I started thinking about volunteers, and [Work Release Program Director] Volitta Fritsche immediately came to mind. Fritsche son gave his life defending our country." John's faith



Donna Higg of Holiday Inn Express receiving a token of thanks from the Wounded Warriors

in Fritsche proved well-founded. "She rounded up volunteers, coordinated the meals, and approached Sheriff Downey to address the group about downtown safety. Morgan County's citizens stepped up in a big way. I can't even describe the outpouring of love and support as a result of her efforts."

Johns added, "The task put to us was to make them feel at home, to honor them for who they were, but to respect their needs, both as individuals still coping with an array of trauma, and as private individuals who didn't want media attention about where they were staying." Johns said,

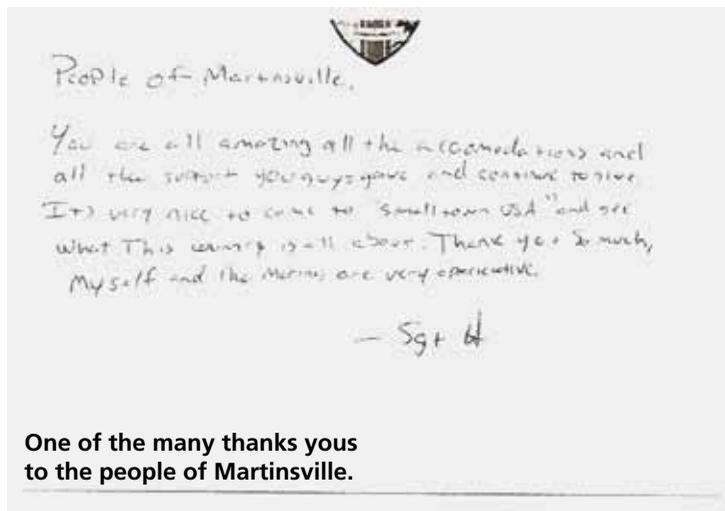
"What also impressed me, was the fact that we hosted individuals from the media. They knew who were staying with us. They could easily have announced it at any time, but out of respect for the Warriors, they kept it to themselves."

Fritsche said, "It was an honor to be asked and to be a part of something so special. I was so moved, the first night, to see our boys, some clearly struggling with injuries. One had no legs but made the choice to push his own wheelchair into the room. As everyone started clapping, it touched me to see the smiles on their faces. Those are real heroes."

Local chapters of the Marine Corps League and the American Legion were also on-hand to extend a warm welcome. The Marine Corps helped with luggage and escorting soldiers. The American Legion offered the Warriors use of their van the entire weekend. The Wounded Warriors arrived Thursday, February 2, and had all departed by midday Monday.

At the same time, according to Thompson, Best Western Martinsville took care of Super Bowl officials in charge of making decisions about future Super Bowls, an important part of their entire experience. Given the tentative talk of the game returning to Indy in the future, it's clear the Best Western staff delivered on "Super Service."

The Martinsville Chamber of Commerce is using the Super Service training to kickstart continuing training on a regular basis. The next pair of sessions for Morgan County Service Training is scheduled for April 25th at the Art Sanctuary, times to be announced. The training will be free to the public. "The purpose of the first sessions was to prepare for the Super Bowl, but we can customize sessions for the local community going forward," said Thompson.



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Wounded Warriors at breakfast at Holiday Inn Express

Conventional Wisdom

We recently sent out our weekly e-mail. It was Brian Wesbury's "Monday Morning Outlook" titled "Be Confident in the Recovery". Brian is Chief Economist for First Trust Portfolios. I also included a note that the "Barrons" cover read "Dow 15,000" next year. We received several return e-mails, and the gist of those was "Oh No! That means Obama will be re-elected"

Later that day one of my friends, who had read both articles, called and said he thought there was something written between the lines in both of them. While we didn't write either article and really can't speak for their authors, we believe there is an unspoken truth.

Equity markets are normally perceived as "leading indicators", meaning they change before the economy as a whole changes. This tells us that the investing public believes the economy as a whole is going to improve in the foreseeable future. Our client base is primarily business owners and other high net worth individuals and not one of them has said they expect the economy to improve with the current administration in place. This leads us to believe that the current administration will be replaced in the next election.



Tim Corman

This is not to say optimism is rampant. The newest survey of business owners by the NFIB (National Federation of Independent Business) tells us that their indexes for: plans to increase employment, increase inventories, plans to expand, and expect earnings to increase, were all negative in their last survey. (January 2012) But the reading was positive when asked if the economy was going to improve. That's called hedging your bet.

There are two broad measures of investments. The fundamentals: earnings, earnings to asset ratio, debt to asset ratio, price to earnings growth ratio, and a host of others. The other broad measures are the

technical indexes: cyclical trend index, momentum index, sentiment index, the strength index and others. We lean on our friends at "Market Edge"® for those. Their summary for the week ending February 17th reads in part: "Despite the negatives, the DJIA seems poised to make a run at the psychological 13,000 level over the next few days. As noted above, the CTI is not projected to turn negative until the end of next week. Also the Momentum and Strength Indexes are in good shape despite the lack of confirmation of the DJIA. (Dow Jones Transportation Average) If the DJIA can close above 13,000 next week, it would be the highest close since May 2008.

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 The opinions voiced in this material are for general information and are not intended to provide specific advice or recommendations for any individual. ALL PERFORMANCE REFERENCED IS HISTORICAL AND IS NO GUARANTEE OF FUTURE RESULTS. ALL INDICES ARE UNMANAGED AND CANNOT BE INVESTED INTO DIRECTLY. Securities are offered through LPL Financial Member FINRA/SIPC

"Blessed are the young, for they will inherit the national debt"

Herbert Hoover

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.

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 e-mail to AutumnWhispers@earthlink.net

Morgantown Merchants Association:

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

Networking Business Women of Morgan County:

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

Networx:

Networx meets weekly on Thursday at 7:30 AM at the Comfort Suites at Kentucky Avenue and

465. Call Rick Groce at 317-724-4348 for more details.

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.

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.

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.

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Boys & Girls Club Receives National JCPenney After School Access Grant

The Boys & Girls Club of Morgan County received a national grant from Boys & Girls Club of America (BGCA) and JCPenney to reach out to new members.



The grant will provide youth who would otherwise be left at home alone or at risk of delinquent behavior, access to after-school programs at the Boys & Girls Club of Morgan County. This grant would not be possible without the JCPenney store at Metropolis Mall in Plainfield. One of the grant requirements was that a Club must be within 20 miles of a JCPenney store in order to be eligible.

The \$7,500 grant allows 25 youth to gain a full scholarship to the Boys & Girls Club of Morgan County. Scholarship winners were determined by club staff with help from the family service coordinators at various elementary and middle schools.

Unit Director, Jimmy Hurley says "this is a positive way to grow." "This grant gives us an excellent opportunity to continue to grow in the community, the staff and members are excited to welcome these new members to the Club."

The grant covers a lot more than just scholarships. The grant gives the Club needed funds to support transportation for these scholarship members' from local elementary schools, and for career exploration at local JCPenney stores. It also gives us an opportunity to build and grow relationships with a corporation, like JCPenney, within the community. The Club is working on volunteer opportunities with JCPenney and their employees.

Since 2006, Boys & Girls Club of Morgan County has been dedicated to its mission: to enable all young people especially those who need most, to reach their full potential as productive, caring, responsible citizens. The Club provides programs for over 170 youth in the areas of career exploration and educational enhancement, citizenship and leadership, the arts, and health and fitness. For additional information, please call 834-9744 or visit www.bgcofmc.org.

CFMC Announces 2012 Board of Directors

The Community Foundation of Morgan County held its first meeting of the year January 9 and elected its 2012 Board of Directors and Executive Committee.

The new officers are Brian Stremming, president; Jenna Bennett, vice president; Jim Johnson, treasurer; and Chris Branson, secretary.

Also continuing their terms of office on the board are Lisa Arnold, Dale DePoy, David Keister, Bill Meredith, Marty Miller, Signe Nicholson, Gary Oakes, Kristin Oberle, Erin Pipkin, Judy Williams, and Patty Wood.

Board members serve for a three-year term and can do so for up to three consecutive terms. Members attend CFMC board meetings, which occur a minimum of five times per year, and serve on committees which help guide the foundation's role in the community.

In December, the foundation honored Shelley Voelz for her service as she retired from the board and began serving as President of the Kendrick Foundation Board of Directors.

Individuals interested in volunteering are invited to consider mem-



Community Foundation
of Morgan County, Inc.
Investing in Our Quality of Life

bership on one of the foundation's committees. The scholarship, marketing and public relations, grants, finance, and asset development committees all accept members from the community.

Interested individuals should contact Tom Zoss, executive director, at the Community Foundation of Morgan County toll-free at (855) 280-3095. More information on the foundation is available online at www.cfmconline.org.

Morgan County Project to analyze growth potential

The Morgan County Economic Development Corporation (MCEDC) announced today that it has formed a Blue Ribbon Committee to explore how the county can best capitalize on its mid-America location, highway system, available acreage and other assets.

Simultaneously, MCEDC President George Watkins announced that the corporation also has contracted with the School of Business at the University of Indianapolis to conduct a study and work with the Blue Ribbon Committee to analyze and develop specific recommendations for county officials. The study is expected to take up to four months.

All members of the Blue Ribbon Committee live or work in Morgan County. Dan Moore, President & CEO of Martinsville-based Home Bank, and Lynn Gordon, President & CEO of Mooresville-based Citizens Bank, will be co-chairs of the Committee.

Other members include:

- Jared Stark, Executive Director, Franciscan St. Francis Hospital - Mooresville;
- Hector A. Flores, President of H. A. Flores & Associates, Inc., based in Martinsville;
- Signe Nicholson, former facilities planner for Eli Lilly and Company;
- Craig A. Fenneman, Owner and CEO of Southern Bells Inc.;
- Melanie DePoy, Development Director for the Mooresville-based Jackson Center for Conductive Education;
- Eric Bowlen, Principal at Martinsville East Middle School and Martinsville City Councilman;
- Douglas L. Molin, Director of the Asia Pacific division of The MI-



Moore



Gordon

TRE Corporation.

"We are pleased to have these respected community-minded individuals working together to help ensure a better Morgan County," said Watkins. "We believe our county has important assets that will be vital in realizing Morgan County's full potential. The partnership with the University of Indianapolis should provide us with a much needed assessment. Their study is expected to assist us in identifying our assets and how best to leverage them for a prosperous future for generations to come."

MCEDC executive director Joy McCarthy Sessing said the university study will help identify what types of services and industries the county can attract based on such strengths as its proximity to Indianapolis International Airport, a new extension of Interstate 69, the convergence of interstate highways and railways in nearby Marion County, and a labor force ready for new employment.

Regarding the University of Indianapolis' involvement, Dean Sheela Yadav of the business school said, "Aside from the education we provide on campus, UIndy takes seriously its role as a resource for the broader community. Our faculty bring a wealth of real-world business experience to this project, and we're proud to assist in elevating the profile of Morgan County and all of our neighbors in central Indiana."

The university's work will include an objective inventory of the county's assets, a review of growth options for the county, the results of interviews with assorted regional development firms, detailed labor force demographics, and a comparison of shovel-ready development sites and property taxes in the county compared to other communities in the region. The study's findings will be made available when completed.

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John Wyatt, Berling Drive, Pole Barn
John Wyatt, Berling Drive, Single Family Residence
Jose Melendez, Town Center Road, Commercial Remodel
Tharp Investments, S.R. 67, Sign
Debbie Farrington, Keller Hill Road, Residential Addition
Pam Jones, County Line Road, Electrical Upgrade
Ray Johnson, Orchard Road, Inground Pool
Brandon Bailey, Gasburg Road, Electrical Upgrade

TOWN OF MARTINSVILLE - BUILDING PERMITS

Bryan Collier, Main Street, Retail Store Remodel
Dayne Stinson, Schnaiter Lane, Garage

NEW BUSINESS FILINGS

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Dean Emmons, Tri County Lawn Care, 4360 Jordan Road, Martinsville, IN 46151
Doug & Krystal Daniel, D & K Storage, 1309 Morton Avenue, Martinsville, IN 46151
Doug & Krystal Daniel, Daniel Real Estate Advisors, 909 East Morgan Street, Martinsville, IN 46151
Kelly Eva, Kelly Ann Photography & Design, 110 East Carlisle Street, Mooresville, IN 46158
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\$49038.68
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Rodric Bray

Elmer Mills
1011 Killian Dr
Mooresville, IN 46158
\$125278.46
March 5, 2012
Doyle Legal
317-265-5000

Brian Shelton
13334 N Brick Chapel Dr
Camby, IN 46113
March 5, 2012
\$92434
Weltman, Weinberg & Reis
800-910-4249

Mindy Bowling
10 Williams Dr
Mooresville, IN 46158
\$105293.34
March 12, 2012
Unterberg & Assoc
219-736-5579

Thomas Cassidy
5727 E Neitzel Rd
Mooresville, In 46158
\$117956.26
March 12, 2012
Mercer Belanger
317-636-3551

David Dravis
6943 E Landersdale Rd
Camby, IN 46113

\$137168.90
March 12, 2012
Unterberg & Assoc
219-736-5579

Harry Ellis
949 W Keller Hill Rd
Mooresville, IN 46158
\$208323.39
March 12, 2012
Feiwell & Hannoy
317-237-2727

Dwight Grider
433 Kingsway Ct
Mooresville, IN 46158
March 12, 2012
\$133857.31
Feiwell & Hannoy
317-237-2727

Daniel Johns
282 Cooney Rd
Mooresville, IN 46158
March 12, 2012
\$63702.15
Feiwell & Hannoy
317-237-2727

Clay Law
419 Grant St
Morgantown, IN 46160
March 12, 2012
\$67794.19
Feiwell & Hannoy
317-237-2727

Roy Lui
13323 N Brick Chapel
Camby, IN 46113
March 12, 2012
\$113993.03
Feiwell & Hannoy
317-237-2727

Jose Martinez
116 Kingsview Dr
Mooresville, IN 46158
March 12, 2012
\$121535.35
Feiwell & Hannoy
317-237-2727

Jeffrey Miller
4106 Godsey Rd
Martinsville, IN 46151
March 12, 2012
\$361954.25
Feiwell & Hannoy
317-237-2727

Brian Nolan
8540 Main St
Martinsville, IN 46151
March 12, 2012
\$51593.03
Mercer Belanger
317-636-3551

Alan Wilson
8108 Cedar Run Dr
Martinsville, IN 46151
March 12, 2012
\$283561.22
Feiwell & Hannoy
317-237-2727

Edward Young
289 N 4th St
Martinsville, IN 46151
March 12, 2012
\$85812.27
Feiwell & Hannoy
317-237-2727

George Bounce
5431 Collett Dr E
Camby, IN 46113
March 19, 2012
\$78155.56

Nelson & Frankenberger
317-844-0106

Anthony Claussen
90 S Crawford
Martinsville, IN 46151
March 19, 2012
\$69114.72
Foutty & Foutty
317-632-9555

Dan Feuser
4345 Upper Patton Park Rd
Martinsville, IN 46151
March 19, 2012
\$68687.27
Feiwell & Hannoy
317-237-2727

Michael & Elainia Langley
307 Taylor St
Mooresville, IN 46158
March 19, 2012
\$86341.54
Unterberg & Assoc
219-736-5579

Julie Slatinsky
5025 E Landersdale Rd
Mooresville, IN 46158
March 19, 2012
\$91954.97
Feiwell & Hannoy
317-237-2727

Scott & Michelle Troxell
434 Village Blvd
Mooresville, IN 46158
March 19, 2012
\$130470.16
Foutty & Foutty
317-632-9555

Allen Barnett
3930 Pargaon Rd
Martinsville, IN 46151
March 26, 2012
\$111092.80
Septtymous Taylor
800-864-1606

Frank Williams
8325 Haggard Ct
Martinsville, IN 46151
March 26, 2012
\$413785.17
Johnson, Blumberg & Asso
312-541-9710

Lewis Wineman
431 Conduitt Dr
Mooresville, IN 46158
March 26, 2012
\$69118.52
Doyle Legal
317-264-5000

Thomas & Theresa Elliott
13408 N Badger Grove Dr
Camby, IN 46113
March 26, 2012
\$209282.60
Mercer Belanger
317-636-3551

Scott & Angel McCartney
890 S Lincoln St
Martinsville, IN 46151
March 26, 2012
\$93814.29
Feiwell & Hannoy
317-237-2727

Christopher Meadows
105 Karrington Blvd
Mooresville, IN 46158
March 26, 2012
\$144821.27
Feiwell & Hannoy
317-237-2727

Michael & Kathleen Huffer
8200 Goat Hollow Rd
Martinsville, IN 4615
March 26, 2012
\$94005.91
Mercer Belanger
317-636-3551

Richard Key
340 E Poston Rd
Martinsville, IN 46151
March 26, 2012
\$140602.36
Feiwell & Hannoy
317-237-2727

Denise & Robert Dillon
6872 E Watson Rd
Mooresville, IN 46158
March 26, 2012
\$404614.25
Unterberg & Assoc
219-736-5579

Travis Harris
13414 N Largo Ct
Camby, IN 46113
March 26, 2012
\$125733.95
Unterberg & Asso
219-736-5579

Mary Krawchuk
3118 W Meadowbend Lane
Monrovia, IN 46157
March 26, 2012
\$97802.98
Reisenfeld & Assoc
513-322-7000

John & Jeri Ekenseair
6181 E Runnymede Ct
Camby, IN 46113
April 2, 2012
\$132274.74
Foutty & Foutty
317-632-9555

Cindy Riazzi
1385 Lincoln Hill Rd
Martinsville, IN 46151
April 2, 2012
\$137410.91
Unterberg & Assoc
219-736-5579

Jeremiah Herider
Sarah Kelly
689 E Cunningham St
Martinsville, IN 46151
April 2, 2012
\$73824.73
Foutty & Foutty
317-632-9555

Tom Horton
499 E Jackson St
Martinsville, IN 46151
April 2, 2012
\$72224
Rodric Bray

*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.*

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