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BUSINESS LEADER

MORGAN COUNTY

May 2012

Diane Huerkamp
Director of Mooresville Public Library

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Taking the big risks

As I write this, the third bi-annual Morgan County Business Leader cover party is just a few days behind me. Although we're still new at it, our celebration has consistently been well-attended and anticipated by attendees as a chance to shine the spotlight on Morgan County business. You can read all about the event in this issue.

Throughout the night, I emphasized the idea that so many of our businesses leaders, whether on the cover or not, usually faced a choice to either play it safe or take a big risk, and that the most successful leaders choose to take the risk. For example:

- Squealer's Restaurant founder Jeff Yater took out a loan to purchase a vehicle that would take his barbeque and sauce on the road where he could master his craft and create awareness of his product. This was successful which lead him to take out an even larger loan to start a restaurant. Now he employs dozens of others.
- Dean Mayfield of Mayfield Insurance was 1 month away from a 5 year vesting mark when he left his company and took an opportunity to enter the insurance industry. Now he employs a dozen others.
- Denise Carr was in the midst of tax season when an opening suddenly presented itself to obtain ownership of three Liberty Tax Service stores--two in Morgan County. She did not have much time to make the decision, but in the end took this opportunity. And now dozens of other have seasonal employment because of her gamble.
- Mechanic Jon Brown was enjoying his retirement when he was presented with a decision to jump back in to auto repair business. He could have declined; however, he recruited another, Tom Duh, to join him as a co-owner in Mooresville Auto and Tire.

Even as we celebrate the big risk-takers of past months, it's easy to see how this theme continues in the current issue.

You'll read about chemical engineer Bill



Jim Hess

Moore. Five years into a comfortable corporate career, Moore turned to his faith to make the tough choice to help his family in a time of crisis. That proved to be the first of many tough decisions, starting with acquiring a warehouse full of old food ingredients and ending with a major investment in Morgan County to build a manufacturing plant that employs over 100 people.

You'll also learn about metal shop engineer Jeff Allen's major investments in his business and the Mooresville community. Mooresville Welding was already a successful family-owned community business when Allen took over ownership from his father in 1991. As the industry changed through the decades, Allen recognized that, for the business would survive into the 21st century, he needed to invest in the latest technologies that offer the greatest array of options, and constructed an additional 5000 square foot facility to house it. Now, Allen looks forward to passing the business on to his own son and a potential centennial celebration in 2039.

Speaking of risks and centennial celebrations, I'd be remiss not to mention our cover story—the 100 year birthday party for the Mooresville Public Library, an institution formed when the Mooresville Town Council saw the need and made the tough choice to invest in a local branch back in 1912.

The Morgan County Business Leader wants to celebrate these small business risk takers, because they, according to the Small Business Administration, employ nearly half of all American workers. They are the backbone of our economy.

I look forward to seeing all of you six months from now, when we celebrate the next group of business leaders who took the big risks.

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

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Marketing is essential

Establishing your business brand and marketing your products or services over several platforms is essential to being a successful company in today's market. It is too often neglected in the rush to conserve cash, and I have seen it over and over again when companies decide to lower or stop their marketing plans for the services or products they provide, they **will** lose market share. A small business owner can effectively market his company with a tight budget especially with social media applications available. But don't waste the impact and your dollars by not having a consistent coordinated strategy and a solid brand for your business.

Build a strong brand for your business. One that is recognizable over all of the many media platforms you will use—print, digital, verbal and video. Understand your target customer and make sure your brand targets that audience and clearly is positioned to solve one or more of their problems. We know all of the population has gotten more risk averse. A good brand can build trust and reduce risk for the consumer by indicating a consistency of source, quality and benefits. As you develop your brand and gain the customer's trust it becomes easier for them to choose your product or service over the competition. Remember the Brand resides in the mind of your target customers. Every business has a brand or an image—if you don't manage yours it is likely someone in the public domain will and it may not be to your advantage.

Drive awareness of your business/brand by consistently visually and verbally articulating the core essence of your brand and why your company can provide the benefits you proclaim. A



Marti Chestovich

strong logo and tagline utilized consistently will maximize the number of total impressions created for your brand and it will make your business a familiar sight with your targeted audience. Make sure the brochures you print, the websites you maintain and any Blogs/newsletters or correspondence you distribute all have the same visual presence, as well as factual content pertaining to your core message.

Write down an "elevator speech" in 100 words or less. This needs to succinctly identify your brand and tell what your customer gets from your product or service not what your company does. Include how the company makes its revenue and why your company is special and poised to succeed. Review the speech with all of your employees and make sure you have gotten to the gist of what is great about your company's solution to your customers' needs.

Now that you have some basic elements created for your marketing strategy you can begin to plan the best forms of outreach to use. In most cases, a combination of social media, print and for



consumer products radio platforms are successful. Personal networking and utilizing PR channels are also important activities to build your brand. For many small business owners it is time and cost effective to work with a professional to map out a good marketing strategy and implementation schedule. There are many local marketing firms that are affordable in your local market. We at the SBDC can help you design a Brand or a strategic marketing plan and give referrals for help with the implementation of the plan.

We offer many 3 hour workshops on marketing topics you can view at www.isbdc.org.

When companies decide to lower or stop their marketing ... they will lose market share

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PacMoore founder offers “perfect mix” for success

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By Bob Sullivan

Morgan County Business Leader

In 2006, PacMoore Products, Incorporated of Hammond, Indiana, built a 110K sq.ft. facility on land purchased from a family of Mooresville farmers. Now, a little after five years since opening, the Town of Mooresville approved an 87K sq.ft. expansion to the plant along with 5K sq. ft. office space, practically doubling the facility size. PacMoore tentatively plans to break ground on the new wing in July.

A leading dry-mixing outsourcing company for over 80 food processing plants all across the nation, PacMoore employs over 250 workers, currently 101 in Mooresville. President and Company Founder William “Bill” Moore guided the company to invest in the workers, facilities, and technology to grow and serve its clients. Last year, PacMoore processed 180M lbs of product.

The Mooresville Facility processes include “some redundancy with processes in our Hammond plant, and some processes unique to the area,” said Moore. “We primarily blend dry food ingredients for national food processors, including many fortune-100 food companies. So if we have a disruption in one plant, the redundancy assures we continue business as usual. What is unique to Mooresville is our spray-dry processes.”

Spray-drying is a high-tech process that converts liquid product into a dry powder while preserving the essence of the ingredients. “The company recently invested over



William J. Moore

\$5M into a new spray-dryer to meet growing demand.” According to Moore, the process is used in the creation of artificial sweeteners and other dry ingredients used in numerous food products. “Many of our clients outsource spray-drying, but generally, the technology is not new, so most machines are old. We installed a small dryer a couple of years ago and tapped into a huge demand. So we invested in a new machine, which gives us incredible versatility not readily available elsewhere.” The advanced spray dryer went “live” in December 2011.

Moore recalls that, during the early growing pains of the company, the choices were not always as clear. Moore grew up in Geneva, Illinois, and earned a B.S. in chemical engineering from the University of Wisconsin. Moore joined Proctor and

Gamble in Cincinnati as a design engineer, and after five years, found himself at a loyalty crossroads.

“My stepfather died, and my mother needed my help,” Moore said. “I’m the result of my Italian upbringing; you look after your Mom when she needs you, so I took a leave of absence.”

Moore explained, “My stepfather left my mother a warehouse in Hammond, Indiana, filled with tons of out-of-spec food starches. He purchased the building, and then the product

inside at pennies on the dollar. He had a germ of an idea to resell the product and renovate the building.” With his stepfather’s passing, it fell on to Moore to come up with a plan. “I’d never sold lemonade or newspapers, and I had tons of products to sell. One tool I brought with me was a knowledge of chemical engineering, so when I called companies up, I could say with confidence, ‘I have product that can’t be used for its intended purpose anymore, but it can be used another way that may be useful to you—let’s talk.’ In about eight weeks I’d moved a good chunk of the inventory, and made more money in those eight weeks than I had in the previous five years.”

Moore said, “I had to re-package the out-of-spec product, so I invested in labeling and re-packaging processes, a service PacMoore continues to offer to this day. Once I had the re-packaging facilities set up, I realized I could re-mix the product and fix a lot of the problems the original manufacturers had. So we brought on board mixing processes, which served additional client needs and created incremental growth.”

Operating as the George Meyer Company, named after his stepfather, the Hammond factory caught fire in 1989. “It was a huge event, tragic. We lost everything and had to decide what we would do going forward. With my Mom’s blessing, I founded PacMoore Inc. in 1992, which focused on the mixing services.” Moore added, “There’s not a lot of competition for our service, which is pretty niche.”

As business increased with a major Indianapolis-based food manufacturer, PacMoore decided to invest in a plant closer to Indy, resulting in the Mooresville plant opening in 2006. “The promised business was enough to get us started. Since then, we have added jobs and the opportunity to impact many lives.”

Moore explained how he falls back on his faith in making important business decisions. “I prayed long and hard, and remembered the story of the parable of the talents. Those who invested the money they were given did the right thing, and this guided my decision to reinvest our profits.” PacMoore openly embraces its Christian roots and speaks to its faith on its website. “It’s the crossroads of everything we do,” said Moore. “It’s our responsibility to walk with the people in our lives. As a business, we can demonstrate the positive results of being guided by our faith. There’s a fine line, and we’re careful to ensure we don’t use our faith as a spin to get business we don’t earn legitimately.”

Moore says, although business in Mooresville plant is not quite where they want it, they continue to invest aggressively. “Last year was our first profitable year since building the plant. We have a long-term vision of success, and we’ll get there if we stay the course.”

Bill Moore and his wife of 24 years, Susie, raised two sons: Taylor, age 22, and Kyle, age 20. Moore enjoys teaching the Bible through public speaking, golfing and skiing.

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Insurance rates going up and what you can do about it

As your insurance renewal paperwork comes in this year, whether it's your personal insurance or your business insurance program, you are likely to see higher rates. Many of you will quickly say – and rightly so – that you haven't had a claim, so your rates shouldn't increase. While this may be a fair statement, most unfortunately, it is not reality. This month, we are going to discuss reasons why rates are on the rise. That's the bad news. The good news is we will also discuss a few simple things you can do to mitigate the increases you will likely see. But first, a discussion on why...

Why the Rate Increase?

We have all witnessed the news stories of the past two years regarding major catastrophic weather losses nationwide. Fortunately, Indiana had largely been spared of this dangerous weather until the events earlier this year in the Henryville area. Since most of these storms represent covered losses from the standpoint of your insurance coverage contract, insurance companies are paying out large losses nationwide. In fact, 2011 went down as the worst year for catastrophic losses ever in the industry. These events have depleted reserves that insurance companies have historically had. You may think this is a good thing, as after all, your premium dollars should go back to paying losses, right? Absolutely. But in good times, insurance companies are able to invest reserve premium dollars and grow that money without seeking rate increases. When the reserves are depleted, companies must come back to the insured for more. Additionally, insurance companies actually carry insurance too. They insure themselves against large catastrophic losses with what is called reinsurance. Once again, because of record catastrophic losses, the cost of reinsurance is on a sharp increase, thus putting more pressure on your insurance company. All of these circumstances have led to nearly industry wide increases in your premiums. Now that the bad news is out of the way...



Ryan Goodwin

What can we do about it, Ryan?

Review your insurance program each year. Make sure you report accurate payroll numbers, sales figures, etc. In many cases, large portions of your rates are based upon these numbers. You don't want to pay for more insurance than you need. Secondly, I recommend using an independent agent. Independent agents have access to a number of insurance companies, not just one. So when rates increase, your independent agent can "market" or "shop" the same insurance program with a different carrier, sometimes finding a better rate. Also consider increasing your deductible. A small increase in your deductible can make a big impact on your premium. This move may be of greater advantage if you have few or no claims. This, of course, increases your out-of-pocket if you need the insurance, but it lowers your cost in the meantime. Lastly, we recommend you work to improve workplace safety and adopt safe practices in your business. This is a preventative step that will keep your costs lower for the future, as some coverage, such as worker's compensation insurance, is based partly on workplace and occupational safety.

While no one likes rising costs, there are ways to mitigate the increases you will likely see. Take advantage of this time to properly review your business insurance and risk program.

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.morganinsurance-group.com. (765) 342-6619.

So when rates increase, your independent agent can "market" or "shop" the same insurance program with a different carrier, sometimes finding a better rate.

Upcoming ISBDC classes

Financing Your Business for Start Ups and Existing Businesses: This session provides funding options. You will learn how to define and quantify funding needs for your business, and how to articulate those needs to traditional and non traditional lenders.

- Registration Fee: \$30.00
- Morgan County Public Library, 110 South Jefferson St., Martinsville
- 05/3/12 • 1 p.m. – 4 p.m.

Launching Your Own Business: This 2-hour session will cover all of the basics of starting your own business and a workbook is included.

- Registration Fee \$25.00

• Webinar
• 05/10/12 • 10 a.m. – 12 p.m.
Small Business Tax Workshop: Small business workshops are designed to help the small business owner understand and fulfill their Federal Tax responsibilities. These workshops are sponsored and presented by IRS partners who are Federal Tax specialists. Workshop topics vary from a general overview of taxes to more specific topics such as recordkeeping and retirement plans.

- Registration Fee: \$60.00
- Ivy Tech Avon Room 112, 7508 Beachwood Centre Rd., Avon
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Jim Hess, Jeff Yater, Jon Brown, Dean Mayfield, Mike Hurst



Jim Hess, Jamie Thompson, Doug Puckett, Mike Hurst



Denise Carr



Stephanie and Jod Woods



Nikki and Travis Walker



Kristi Dunigan, Diana Roy, Peggy Welch

Business and community come together at MCBL Cover Party

Cover Party celebrates honorees that took a risk and built success

By Elaine Whitesides

Morgan County Business Leader

The Art Sanctuary in Martinsville served as an inspiring backdrop to attendees of the Morgan County Business Leader (MCBL) Cover Party. The event was sponsored by First Merchants Bank and the Art Sanctuary on April 16.

MCBL publisher, Jim Hess, began the evening by acknowledging that the cover parties are held to celebrate the success stories of Morgan County businesses and bring people together to build relationships to promote even more success.

A long-time resident of Martinsville and Central Region President of First Merchants Bank, Mike Hurst recalled fond memories from his youth involved in the activities as a member of the Methodist Church that has become the Art Sanctuary. The reinvented facility now serves several local artists in their own studios, provides galleries and meeting places for organizations, business and family events.

In his opening remarks, Hurst said that First Merchants Bank appreciates the efforts of the small business owner and also the opportunity to recognize local business people through the MCBL Cover Party events.

Surrounded by colorful original art work, the subjects of the last six cover features were honored. Hess drew a thread that connects each of the featured businesses and their owners. He said, "They are the stories of people taking risks and finding success and employing people."

Squealers Award Winning Barbeque restaurants owner Jeff Yater had a vision and took the risk to follow it. Yater says, "I feel fortunate the community has supported us. I have had good people working with me and strong people stood behind me." Giving back to the community is



Bob Chenoweth, Scott Shearin, Jay Allen



Courtney Sampson and John Price

important to Yater. "I wish we could do more," he said. "I wish we could do it all."

Giving back and appreciating the support of community was another common thread amongst the honorees. Dean Mayfield, owner of Mayfield Insurance, Inc., said "Without the employees and my wife Peggy, we wouldn't have had the success we had."

No one knows better than Jamie Thompson the connection between the community and its people and the success of businesses. She has lead the Martinsville Chamber of Commerce as it has grown in members and service to the community as a whole. She said, "(The organization) is trying to accomplish great things in Morgan County and we want to say thank you to the Morgan County Business Leader for helping get the word out to the community."

"Successful businesses are generating service

and income for the community," said Hess. Liberty Tax owner Denise Carr could not attend. It was, after all, Tax Day for Carr and she was "taking care of business." Mooresville Auto and Tire co-owner Mike Duh was keeping the doors open as well, while his partner, Jon Brown, seconded Hess's statement and added, "I'm forever thankful we've come out to Mooresville."

The last honoree was Doug Puckett who just recently took the helm at IU Health Morgan Hospital as President and CEO. He said that he has been warmly welcomed into the hospital and community and appreciates the support he has received as he goes about "finding ways to better serve the community and keep the community healthy."

New to Morgan County, Puckett appreciated the Cover Party event. He said, "It's an opportu-

nity to come and meet people in the community."

The cover parties are a great occasion to meet other professionals, business owners and community leaders to learn about them and their organizations, as well as share about you and your business.

Evidence of the connections between home, community and the businesses that have grown into successful enterprises filled the air as those present at the Art Sanctuary chatted about business, art, recent events and future plans while noshing on good food and wine from Piper's Café and Catering and Cedar Creek Winery.

There is no cost to attend Cover Party events brought to the county by First Merchants Bank and the MCBL- and priceless opportunity. Make plans to attend the next Cover Party in October. Watch upcoming MCBL issues for details.



“YOU’RE VERY TO JOIN THE MOORESVILLE LI

May 1912 – May 2012

By Bob Sullivan
Morgan County Business Leader

Mooreville Library Director Diane Huerkamp remembers her visits as a little girl to her local library in Irvington, Indiana, on the east side of Indianapolis. “I remember the excitement of opening those glass doors and entering another world where my imagination could take me anywhere. I remember a distinctive aroma only those who have read books mere inches from their noses can understand.”

Upon graduating Howe High School, Diane’s career went a number of directions. “I wasn’t thinking of the library as a career. My parents were German immigrants, and we flew back and forth a lot. I loved flying. I thought I wanted to be an airline stewardess. Then my high school sweetheart and I married, he joined the military, and that put those plans on hold while other doors opened. I worked as a veterinary technician; I worked in sales and advertising for a north side newspaper.”

Diane and her husband Bernard eventually moved to Waverly, Indiana. “My parents had built a home out there in 1975, and when they contemplated selling it, my husband and I agreed to buy it.” In 1989, now with school-age children, Diane explained, “Waverly Elementary needed a library aide, so I volunteered there. I also worked with Kindergarteners and emotionally handicapped students. I loved that.” During this time, she also composed ads for the Mooreville Times for two years. “A similar library assistant position opened up at the Morgan County Public Library, so I worked there from 1997 until 2000. I did not have a degree in library science at the time, but that’s how it started, working three part-time positions.”

In 1997, Diane accepted a part-time position with the Mooreville Public Library as a Children’s Assistant. In 1999, Diane ac-

cepted a full-time Reference position for two years, which led to her becoming Assistant Director. At that time, she accepted a position at Waverly Elementary Library to devote time on-site. She shared that “Leaving Waverly was the decision I ever had to make.”

Diane became the Interim Director when Lynn Jurewicz, when Lynn was in Ohio. Diane was appointed Director. She earned a Master’s in Library Science while fulfilling the responsibilities of running the library as well as leading the building renovation and renovation.

Diane has seen a lot of changes in 100 years, including the addition of the “Every Child” program, the launching of the “Every Child” program, the ability of allowing people to borrow books, any of 95 participating libraries in all Morgan County branches.

Diane explained, “Years ago, we had other populations like rural areas where students could only check out books from you by the county where you lived. In many cases, the Mooreville Public Library found ourselves literally being the only library when the opportunity came along to be banded together to make a difference.”

Diane says that, while the library’s goals have evolved since its founding, the goals of public libraries is that of providing a place where people can find information and inspiration.



Mooresville Public Library

Diane Huerkamp, MLS, Director
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RY WELCOME” BRARY CENTENNIAL CELEBRATION!

rence Assistant position enjoying that poen in 2001, she was promoted to the As- t juncture, Diane resigned from her other elementary and Morgan County Public Li- concentrate on/to her college studies. She /averly Elementary was one of the hardest make.”

terim Director in 2004, taking over for ynn accepted a library position in Men- ointed Director in 2005 and earned her ence in 2007. She was going to school full- in just 12 months while executing the full ing the daily operations of the library, as ding expansion project of the current addi-

of changes to the library in the last 13 ition of a 12K sq. ft. wing in 2006, the green” checkout system (offering the flex- le to check out and return material from Indiana libraries, including Plainfield and nches).

ars ago, with areas like Heartland Crossing ocated along multiple county borders, resi- out material from a single branch “assigned” ere you paid your property taxes. So in ooressville Branch may be a closer drive, and we turning people away at the door. In 2008, ame to initiate Evergreen, the area branches e the program a reality as fast as possible.” e the mission of the library has changed ntury, the ways in which it accomplishes ignificantly. “A common perception of f buildings to store and borrow books. In

fact, libraries provide equitable access to information, technology, recreational reading, and opportunity for lifelong learning. There are no social or economic barriers which prohibit citizens from accessing information. We’re one of the few entities that serve a person from birth until the end of their life.”

Recent innovations used to provide access to information include:

- CD, DVD and videogame catalogs
- Public access desktop computers with Internet (including an 18-station computer lab)
- Wireless access for personal laptop computers
- Printing, faxing (new wireless-connected printing)
- A WorkOne employment resource
- Access to subscription-based e-databases
- A shared virtual ebook catalog compatible for a variety of devices (Overdrive, with access to over 9500 ebooks)
- Forget the card catalogs--locate material within all Evergreen branches via Internet/computer-driven keyword database kiosks

And of course, the library still provides access to traditional books, magazines, and newspaper archives (sorted by subject and title—no more Dewey Decimal System).

With information technology growing at a phenomenal rate, Diane is proud of how the Mooresville Branch proactively stays on top of these trends. “We have a great team to oversee these resources and the community’s needs, with a staff of 22 qualified librarians—five with MLS’s, to help keep on top of all of these outlets. Our staff and volunteers have kept us going for the last century, and it’s that same commitment that will keep us going in the century to come.”

Diane and Bernard have raised two sons, Kyle and Kurt, and have two grandchildren. She enjoys gardening, bicycling and, of course, reading.

Mark your Calendars:

Saturday, May 12, 9 a.m.-3 p.m. The Mooresville Library celebrates 100 years serving the community, with a unique historical display “Journey Through the Decades”, featuring antique displays, historical music and dance performances from bygone eras, performances by the high school orchestra and choir, readings, interactive tours and stations, and birthday cake! Yes, you can eat cake at the library...just this once.

“It was May 12, 1912, when the town levied the taxes to support us,” explained Diane. “We were a subscription library, but the community wanted a local branch and supported the efforts to make it happen.” The library broke ground on its current lo-

cation in 1989.

The celebration will close with a beautiful display of releasing 100 butterflies into the community.

“The Centennial Celebration is the beginning of a new campaign for the library, explained Diane. “We’re revamping our website to offer more information online, pursuing more marketing initiatives to make people aware of our connections with the local schools, businesses, and the community. Our slogan is ‘You’re Very Welcome.’ My goal is that every person makes a trip to the library part of their normal routine, whether it’s a few times a week, or twice a year.”



Are you competing on price?

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You can buy a cup of coffee at 7-11, Dunkin Donuts, and even McDonalds and buy it for \$3.50 less than you can at Starbucks. So WHY are so many people Starbucks junkies?

Why are so many airlines bankrupt, yet Southwest has made a profit every quarter but one since it started flying in 1971? How did Apple come back from the dead and resurrect itself to sit at the top of the communications world?

Starbucks didn't just get "lucky." This was a very carefully planned and crafted assault that was years in the making. In most cases, when you sell a basic commodity such as coffee, you're forcing

yourself into a market that competes on nothing but price.

That's what everyone else was indeed doing. 7-11, Dunkin Donuts, and McDonalds were locked in battle to see who could offer the cheapest cup of coffee.

Starbucks looked at this



Roger Engelau

and said "these guys are all fighting over who can offer a 50 cent cup of coffee. How can we get these same people to buy our coffee and pay us \$4 a cup in the process?"

Obviously, they were successful. So how did they do it? In a word "INNOVATION!"

If you want your business to flourish, stop competing on price. Find out specifically what your customers "want" from your business, and then innovate your business to not only give them what they want, but do so in a way that can only be described as "extraordinary."

Customers don't go to Starbucks to pay \$4 for a cup of coffee; they pay \$4 for the "experience" they enjoy there. Starbucks innovated their stores to give their customers what they "wanted." Customers don't want to buy their coffee from a clerk; they want to buy it from a "barista." They don't want to buy coffee from a convenience store or a fast food restaurant; they want to buy it from a

specialty coffee house where the barista knows them by name and knows what they want without them having to ask for it.

In short they want an "experience," and they're willing to pay \$4 a cup to get it.

You can do what Starbucks did... Every day that goes by that you don't do it costs you hundreds of customers--and untold profits. Talk to your customers AND your prospects, ask good questions, and listen to what they tell you:

- Find that "sweet spot" that your competition knows nothing about.
- Use that "sweet spot" to attract new clients.
- Separate your business from all of your competition.
- Position your business for market dominance.

You can learn to do this for your business... IF you can discover exactly what your customers want and create an experience that compliments what they want. You'll have customers streaming through the door in droves.

To your success!

Roger Engelau is central Indiana's sought-after coach to business owners in every industry. He applies his significant business expertise to help business owners improve their business, income, and lifestyle. His clients enjoy record profits. Roger is Head Coach and Owner of Hannah Business Coaching dba ActionCOACH based in Mooresville. www.ActionCoach.com/RogerEngelau 317-908-5809.

In short they want an "experience," and they're willing to pay \$4 a cup to get it.



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Are you selling to your third easiest customer?

Third easiest? You're probably wondering "What about the first and second easiest customers to sell?"

The first easiest customer to sell is your existing customer; those folks who have already bought into you, your company, your products and services. There's a saying I heard from my good friend, mentor and coach, Scott Manning that goes like this ... A buyer is a buyer is a buyer. For simplicity, I am using the word customer but it could be client or patient just as easily.

The second easiest customer to sell is a referral from an existing customer. Someone who has experienced you and all of your offerings and then invites a friend, family member or associate to do business with you is almost as good as it gets.

Before I clue you in on the third easiest customers to sell, I want to share a couple of points that I heard from Jay Abraham, one of the highest paid consultants on the planet. Jay said that there are only three ways to grow your business:

1. To get more customers.
2. To get your existing customers to buy more.
3. To get your existing customers to buy more often.

I've added a fourth to his three, which is simply to improve on any one of the three. Those four are foundational and you should have an established strategy behind each one for your business to make sure they happen on a regular basis.

Of the four, the first one, to get more customers is the one that most people focus on in their business. Sometimes it is the only customer businesses work to get. It's the most difficult and the most expensive to execute successfully. Knowing



Jack Klemeyer

that, why does getting customers to buy more, to buy more often and to improve on all three take a distant back burner to getting more customers?

Now to the promise of the third easiest customer to sell ... it's the lost customer. Those customers that for whatever reason have left you or you have left them; they no longer buy from you.

You need to have a strategy, a campaign, to communicate with these people in an effort to win them back. It makes sense. They know and are familiar with you, your company and your products. You should keep track of why people stopped doing business with you and categorize those reasons and act on them.

Just so you know, when price is given as the reason, it's probably not. I'll bet you a cup of coffee on that one. Get around the price issue: When you hear it as the reason they left simply ask, why else or why in addition to price they left. Usually price is the proverbial straw that broke the camel's back. Something else happened somewhere else. Find it!

Give your attention to all the easiest customers if you want to increase sales and business.

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

You need to have a strategy, a campaign, to communicate with these people in an effort to win them back.



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Mooreville Welding ready for new era

Firmly welded into the community

By Elaine Whitesides

Morgan County Business Leader

What does it mean to have a business that is virtually debt free?

For Mooreville Welding owner, Jeff Allen, it's a great feeling. He says, "We can breathe." However, that doesn't mean the business is taking a break. In fact, Allen just recently expanded his operation by 5,000 square feet, added more fabrication machinery and increased his product line.

At age 23, Allen became the owner of the company on June 1, 1991. At that time, the business had already been an established family-owned operation since 1939. Not only is Allen celebrating 21 years in business at the Open House slated for June 2, he is excited to begin a new chapter where his son, Justin, will begin the long takeover process of ownership. "I'm proud to have my son continue the tradition and follow in my footsteps," Allen says.

He likes to envision a family-owned business at the corner of Washington and Bolton well on its way to its 100th year of serving the community. He says, "This business is a tremendous asset to the community."

He has worked hard to maintain the quality and reputation the company had when he took over and to keep customer satisfaction up so they come back. It's important to him that same level of products and services continue into the future. He sees that happening as his son learns the business.

Just like most small businesses, the biggest struggle every week is financial. "We can't make ends meet unless we diversify and that's what we've done over time."

According to Allen, Mooreville Welding is one of the best kept local secrets because people don't realize how the shop can help them. The main three operations in a welding shop are repair, fabrication and metal sales. And those functions can service small businesses, large businesses and homeowners. No job is too big- or too small.

Homeowners may need a lawn ornament, mailbox or a garden gate latch repaired. The sky is the limit on fabrication. Allen says, "It could be a little

Mooreville Welding

Jeff Allen, Owner
220 E. Washington St.
Mooreville, IN 46158
317-831-2265

Hours of Operation
Monday - Friday 8 a.m. to 4:30 p.m.
Saturday 10 a.m. to 1 p.m.
Closed Sunday

jeff@moorevillevelding.com
www.moorevillevelding.com
facebook: Mooreville Welding Inc

custom tool, a shelf bracket or a bulldozer bucket. If they can sketch it, we can make it."

When people can do the work themselves they still need the metal to do it. He says that's when they come to Mooreville Welding for steel, stainless steel and aluminum.

"Some people," Allen says, "think they are inconveniencing us to do a small job or sell them a little metal." Small jobs are important to him. "The community keeps us in business," he says. "It's the guy who can come in and get a bracket for his home and realizes we can help his employer with a truck bed or larger project. Our customers spread the word."

Mooreville Welding has specialized in flatbed truck bodies since 1945. They service farmers, individuals, large and small companies or truck dealers in a variety of industries and for a myriad of uses. They are familiar with projects that require customization and heavy duty applications. To do this the business stocks a wide range of truck and trailer equipment.

"It takes different types of welding machines to weld different metals and projects," he says. They have an enclosed trailer outfitted to go on-site for some jobs and do MIG welding, TIG welding, arc welding and gas welding in house. Allen says welding is both an art and a craft. "You have got to be able to build something in your mind and then go do it."

As far as being a business owner, Allen acknowledges he knew very little about it when he took the leap. "Starting up something brand new is hard without an established customer base," he says. "I feel blessed that we had the broad customer base that we had from Day 1. The phone number has never changed. We still have people calling us that haven't been here for 20 years."

"We partner with many different businesses in Mooreville to support each other in our businesses. I really appreciate the community. It seems everyone in this area really wants to buy from local businesses. We know each other, we buy from this community – we support each other. With the local businesses that might do similar work to us, we don't look at them as competition, but as someone who we can help or they can help us. We're all here to help each other. Because of the tight-knit community we have, I think that's the norm."

Allen says he stayed in Mooreville because he's tethered to this business. "But if I wasn't tethered, I wouldn't want to be anywhere else," he says as he looks out the window of his office. "I'd

say because of – it's just home. It's my comfort zone – the community, the town, the area. I can't picture anywhere else where I'd be comfortable."

Open House

Sat., June 2, from 10 a.m. to 2 p.m.

The public is invited to join Jeff Allen in celebrating 21 years as owner of Mooreville Welding. Attendees will be able to tour the facility, including the new 5,000-square-foot shop and see newly acquired fabrication machines such as a shear, a brake-press and the Bridgeport milling machine. See how many walls house more than 280 different shapes and stock pieces of aluminum, steel and stainless steel materials. Discover what your hometown welder can do for you. Then enjoy refreshments, maybe win a door prize and take advantage of special promotions.

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Effective cessation benefits

Cessation programs work: Ideally, employers should consider a three-prong approach that includes policies, benefits and programs that will encourage employees not to use tobacco in the workplace and to quit using tobacco altogether. The best quit rates can be achieved when your workplace utilizes all three recommendations below.¹



Jennifer Walker

Implement tobacco-free policies:

- Adopt a model tobacco-free workplace policy
- Promote the policy widely
- Support the policy through your company's infrastructure
- Make sure employees know the consequences of noncompliance

Provide access to telephone Quitline

for tobacco users: Promote the services of the Indiana Tobacco Quitline, 1-800-QUIT NOW (800-784-8669). Work with your health plan to minimize or eliminate out-of-pocket costs.

Employers who implement a smoke-free workplace policy have an opportunity to communicate a consistent pro-health message, project a positive image, and reduce tobacco-related healthcare costs. Providing cessation benefits (coverage for counseling and medications) in conjunction with the policy supports employees in their quitting process.

Offer proven tobacco-use treatment benefits through your health plan: Identify ways to improve coverage of tobacco-use treat-

ment services. Negotiate model benefits with your health plan, including these:

- Provide effective tobacco-use treatments
- Offer multiple forms of counseling (i.e., individual, group or telephone)
- Offer FDA-approved medications, including both prescription and over-the-counter (see chart below)
- Eliminate or minimize all copays and other fees for counseling and medications
- Provide cessation services to spouses, dependents and retirees
- Brief comparison of smoking cessation drugs and counseling

Making it more difficult for tobacco users to continue using tobacco at their workplace will help them make the decision to quit.

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

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

Treatment	How used (summary)	How effective	Common side effects
Chantix (varenicline) Prescription only.	<ul style="list-style-type: none"> • Take by mouth • Start with a low dose 1 week before quit date • Increase the dose after 3 days and then after another 4 days • Continue 12-24 weeks 	<ul style="list-style-type: none"> • 3 times more successful than with placebo at 1 year • About 60% more successful than with bupropion (Zyban) at 1 year 	<ul style="list-style-type: none"> • nausea (30%) • flatulence (gas) • constipation • abnormal dreams • difficulty sleeping • headache
Nicotine replacement Non-prescription (e.g. Nicorette gum, Nicoderm patches) Prescription (e.g. Nicotrol nasal spray)	<ul style="list-style-type: none"> • Quit smoking at same time as starting nicotine replacement products • Apply a patch for 16 or 24 hours per day • Or use a gum, nose spray, lozenge or inhaler regularly to a maximum limit • Length of use depends on product, often 3-6 months 	<ul style="list-style-type: none"> • About 2 times more likely to have quit than with placebo at 3 months • About 70% more successful than with placebo at one year • Similar in effectiveness to bupropion (Zyban) 	<ul style="list-style-type: none"> • sleep difficulties (patches) • abnormal dreaming (patches) • skin reactions (patch) • jaw pain (gum) • nose irritation (nose spray)
Zyban (bupropion) Prescription only	<ul style="list-style-type: none"> • Taken by mouth • Start one week before quitting • Start at a low dose • Increase in one week • Continue 7-12 weeks or longer 	<ul style="list-style-type: none"> • Quitting with Zyban is about twice as likely as with placebo at 3 months • About 1.5 times success rate than with placebo at 1 year • bupropion has similar success to nicotine replacement, and lower than varenicline 	<ul style="list-style-type: none"> • anxiety • headache • insomnia • dry mouth • irritability • seizures (rare)
Counseling	<ul style="list-style-type: none"> • One-on-one, group, telephone counseling 	<ul style="list-style-type: none"> • Counseling helps quitting • Higher intensity counseling (longer sessions and/or multiple sessions) is better than lower intensity. 	<p>Source: http://www.drugs.com/quit-smoking.html</p>

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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CFMC announces 2012 Lilly Endowment Community Scholarship Program recipients and finalists

Two students have been named recipients of four-year, full-tuition scholarships as the Community Foundation of Morgan County 2012 Lilly Endowment Community Scholars.

Michael Ross Hunter and Madeline Renee Zook will receive full tuition for four years to the Indiana college of their choice and a \$900 yearly stipend for required books and equipment.

Hunter is the son of Tracy and Christina Hunter of Martinsville. He attends Indian Creek High School where he is a member of the National Honor Society, the Indiana Academic Super Bowl team, concert band, and the tennis team. He is also a certified scuba diver.

He plans to study engineering at Rose-Hulman Institute of Technology or Purdue University.

Zook is the daughter of Nathan and Kim Zook of Mooresville. She attends Mooresville High School, where she is a member of the Key Club, Varsity Mixed Concert Choir, Show Choir, National Honor Society, French Club, and the soccer, tennis, and cheerleading teams.

She is interested in studying business, and has been accepted to the Kelley School of Business and the Hutton Honors College at Indiana University.

From almost 70 initial applications, Hunter and Zook were selected from six finalists nominated by the CFMC Scholarship Advisory Committee in February. The Lilly Endowment Community Scholarship Program for Morgan County criteria is weighted and based on academic performance, financial need, school/community activities and/or work experience, essay questions, a personal interview, and personal characteristics.

In addition to Zook and Hunter, finalists for the Lilly Endowment Community Scholarship were Jacob Realey, Monrovia High School, and Andrea Gilberti, Leigh Nelson, and Melissa Ahlborn, Martinsville High School. Realey, Gilberti, Nelson, and Ahlborn will receive scholarships awarded by the board of the Community Foundation of Morgan County to honor their achievements.

The CFMC Scholarship Committee recommended the two nominees to the Independent Colleges of Indiana, Inc. (ICI) which manages the selection of the recipients for the Lilly Endowment. ICI is a non-profit corporation that represents 31 regionally accredited degree-granting, non-profit, private colleges and universities in the state.

The scholarships are the result of a statewide Lilly Endowment initiative to help Hoosier students reach higher levels of education within the state. Indiana ranks among the lowest states in the percentage of residents over the age of 25 with a bachelor's degree. There were 142 scholarships awarded statewide.

More information on the Community Foundation of Morgan County, Inc. is available online at www.cfmconline.org or by calling the foundation toll-free at (855) 280-3095.



Home Bank Participates in Habitat Build Day

A group of Home Bank staffmembers partnered with Habitat for Humanity of Morgan County on April 13 for a build day at HFH's current project in Morgantown. Members of the team (left to right) were Ryan Ferguson, Ed Edwards, Brian Stremming, Matthew Craney, Damon Rautenkranz, Dave Rinehart, Ryan Cook, Terry Isom, and Jordan Lewis.

Home Bank is a community bank founded in 1890 with offices in Martinsville and Mooresville.

Verizon Wireless expands 4G LTE network coverage to Morgan County

Verizon Wireless customers in more areas of Morgan County can take advantage of the Verizon Wireless 4G Long Term Evolution (LTE) network, the nation's largest 4G LTE network, starting Thursday (April 19).

Two new areas are in the expanded 4G coverage area for Morgan County, including Mooresville and Briarwood.

On April 19, Verizon Wireless is introducing the network in 27 new markets and expanding across 44 existing markets across the

United States, including these areas of Morgan County. With the new and expanded markets, the Verizon Wireless 4G LTE network will be available to two-thirds of the U.S. population in a total of 230 markets.

Other Indiana expanded coverage areas include cities and towns in Boone, Clinton, Hamilton, Hendricks, Howard, Grant, Montgomery, Putnam and Tipton counties.

In real-world, fully loaded network environments, Verizon Wireless 4G LTE customers

should experience average data rates of 5 to 12 megabits per second (Mbps) on the downlink and 2 to 5 Mbps on the uplink.

According to the Wall Street Journal, LTE is the "speed king" of 4G technologies. Additionally, Popular Science and PC World have also recognized Verizon's 4G LTE network. Popular Science called Verizon's network the "fastest yet," and PC World recognized Verizon's 4G LTE network as one of the 100 Best Products of 2011.



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TOWN OF MOORESVILLE - BUILDING PERMITS

Crystal Shirley, 430 South Indiana, Sign Permit
RGK Corporation, 106 South Indiana, Ground Water Treatment
Dave Dove, East Allison Road, Single Family Residence
Jesse Lalli, 410 North Monroe, Electrical Upgrade
Shawn Pennington, Waters Edge Drive, Swimming Pool
Franciscan St. Francis Health, Hadley Road, Commercial Renovation
Mark Lowry, East Allison Road, Residential Addition
Todd Taylor, S.R. 67, Sign Permit
Tony Langley, S.R. 142, Sign Permit
Dave Doyle, S.R. 67, Sign Permit
Joe Marlin, Central Avenue, Demolition
David Lambert, Milkhouse Lane, Pole Barn
Karen Parlett, East Washington, Electrical Upgrade
Steve Stover, East Landersdale, Barn
Bob Tyre, Brentwood, Electrical Upgrade
Bridgmore Village, Bridgmore Lane, Multi-Family Residential
Roger Millikan, Peaceful view Drive, Residential Addition

TOWN OF MARTINSVILLE - BUILDING PERMITS

H. Bledsoe construction, 15 Industrial Drive, Commercial Remodel

MORGAN COUNTY - BUILDING PERMITS

Alvin Barnes, Hadley Road, Pole Building
Jamie Crafton, Mahalassville Road, Electrical Upgrade
Cragen Farms, Grounds Road, Electrical Upgrade
John DeMoss, Washington Drive, Residential Addition

Brian Dodson, Pine Song Drive, Mini Barn
John Sample, Arthur Road, Garage
Tony Gioscio, Candace Drive, Residential Addition
Kevin Caplinger, Gore Road, Residential Addition
Shelly Gentry, Graveyard Road, Electrical Upgrade
Larry & Nora Bates, Lue Ann Drive, Single Family Residence
Dillard & Marilyn Stanton, New Harmony Rd., Porch Enclosure
Dan Whitaker, Minor Court, Single Family Residence
Kyle Vanover, Laurel Court North, Pole Building
John Bangel, Poplar Drive, Pole Building
Andrew Cook, Paris Drive, Deck
Allison Farms, Huggin Hollow Lane, Commercial Building
Tony Bain, Church Street, Garage
Stephen McFarland, McFarland Trail, Storage Building
Miranda Stockdale, Paddock Road, Electrical Upgrade
Mark Franklin, Stafford Lane, Residential Addition
Daniel Smith, Morgan Oakes Circle, Garage
Michael Bennett, Fox Hill Drive, Carport
James Galyan, Church Street, Electrical Upgrade
Tommy Parsons, Evans Road, Mini Barn
Joe & Jennifer Shields, McCracken Creek, Swimming Pool
Joe & Jennifer Shields, McCracken Creek, Storage Barn
Ruth Pettijohn, Watson Meadows Lane, Garage
David & Joy Scott, Lewisville Road, Single Family Residence
Karen Marshall, Shagbark Court, Electrical Upgrade
Jacob Kocher, Wilbur Road, Electrical Upgrade

NEW BUSINESS FILINGS

Patricia Proctor, Wild Roses Antiques, 10850 N. Mann Road, Mooresville, IN 46158
J. Elaine Curtis, Tropical Sno, 3268 Centenary Road, Mooresville, IN 46158
Scott St. Onge, Indy Garden Works, 29 sunset Manor, Martinsville, IN 46151
Victor Woloweck, VDW Enterprises, 787 Barker Lane, Martinsville, IN 46151
Janis Pierce, Morton Avenue Antique Mall, 810 East Harrison St., Martinsville, IN 46151
David Dalton, David Dalton Rentals, 659 East Walnut St., Martinsville, IN 46151
Geoffrey Seidl, Seidl Property Improvements, 6682 E. Watson Road, Mooresville, IN 46158

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Shannon & Alisha Eastridge
40 Terrace Trail
Mooresville, IN 46158
\$121499.20
May 21, 2012
Feiwell & Hannoy
317-237-2727

Wesley Fields
11805 Civic Circle
Mooresville, IN 46158
\$176439.79
May 21, 2012
Feiwell & Hannoy
317-237-2727

Dennis Tackett
3692 N Stierwalt Rd
Quincy, IN 47456
\$83722.49
May 21, 2012
Feiwell & Hannoy
317-237-2727

Paula Boling
121 Fountain Dr
Mooresville, IN 46158
\$107964.20
June 4, 2012
Feiwell & Hannoy
317-237-2727

James Ballard
10710 N Christner Lane
Mooresville, IN 46158
\$182554.35
June 4, 2012
Feiwell & Hannoy
317-237-2727

Stephen & Brenda Dean
3614-3618 Cramer Rd
3720 Cramer Rd
3710 Godsey Rd
Martinsville, IN 46151
\$227828.17
June 4, 2012
Hopper Blackwell

317-635-5005

James Dodds
1055 W Wildflower Ct
Mooresville, IN 46158
\$251587.71
June 4, 2012
Reisenfeld & Assoc
513-322-7099

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

Shannon Hall
253 Pineview Dr
Mooresville, IN 46158
\$116989.19
June 4, 2012
Feiwell & Hannoy
317-237-2727

Dissie Johnson
259 Morton St
Morgantown, IN 46160
\$78048.01
June 4, 2012
Feiwell & Hannoy
317-237-2727

Jerry Moore
1145-1155 Leota Dr
Martinsville, IN 46151
\$107834.07
June 4, 2012
Manley, Deas & Kochawski
614-222-4921

Richard Neely
1580 Foxcross Dr
Martinsville, IN 46151
\$305391.54
June 4, 2012
Feiwell & Hannoy
317-237-2727

Michael Pierce
8637 W SR 42
Monrovia, IN
\$125807.80
June 4, 2012
Johnson, Blumberg & Assoc
317-541-9710

Brenda Statzer
3865 N Caldwell Rd
Paragon, IN 46160
\$137222.28
June 4, 2012
Feiwell & Hannoy
317-237-2727

Anita Taylor
560 W Harrison
Martinsville, IN 46151
\$67000.51
June 4, 2012
Reisenfeld & Assoc
513-322-7000

Mary Jane Tramontana
1275 N Shore Dr
Martinsville, IN 46151
\$130912.76

June 4, 2012
Rodric Bray

Stephen Wagner
5371 E SR 144
Mooresville, IN 46158
\$159366.60
June 4, 2012
Doyle Legal
317-264-5000

Ronnie Clunnie
2581 E Sunset Lane
Mooresville, IN 46158
\$86271.90
June 11, 2012
Unterberg & Assoc
219-736-5579

James Dodds
13046 N Jenna Ct
Camby, IN 46113
\$37865.80
June 11, 2012
Steven Yount
317-708-4107

Lori & Steven Newlin
12930 N Bray Rd
Mooresville, IN 46158
\$305490.81
June 11, 2012
Feiwell & Hannoy
317-237-2727

William & Jamie Taylor
4510 N Craver Rd
Cloverdale, IN 46120
\$155187.65
June 11, 2012
Unterberg & Assoc
219-736-5579

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

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

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