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Don't Miss the May Cover Party!

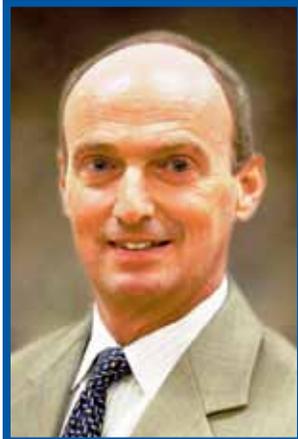
This year is flying by and May is already upon us, which means that one of our two annual Cover Parties is this month! We hope your calendar is marked for Tuesday, May 12 to join us from 5-7PM at Heartland Crossing Golf Links (6701 S. Heartland Blvd, Camby IN 46113). The Cover Party is a great time to celebrate three key attributes to our county: local business growth, economic development and the leaders who make Morgan County an excellent place in which to conduct business. This event is an opportunity to network and hear from our community both from local leaders and for this event, even leadership within our state government.

On May 12th you will have the chance to meet the Lt. Governor, Sue Ellspermann, as she will be our guest speaker. We look forward to having the Lt. Governor share and discuss both local and statewide issues that affect small to medium size businesses in our economy. She is incredibly well versed in the economic happenings throughout

the state of Indiana and how statewide issues affect our Morgan County businesses.

At the Cover Party, you will also have the opportunity to also interact with our honorees, the business owners who have been featured on our recent Covers of the Morgan County Business Leader. We've had the privilege of telling of some interesting, exciting and influential local business people and look forward to sharing more about them that evening. We'll have a great atmosphere for networking, a fun environment with chances to win door prizes, as well as appetizers to enjoy in a relaxed, business after-hours setting.

If you've never attended a Cover Party in the past, it's a unique networking event that we invite you to take part in. If you've joined us several times before, we look forward to having you again! We are honored to share this event with you, our Morgan County business community, and we look forward to seeing you May 12 from 5-7PM!



Jim Hess
Owner & Publisher

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

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If our business bankers look a little out of their element, it's probably because they're much more comfortable on the go. After all, they prefer to spend their time hustling for their customers—not posing for pictures. Take a moment to speak with one of them, and you'll see exactly what we mean.



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Churches in Mission Raises Hope

Churches in Mission / Hope House

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By Bob Sullivan

Morgan County Business Leader

Alice Cordes is well known in Mooreville as the Executive Director of Churches in Mission, a position she's held since 1997. Churches in Mission is a volunteer-based food pantry (plus other services for low income individuals, such as providing school supplies for children and assistance for utilities and rent) at 27 S. Indiana Street in downtown Mooreville. In recent years, Churches in Mission has seen more people in the community in greater need than ever, because the economic recovery has proceeded much slower than anticipated. Alice saw the need for a strategy center that would empower low income families and individuals with the tools they need for, first, less dependency, and eventually, complete self-sufficiency. For years, this seemed impossible, but within a matter of months, Hope House went from an unobtainable dream to opening its doors.

Alice has served for over 18 years, but she noticed a trend that made her realize the necessity for a center like Hope House. "Churches in Mission was intended to be utilized on an emergency, case by case basis. Increasingly, families started making it part of their weekly grocery shopping routine so they could stretch their limited funds further. We had become part of a sustaining process." Churches in Mission works closely with Morgan County Bridges out of Poverty commission. "We agreed that an educational component was a necessity, but knowing the right way to go about it was un-



Alice Cordes

clear.

"I'd been driving by an empty building for some months, thinking how we could use it," Alice recalled of the property at 148 E. Main Street. In November 2014, "I asked my board chair to tour the building with me. We walked the building, and she was grinning the whole time. She could see the same potential I did."

blessing."

The board held a brainstorming meeting about the goals and the look of the facility. Things moved very quickly, and Hope House opened its doors and held its first class session in March--an informational meeting on the Healthy Indiana Plan (HIP).

Upcoming classes and topics include: smart meal planning for those with diabetes, healthy shopping on a budget, container gardening (supplementing your food with home grown fruits and vegetables utilizing limited space) and budgeting on limited resources. The classes will develop as Cordes gauges the interest and participation of attendees as well as her ability to schedule qualified instructors. She intends to schedule "Getting Ahead" classes. "We want to use these classes to identify stumbling blocks, and then create classes that will address those stumbling blocks."

Hope House will also provide daytime child care and a computer lab with job search resources. Alice notes that the local impoverished avoid going to unfamiliar places for fear they will be judged. "There are some good programs in town that are not well attended. We have an opportunity to hold those programs here."

Alice believes Hope House will be in nearly constant use in a couple of years as programming gets finalized and also as "people become comfortable with it." She anticipates a full time coordinator will eventually oversee the programming.

To local Business Leaders, Alice says, "If you intend to have a major impact on this community, this is the place to do it. Whether you can offer your professional services or financial support, reaching out to people in poverty is going to make a bigger impact on this community than anything else. Statistics in Morgan County for health and education are lower than the state average, and living in poverty is a big reason why. If you have a program that you think would be a fit, just contact me." call Alice at 317-831-3987.

You can read more about Alice Cordes and her history with Churches in Mission in the MCBL March 2009 issue archived online. www.morgancountybusinessleader.com



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Networking and the new follow up

Many business professionals in Morgan County enjoy attending local networking groups (such as the Chamber, BNI, Rotary, Kiwanis, or professional associations) as a way of building business connections and staying involved in the community. Prior to the Internet, the only way to keep in touch with those professionals after an event was to send a note or letter, or pick up the telephone. While these methods are still valuable, now we can add email, newsletters, websites, blogs and social media to the list. Are you using all of these methods effectively to follow-up and keep in touch with the prospects, business partners and people you meet? What are some ways that you can do so in order to make your networking efforts more effective?



Susan Young

Start with a thank-you:

After the event, follow up within a week with a brief email or letter to the person, mentioning the event, a conversation you had, or simply that it was nice to meet them. Before you do,

familiarize yourself with their website so you know more about what they do. Provide them with more information about you and your business, and ask how you can connect them to others, or offer to help them in any way. Include your signature with contact information and links to your website, blog, social media, etc. You could also do this same thing with a telephone call, or leave it in a voicemail if they don't answer. Remember, you are not necessarily selling to them at this time. This is just a friendly touch point to re-introduce yourself and remind them of who you are. Don't forget to scan your business cards and add them to your company database.

Interacting with your new connections online can help you stay in front of them when they have a need for your service

Find them on social media:

After following up with your connection via a short thank-you, do a quick search on the person and their company on social media sites, such as LinkedIn, Twitter, Google+, Pinterest or Facebook. Follow or "like" their pages, or request a connection. You can do this via your personal page, business page, or both, if you choose, depending on how you have your feeds set up. This will enable you to learn more about your new connection, and

stay in touch with them online. A bonus benefit is that they will typically follow or "like" you back, thus increasing your social media following.

Engage with them on social media:

If you are active on social media, and you have started following your connections and their companies, you now have instant information you can share with your followers. Use this opportunity to interact with your connections by liking, commenting and sharing on their posts. This gives you additional content other than your own blog posts, promotions and other social media posts, and results in a more well-rounded social media page for your business. Interacting with your new connections online can help you stay in front of them when they have a need for your service, or if they meet someone that they might want to refer to you. Hopefully they, in turn will do the same by sharing and commenting on your social media posts. If you don't have time to post regularly on social media, hire a professional to post for you consistently or supplement your efforts.

Following up with new connections you meet while networking helps to make your networking efforts worthwhile. Using all of the latest tools in online marketing to keep in touch, aside from the tried and true methods, can make your efforts even more effective.

Susan Young is the owner of AimFire Marketing, a full-service marketing firm specializing in websites, SEO, blogging and social media management. For a complimentary marketing analysis session, visit her website at <http://www.aimfiremarketing.com>, call (317) 456-BIZ4U (2494), or email syoung@aimfiremarketing.com.



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By Bob Sullivan

Morgan County Business Leader

In 2007, Donna Sigo became ill, was hospitalized and in a coma for several weeks. Months later, she lost all her hair, rapidly and permanently. This led her to frequent a Bloomington wig store where she purchased wigs for herself for most of a decade. This began the education process that became her future profession. On April 13th, Donna celebrated the two year anniversary of owning and operating her Martinsville based business, Wigs & More. Today, Donna sells wigs and accessories that ensure that fashion and compassion go hand in hand as she cares for customers who can no longer take a full head of hair for granted. Wigs & More also offers fashionable wigs for the stylish woman who wants to change up her look. The boutique carries hair extensions popular with teens and young women, along with shampoo and other accessories. Donna estimates she has over 300 clients from Martinsville and Indianapolis. Some customers travel from as far as Carmel. "People tell me all the time that they're glad I'm here in Martinsville because there's no other place like it."

It was her experiences with her own hair loss that inspired her to give the shop the look and feel of a small boutique where she can work with each customer one on one. Wigs & More carries an array of major brands and styles, including Raquel Welch, Gabor, Tony of Beverly, Renee of Paris, and Indianapolis-based company, Noriko and Envy. Her wigs are synthetic, but not costume. She is adding popular styles for African American women to her inventory.

"I know what it's like to lose your hair and with it you also lose your self-esteem. I have people come in on the verge of tears, and by the time they leave, I've made a friend. I feel like this is my calling."

Donna grew up in Indianapolis. At age 15, her family moved to Martinsville to escape city life. She graduated from Martinsville High School. She married and started a family, and entered the workforce years later. She worked in health insurance claims for an Indianapolis agency, and in 1990, she landed a job at Eli Lilly as an employee benefit specialist. In 2004, she joined Lilly's sales and marketing department,



Donna Sigo

where she tracked drug samples for sales reps.

Then on August 3, 2007, Donna recalled, "It was a Friday, toward the end of the day. All of a sudden, I started having back pain, and my legs went numb. I started yelling. My boss was there and nurses were down the hall. If not for that, I wouldn't have made it."

She was rushed to the hospital and remembers little else. The doctors induced a coma, which she didn't awaken from until the 28th. Donna had suffered an aneurysm in her abdomen. The doctors replaced a portion of her aorta. "My doctor calls me an angel, because I shouldn't be here." A few months later, her hair started falling out in clumps, most likely a side effect from the drugs that maintained her coma. By January, her hair was gone. "It will never grow back; it's just something I have to deal with the rest of my life."

She visited the Wig Wam Boutique in Bloomington, a shop owned by Clara Lee Black, with over 40 years experience in the business. Black paired Donna with a wig that matched her look. Donna remembers of that time, "I'd returned to Lilly and worked every day. I couldn't hide what had happened. When you go through something so personal and traumatic, people can be surprisingly insensitive." Donna retired from Lilly in 2011. "It was an amazing place, I loved it." Black mentored Donna in the months leading up to the opening of Wigs & More. "I owe everything to her," Donna said.

Synthetic wigs worn regularly by women with complete hair loss will last about 18 months and are usually purchased in pairs. Occasionally, the hair will need trimming and reshaping. Beautician Vicki Nix operates a full service hair salon within Donna's shop on

Tuesday and Friday. Vicki also trims wigs for Donna's customers by appointment.

Donna and her husband Jim have been mar-

ried 22 years. Jim also retired from Eli Lilly and now works at the Martinsville Ace Hardware.

Allergy issues? Here is relief!

Many of us suffer with seasonal allergies. We all know what triggers the symptoms are particles in the air. Some of these particles can be seen, but most are much too small. As we breathe, these particles are taken into our body and the unpleasant magic begins. My wife and son are among those that suffer with this. I can do nothing to help them when they are outdoors, but I will do all I



Jod Woods

can to protect them while indoors. We are removing up to 99.98% of the bad stuff as small as .1 micron in size from the air in our home. To put this into perspective, a human hair is between 50-70 microns in diameter. The Trane Clean Effects air cleaner is what is doing this for me. It is a permanent air filtration system that requires simple cleaning, NOT replacing. It eliminates the need for any other disposable or permanent filter in the furnace. The Trane Clean Effects has truly helped manage the allergy symptoms for my family. Additional benefits to this piece of equipment are assisting



with the removal of cooking odors, pet odors, and overall household dust. Feel free to contact us to discuss your "clean air" options. 317-831-5279 or EconomyHeatingandAir.com

Please let me know if there are any topics that you would enjoy being discussed. I can be reached at 317-831-5279 or Jod_D_Woods@EconomyHeatingandAir.com

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Another Archie Bunker

With the recent passing of the RFRA bill and hubbub it caused, then not rescinding the bill but amending it to “clarify” RFRA, more and more business people are afraid to state their beliefs for fear of some type of retribution by some segment of the population – including customers or vendors.

Here are my beliefs laid out here for you to see...

I believe in Almighty God, His Son Jesus Christ and the Holy Spirit.

I believe in the United States of America and for what it stands; freedom to pursue life, liberty and happiness.

I believe in the family unit starting with a father and a mother (or husband and wife if you will, but each taking the roles of the father and the mother).

I believe in you, my fellow American, my fellow Hoosier and my fellow business person.

I believe in free enterprise and the freedom to choose. I believe you have the right to choose (whatever you choose). I don't have to agree with it nor do I have to accept it as my choice, but I do have to ac-



Jack Klemeyer

knowledge it and respect it as your choice. And, I'm not going to hold it against you or base my business decisions on it.

The United States of America isn't a perfect place. We, as Americans, have made mistakes. You and I have made mistakes too and that's what makes us who we are today. You and I have failed forward, learned, improved and corrected our errors just like others in the United States have done. Who we were has made us a better people today because of those mistakes and our learning from those mistakes. I believe that to think we *are* our mistakes of years or centuries ago is naïve and, quite frankly, ignorant.

So if my beliefs make me an Archie Bunker type... so be it. Take a stand and be who you are. It may not be perfect, but neither am I, nor is anyone else. That's what makes us unique and provides us our strengths. And our strengths are what make our businesses strong, too.

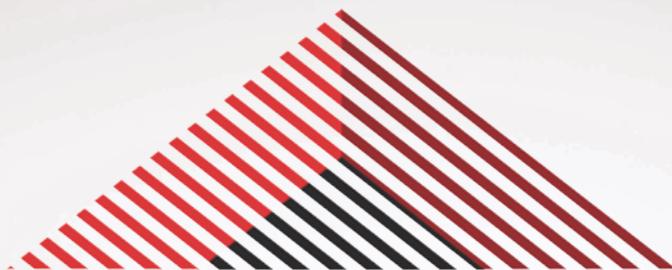
Jack Klemeyer is the founder and head performance coach of GYB Coaching (www.gybcoaching.com). Contact him at Jack@GYBcoaching.com.



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MAKE A DIFFERENCE TODAY AND FOR TOMORROW

Morgan County Council President Ryan Goodwin defines politics as service to community

By Elaine Whitesides

Morgan County Business Leader

Mention politics in just about any circle and you will get lots of rolling eyes, sighs and comments of disgust. The one exception I have found is in a conversation with Ryan Goodwin. He says, "It matters. It matters so much."

Goodwin calls Mooresville and Morgan County home. He and wife, Daphne, grew up in the area and have made it home for their two young boys, Luke, 3 and Brayden, 2. And, both have a commitment to the community. Daphne teaches math at the Mooresville High School, and Ryan is entrenched in serving the community through politics and civic participation. Politics, to him, is not a nasty word. It's an important and worthy cause.

Goodwin didn't aspire to politics and point his life in that direction. He took a somewhat circuitous path to where he is today.

After high school graduation, Goodwin began college – and stayed only one term. "Being stuck in a class was frustrating," he said. He questioned whether the instructors were teaching from experience, and that's what he wanted, experience.

He said, "I wanted to be out in the community." So with no background in it, he launched the quarterly full-color, glossy, 50-page Mooresville Magazine, which later evolved into the Morgan County Magazine. "I felt like a lot of people feel today, that newspapers, though well-intentioned, gravitate to the negative. The magazine highlighted positives in the community; community residents, schools and businesses.



"We were really successful with it from 2005 to 2009. I felt entrepreneurs and small businesses needed to be highlighted. But when the recession hit, large advertisers with big budgets cut back, small businesses were closing and the advertiser support just fell away.

"The theme we heard over and over again," said Goodwin, "was that people were excited to see photos or articles about family and friends. The magazine was laid out on their coffee tables and it was good to hear good news."

The Morgan County Magazine meant a great deal to residents and to Goodwin, but it had served the purpose of getting Goodwin more attuned to the community and how it works. "That was my first real concentrated effort in being active and involved in the community," said Goodwin. "The publication gave me a growing awareness of issues and how government and community work together."

Not only an awareness, but a desire to get involved. So Goodwin, just stepping into his second decade on earth, ran and was elected to serve on the Mooresville Town Council. He continued to serve through 2008 - 2009, and

was appointed president of the Mooresville Town Council in 2010.

Later in 2010 he ran for a district seat on the Morgan County Council. He won the election and served the four-year term. He was re-elected in 2014, and in January, 2015, he was appointed president of the Morgan County Council.

Over those years, Goodwin also returned to his studies and achieved a bachelor's degree in Business Administration with a minor in Economics. He chose his study with purpose. "I am constantly learning something. I will be a lifelong learner," admitted Goodwin, adding, "Business was most applicable to my career change into the insurance field and in the work I was doing on the Mooresville Council and now in the County Council. It made the most sense for an educational choice.

"I transitioned into work in the Morgan Insurance Group as an agent. Insurance has been such a positive career change. I really enjoy everything that I am doing right now." His role as an insurance agent allows him to serve the community in another way, for individuals,

families and businesses.

Goodwin says he feels blessed. He is glad he found his passion so early in life. He says it was not planned, that it was more serendipitous. "I just think the business I started put me in the center of what was going on in the community and that generated an awareness others in the community don't have or get to experience.

"There are always a lot of smart people, but they aren't aware of how much government matters and what it does," said Goodwin. "Many don't realize that there is a lot of work that goes into it at the local level. We need to forget the negativity and look past it. At the local level, we make as much as possible with less, think through decisions, prioritize spending and keep a close eye on it. We try keeping a balance between revenue sufficient to get the job done, but at the same time, not be excessive.

"If a core group doesn't think (their community) is the best place in the world (to live), they won't be able to sell that to neighboring communities and businesses interested in relocating and settling there. It's that big."

"I can't imagine not being in local government. After eight years being in council, I couldn't imagine not being involved. Some of the decisions are mundane and not that interesting; more administrative, but there are other times when decisions are much more significant and make a big impact. Not having a seat at that table is hard to imagine."

One example he cites is the expansion of the Mooresville wastewater treatment plant. His enthusiasm spills over as he explains, "It was a bottleneck; economic development was at a standstill," Goodwin said, "and we were not a viable option until that was expanded." The plant was at its capacity and was actually receiving citations from the Indiana Department of Environmental Management.

"With a \$6 million grant from Office of Community and funds from the Redevelopment Commission, the plant was able to switch to an ultra-violet process and double capacity without totally exploding sewer bills," said Goodwin. "There is certainly nothing glamor-

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ous about that, but putting those moving parts together and minimizing impact on sewer rates was exciting. Sewer bills went up, but not as much as they could have.”

More recently, Goodwin has been a part of decision by Indiana Power and Light (IPL) to re-build the power plant north of Martinsville. “The investment of \$700 million is the single largest investment in the county’s history. Our responsibility was the economic development incentive package to keep IPL here.”

Big projects or small administrative decisions, Goodwin says he goes where the need is. He says the two real themes deal with public safety and economic development. No matter what, there are always so many moving parts with stages and things to align. And, to him, the topic or particular need to be filled is not where the passion lies, but in the doing. They all have an impact on the community, which makes them all exciting and important.

He is the council representative on the County Corrections Board and the 911 Board. But political activities are not the limit of Goodwin’s community involvement, he is also an active member in other civic organizations and his church. He is a member of the Mooresville Chamber of Commerce and previously served as president. He is also president of the Board for the League of Miracles.

He credits Steve Overton with getting him involved with the League of Miracles. The League of Miracles has constructed an athletic facility equipped to allow children and people with disabilities to participate in athletics.

“It is one of the most unique non-profit organizations our community has and it is filling a huge, very important, void,” Goodwin said. “If you see those kids running bases or being pushed around the bases and they have never been able to participate and play, it is just so rewarding. It’s the first field of its kind in Indiana.”

“My kids are too little to know or understand what (the projects and decisions) mean,” said Goodwin. “I plan to take them to the buildings and facilities where there are plaques with my name on them to teach them that being involved in your community is important.”

Goodwin says that many of the business owners and professionals in Morgan County are also leaders and the role they play in the community is crucial. They provide jobs so that the people who live here are able to work here so talent is not being exported outside the community. They fill a vital role in niche product offerings and recreational opportunities and they are involved in the community. Many of the non-profit organizations are pretty heavily driven by the small business community.

The influence and role of citizens as leaders does not escape Goodwin. “I am aware I have an amazing opportunity for local influence in many of the roles I am in,” Goodwin said. “I have the opportunity to develop members and future board members, lead on budget issues and be a part of decisions that shape Morgan County for the future. I have been told I am a good steward of my positions. And I am eager to continue to work toward making Morgan County the best it can be.”



Ryan Goodwin

Five Great Blog Ideas

Here it is. You went to a marketing workshop; you got convinced yet again that you need to blog more and you are stuck with writer's block.

So you need help coming up with ideas to blog about. Here is great tip. The web is becoming more and more about "curation" instead of performing. Meaning people want to know what information to pay attention to, instead of just plain more information.

Here are Five Great Curation Ideas.

1. Review a Book, a Blog, an Expert, Something. First, make a quantitative argument or summary of something from another

expert (for your targeted market) is a great way to get the attention of both search engines and get the attention of the author of the book. What's more, when you share it with the author, you'll likely get a repost of your blog to the author's social following. This has the added effect of getting earned links back to your site, which increasing your SEO.



Tony Scelzo

2. 10 Best Places to get Great Marketing Ideas:

Google is moving more and more to answer questions as technology improves and allows search engines to get closer to how we speak through using implicit and explicit data to generate smart results. When you use this type of tagging, you will get found referenced, which will once again sending the accredited sites a mention that you mentioned them, which in turn will greatly increase the likelihood they give you some love back and boost your traffic. As you do this, you naturally simplify and curate the search for people, which, in turn, helps the reader learn how to help themselves find information faster.

3. Get 30% more Leads out of your Website: I know that most business professionals are mainly concerned about how to overcome the highly volatile, ever changing world of the internet. Provide content that helps people climb out of that morass. Provide the "cliff notes" version of strategies, new ideas and desired result. This naturally provides effective and engaging content, which in turn, drives traffic and inbound links, and most of all, it drives readers.

4. The One Conference you Must Attend as Market-

er: Events cost precious time, so why not take the time to review a conference, a webinar, a lunch and learn, you name it. Your followers will appreciate how the event went and know whether or not they should spend their time going. What's more their activity online may encourage the event promoter to link to your reference.

5. Low Cost Marketing Automation Platforms that Won't Break the Bank: Hot spaces on the web are highly contested places, usually loaded with the incumbents. In this case 3% out all the marketing automation platforms run 80% of the web traffic, effectively dominating a category unfairly on a search. Users starve to find other alternatives to these solutions. Curating and finding these types of lists with reviews creates a loyal list of followers and list of loyal potential company sites that will again link back to you get you more traffic.

Curation of content is powerful. People don't want more necessarily. People want the right the kind of content that can engage more users, the right type of traffic and more links attributing links to you. That is the kind of traffic you want.

The web is becoming more and more about "curation" instead of performing. Meaning people want to know what information to pay attention to, instead of just plain more information.

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Kimie Starodub

By Bob Sullivan

Morgan County Business Leader

Kimie Starodub started at Curves in Martinsville as a fitness trainer in 2007. Over the years, she bonded with many members. Following an illness she recommitted herself to her profession. Then last summer, the word went out that Curves would not be renewing their contract, and the owner had no plans to continue in the business. But Kimie had a plan, and if she could pull it off, she could not only save the fitness center for herself and the women who needed it, but reopen something better than ever.

The facility closed September 28, 2014, and Fun & Fit for Women launched October 1, 2014. Most of the existing customers transferred their memberships, continuing as usual, but also with some important differences. Kimie stepped up as sole general manager after she negotiated a deal that gave her the opportunity she'd sought for years.

Ownership of the business is now shared between four partners who all agreed to give her control of the day to day operations. She purchased new treadmills and other workout equipment to further meet the needs of her clients. With the change in the organization there were also adjustments to some of the guidelines to be able to expand the fitness center to reach other aspects of the community and new customers.

On her new deal, Kimie recalled, "We had several months' notice that the facility

would close, so I scrambled to find some way to save it. By July, I was pretty frantic. I was concerned for my clients. Many of them had nowhere else to go." Kimie located three investors and was approached by a fourth. They entered into an agreement that took effect immediately after the closing of the previous business. Her partners' investments are strictly from a financial perspective.

Fun & Fit for Women offers a full circuit workout to women of all ages and abilities. Kimie offers guided training to those that may want it, or members are free to exercise in the way that makes them most comfortable. "I have young women, older women, and even one member at age 98. There's no one solution that fits all women, just like there is no one solution for men. I'm here to help each person find what works best for them." The fitness center also offers lifestyle and nutrition tips. Kimie is developing additional programs, such as yoga and stretching instruction. "I just added 'Silver Sneakers Yoga', a popular program among many of the chain facilities. As

'the new little girl on the block', it was a challenge to secure, but I did it."

About her membership, she says, "There's a core group here that has bonded like a family. We have a lot of fun. It is more than just a place to get physically fit but also a place to

help each other out when sick or in need. I get on the phone and there is always someone who wants to know how to help."

Kimie grew up on the northeast side of Indianapolis. She reconnected with her high school sweetheart and moved to Florida for several years. When her children got older, she worked in daycare for period of time. Her husband sold his business and they moved to Martinsville to be close to family but to stay clear of hectic city life. She'd always had an interest in fitness.

In 2007, Kimie applied for a job at Curves as a fitness instructor. Upon getting the job, she went through their corporate training program. The training was rigorous and she was proud to have graduated. After a stroke in 2011, the experience changed her perspective to take health, fitness, and her role far more seriously. "I went blind, and by the grace of God, I got my vision back. I refocused on women's health. I earned certifications as a trainer and in nutrition."

Fun & Fit for Women has over 90 members, consisting of many regulars who carried over, new members who have joined over the last few months, and, former members who have since returned.

Kimie and Husband Tony have three kids, Tony Jr. age 28, Nicole, age 25, and André age 20. André is part of the Morgan County Sheriff's Department.



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How much is enough?

I've been thinking about some things lately. Actually, I think about a lot of things all the time. But something specific keeps running through my mind... and it won't leave. Since March of 2009, the undisputed "bottom" of the bear market that was the Financial Crisis, the S&P 500 index has risen dramatically. At press time (mid-April, 2015) since that bottom, the S&P 500's total return with dividends reinvested is more than 210%. (<http://dqydj.net/sp-500-return-calculator/>)

210%
That's an annualized rate of return for the period of over 20%. That is almost two times the annualized rate of return for the thirty year period from March, 1985 thru April, 2015. (<http://dqydj.net/sp-500-return-calculator/>)

So why does that bother me? What's the "something specific that keeps running through my mind?"

How much is enough?

Markets, just like the tallest trees in the world, ultimately DON'T GROW TO THE SKY. And yet the level of complacency, smugness, and apparent total lack of anxiety with this market continues unabated. Recently some less than stellar earnings reports have started to stumble out of some board rooms and across the news wire. Now, data from the global economic powerhouse that is China has started to indicate that this once unstoppable behemoth is starting to slow. Chinese exports fell sharply in March, down 15% from a year earlier. And imports to China were down over 12%. This data seems to indicate that China, the world's second largest economy, is being hit with decreasing demand both at home and overseas. It's a global leader in production, consumption and economic development... and it's slowing down.

Europe remains interesting, especially with the quantitative easing programs (QE) the European Central Bank (ECB) has implemented. But it is early and way too premature to say that the ECB will have as successful a result as our own Fed did with our quantitative easing programs these last six years.

Yes, the Fed and its QE programs have been successful. At least to the extent of providing a dramatically rising US Stock Market. And you see, there's the rub. The US market has been very "successful". But more people are NOT working and producing and finding economic success in this country than ever before in our history. Yet our stock market belies that. We're driving with our eyes closed and with apologies to Don



Jeff Binkley

Henley, we're gonna hit something, but that's the way it goes.

Growth is wonderful. Turning paper gains into realized gains is too. If you have been in the market and have enjoyed opening your investment statement every month for these last six years, could now be a time to ask yourself some questions? Could now be the time to push yourself back from the banquet table, lay down your knife and fork, pat your belly and graciously decline that triple-decker slice of double-chocolate cake? Then go hit the treadmill?

How much is enough?

None of what I have written above should be construed as buy or sell recommendations for any investor without thoroughly discussing your specific situation with a professional advisor. The Binkley Wealth Management Group LLC is a fee-only Indiana Registered Investment Adviser located in Avon. Mr. Binkley can be contacted via email at Jeff@thebinkleygroup.com or phone 317.697.1618



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Mooresville Agriculture Education Program Moves Forward

The re-introduction of Agriculture Education at Mooresville High School has taken a step forward with the hiring of a new teacher and FFA sponsor. Shelby Wolford, the current agriculture teacher at Eminence High School, will begin her work with Mooresville in July. While at Eminence, Wolford has expanded the number of grants received by the department and created a community garden program. Wolford brings experience not only from high school teaching but also professional experience in the agriculture industry, having worked at the U.S. Department of Agriculture, Kelly Scientific Research, and Logansport Memorial Hospital.



Wolford

"I am delighted to be part of the rekindling of the Mooresville Agriculture Education Program and FFA chapter," said Wolford. "With the advancements and opportunities provided through Agriculture Education, I wholeheartedly believe this program will support the needs and interests of our students and aid them in developing the skills needed to succeed in the future."

Work toward the re-vamped and expanded program began last year as MHS administrators developed a plan not only to bring agriculture education classes back to Mooresville, but to expand the program beyond its previous scope through a combination of instruction, supervised agriculture experiences, and an FFA program.

"We are very excited to re-establish the Agri-Science program at Mooresville High School," said Dr. Brian Disney, MHS Principal. "We are even more excited now that we have hired an outstanding educator to lead the program. In addition to being an outstanding classroom teacher, Mrs. Wolford brings experience in leading students in FFA and building community partnerships."

Students in 8th-11th grade were surveyed in the fall to determine the types of courses and opportunities they would be interested in pursuing. More than 160 students were "very interested" in taking animal science courses

while more than 110 were interested in natural resources programs. The return of agriculture education will not only include traditional high school coursework in plant and animal sciences but also possible dual credit coursework with Ivy Tech for the Advanced Life Science classes. In addition, Mooresville's program will become part of the Area 31 Career Center program. Mooresville is part of the area career center along with 10 other high schools to provide advanced coursework in specific career areas.

In addition to agriculture courses, this will mark the return of the National FFA Organization to the school district. The FFA program includes educational events and competitions for students in a wide variety of agri-science areas such as horticulture, livestock and forestry as well as areas such as leadership and parliamentary procedure. More than 120 students surveyed in the fall indicated there were very interested in participating in FFA programs.

"Agricultural Sciences and FFA will enhance our college and career readiness program at Mooresville High School through contemporary applications in the highly technical agribusiness industry," said Dr. David Marcotte, Superintendent of Mooresville Schools. "The addition of Agricultural Sciences and the expansion of Pre-Engineering (Project Lead The Way) are just two examples of the commitment of the Mooresville Schools to prepare students for future careers and as members of a skilled workforce. Mrs. Wolford brings practical experience, knowledge, and enthusiasm to our school community."

Those who might be able to help with future supervised agricultural experiences for students (work with farms, agri-science programs, nurseries, environmental science programs, alternative energy programs, livestock programs, etc.) are encouraged to contact the school about possible participation in the new program. For more information, contact Principal Disney at brian.disney@mooresvilleschools.org.

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CFMC Announces 2015 Lilly Endowment Community Scholarship Program Recipients and Finalists

Two Morgan County students have been named this year's Community Foundation of Morgan County 2015 Lilly Endowment Community Scholars. These scholarships are the largest awarded each year by the foundation.

Jacob Mock and Michelle Poindexter will each receive full tuition for four years to the Indiana college of their choice and a \$900 yearly stipend for required books and equipment.

Jacob is the son of Kevin and Jennifer Mock of Martinsville. He attends Martinsville High School where he is team captain of Varsity Tennis, co-captain of Spell Bowl, a member of the National Honor Society, a volunteer with Habitat for Humanity Restore and The Haven, and a leader in his church youth group. It was also announced on Wednesday that Jacob has been named an Indiana Academic All-Star, as well as a National Merit Scholar, both prestigious academic recognitions.

He plans to study Engineering and has been accepted at IUPUI, Purdue University, Trine University, and Colorado School of Mines.

Michelle is the daughter of Dr. Mark Poindexter and Rebecca Poindexter of Martinsville. She attends Martinsville High School, where she is a member of Spell Bowl, Academic Super Bowl, a leader in her church youth group, and an active volunteer with the Crohn's and Colitis Foundation of America, Compassion International, Soles 4 Souls, and the Humane Society.

She is interested in studying International

Service, and has been accepted to Earlham College, Hanover College, and Valparaiso University.

From the initial pool of applicants, Mock and Poindexter were selected from the eleven 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 Mock and Poindexter, there were nine other finalists in this year's application cycle for the Lilly Endowment Community Scholarship. Finalists included: Nicholas Firsich (Martinsville High School), Peter Gegg (Covenant Christian School), Ashley Hale (Martinsville High School), Jillian Holt (Mooresville High School), Zacharias Hunsucker (Monrovia High School), Katherine Neese (Martinsville High School), Jennifer Nelson (Martinsville High School), Mark Rawlins (Martinsville High School), and Kaitlyn Wampler (Indiana Academy for Science, Mathematics, and Humanities).

All 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 and alternates

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 with-

in the state. Indiana ranks among the lowest states in the percentage of residents over the age of 25 with a bachelor's degree. There will be 142 scholarships awarded statewide.

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



Dan Moore, President and CEO of Home Bank, presents a check in the amount of \$15,000 to representatives of the Morgan County Coalition for Adult Literacy. The donation was part of the bank's gifting program which directs 10% of its earnings to initiatives addressing needs in the community. This gift will also receive benefit of the Lilly Endowment Matching Gift support through the Community Foundation of Morgan County to benefit area not-for-profit organizations. Shown at the check presentation (left to right), Pat Dinneson, Dick Newcomer, Elizabeth Koschnick, Dan Moore, Becky Strange, Janice Kistler, Ruth Rusie, Virginia Jensen, Sharon Goins, Joan Maxfield, and Danie Becknell. Directors of the Morgan County Coalition for Adult Literacy not in attendance are Patti Siemental and Jim Griggs.

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

Rotary Clubs:

Martinsville meets every Tuesday 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.

Business Networking International:

Morgan County Connections meets every Wednesday Morning at the Mooresville Public Library, 220 West Harrison Street, from 8:00am to 9:30am. For more information call Angela Kath at 317-445-9827.

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 (\$7 members, \$10 non-members) For more information call the Chamber office at 317/831-6509 or visit its website: www.MooresvilleChamber.com.

Morgan County Toastmasters Club:

Weekly meeting every Thursday evening at 6pm at Franciscan St. Francis Hospital 1st floor Conference Room.

Business & Professionals Exchange:

This Hendricks County meeting takes place each Tuesday from 8:15-9:45 a.m. at West Central Conservancy District, 243 S County Road 625 E, Avon. More information at www.b-p-e.org.

Rediscover Martinsville:

An Indiana Main Street U.S.A. Association. For information: PO Box 1123, Martinsville, IN 46151. 765-343-6303 or e-mail: rediscovermartinsville@gmail.com. Follow us on Facebook.

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 Wilson at 317-856-9801.

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Second Annual Team Trivia Fundraiser Great Success

The Community Foundation of Morgan County's Second Annual Hardly Trivial Team Trivia Fundraiser was held April 10th at Grace Church in Camby. Eleven teams — from Citizens Bank, Home Bank, the Mooresville Chamber of Commerce, Morgan County Toastmasters, and the Morgantown United Methodist Church, among others — all enjoyed an exciting and fun evening while supporting impact grant making in Morgan County. In addition to fiercely competing for bragging rights, the participants also learned about the prevalence of hunger in Indiana and the United States, the top five areas of focus for community foundations worldwide, and the name of that orange hairy monster from Looney Tunes.*

Participants helped to impact local grant making at the CFMC, raising \$7,857 between team registrations, sponsorships, and mulligan sales. Thanks to the \$1-to-\$1 match courtesy of a generous Lilly Endowment matching grant, a total of \$15,714 will benefit non-profit programming in Morgan County through arts and matching grants. Last year the CFMC granted nearly \$28,000, and through this matching grant program hopes to raise enough funds to increase this amount in the years to come. The mission of the Community Foundation of Morgan County is to connect donors and their charitable giving with evolving community needs in order to enhance the quality of life for current and future generations through impact grant making. This matching grant from Lilly Endowment, alongside community support, ensures that this mission remains a reality far into the future.

The "Wild Horses" Team from the Hoosier Wild

Mustang & Burro Association took the tournament by storm for a second year in a row, claiming a \$500 grand prize and bragging rights. The second place team, "My Big Fact Greek Trivia Team" received \$250 in prize money, and the last place team, "Brainwave Surfers" won the prestigious Unicorn of Awesomeness Award for Adventures in Mediocrity. The CFMC also threw in a copy of the board game, "Are You Smarter Than a 5th Grader." Not wanting anyone to go home empty handed, door prizes were also given out, along with three sets of books from one of the illustrious judges, Chadwick Gillenwater, aka, Professor Watermelon.

The Community Foundation of Morgan County would like to thank all of event sponsors, David Keister and WCBK, Carlisle-Branson Funeral Services & Crematory, and Ruth Rusie. The CFMC would also like to thank our round sponsors, Edward Jones - Financial Advisor Jenna Bennett, Hilliard Lyons - Martinsville, Home Bank SB, Keller Office Supply, Midwest Information Systems & Technologies, The Mixing Bowl Restaurant & Bakery, Morgan County Business Leader, Morgan County Sertoma Club, South Central Indiana - REMC, and Terry's Catering. A big round of applause for the eleven teams who participated, the volunteers who dedicated their time and effort, and our three judges, Ruth Rusie, Cynthia Brewer and Chadwick Gillenwater.

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

Planner of note

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CrossFit Wazimu, Raise the Bar Fitness, Martinsville, IN 46151
In His Hands Family Medicine, Jennifer Bigelow, Mooresville, IN 46158
SRP Services, Jeremy Zigler, Camby, IN 46113
Dean Films, Mitchell Dean, Mooresville, IN 58158
A Little Off The Top, Ben Parker, Gosport, IN 47433
Fern Leaf Gate, Sally Knitter, Monrovia, IN 46157
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Brown's Simple Printing, Joshua Brown, Mooresville, IN 46158
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Maid 2 Clean, Leilani Gee & Cherylyn Burnette, Martinsville, IN 46151
Artesian Lawncare, Kedric Pitman, Martinsville, IN 46151
New Style Customs, Matt Philpott, Clayton, IN 46118
K & J Cleaning, Katie Gist & Jenna Manning, Monrovia, IN 46157
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Sheriff's Sales

Current updates available at http://morgancountyjail.org/index_003.htm
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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We hope you can join us for Morgan County Business Leader's May Cover Party sponsored by First Merchants Bank. Come for food, fun and networking at the Business Leader's Premier Cover Party. Joining us this month will be Lt. Gov. Sue Ellspermann. Connect with your community's business leaders, enjoy appetizers, and win prizes in this business-to-business networking event, as we honor cover subjects.

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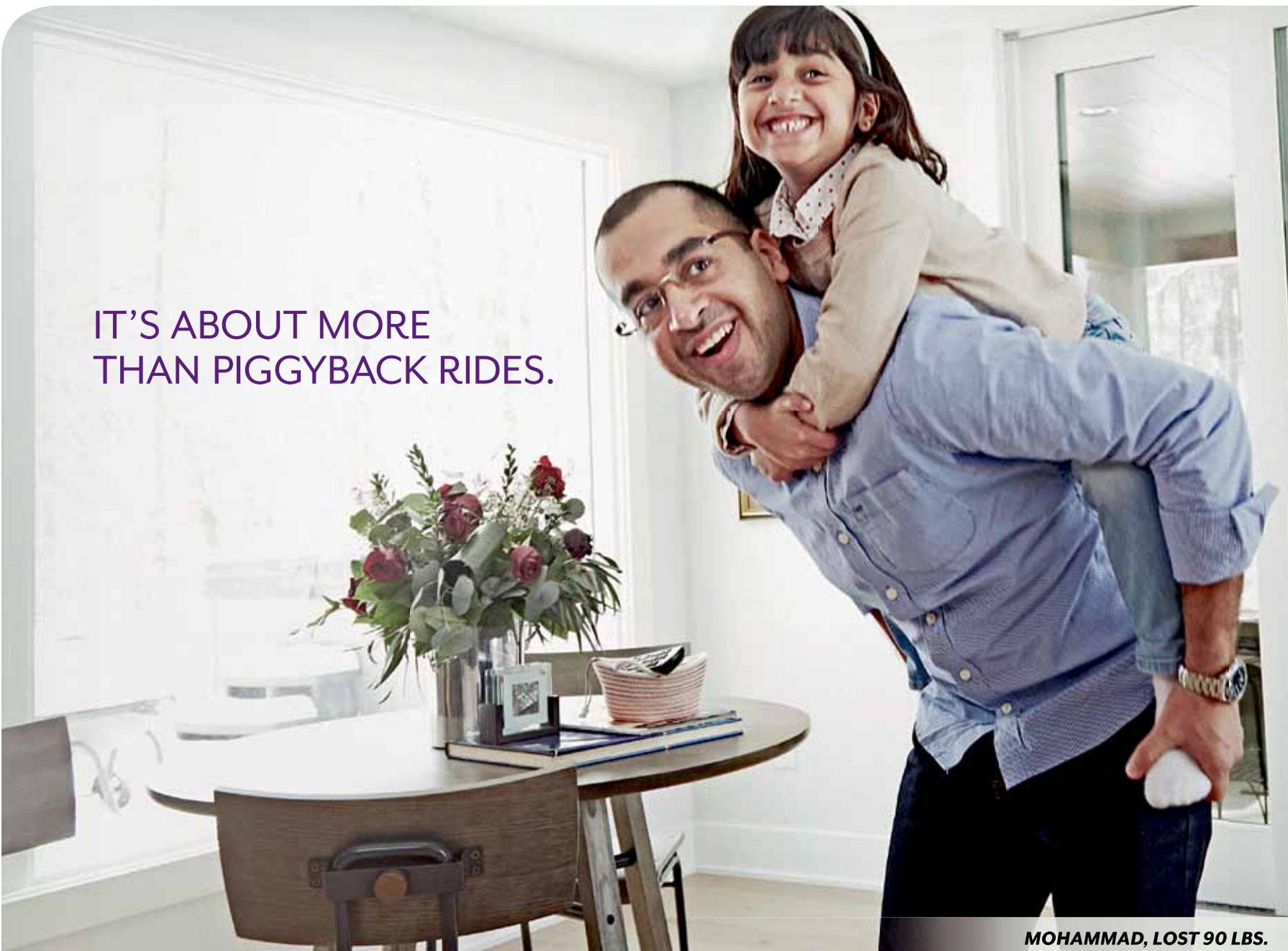
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