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Snow business

Have you had enough snow? No, I'm not talking about politicians promises, I'm talking about the white stuff on the lawns. It slows down traffic, delays school openings, and cancels many activities that aren't worth the effort and risk. It also provides some insight into the attitudes that some of the people have.



Dave Stafford

- Just because you have a four wheel drive doesn't mean you can stop as fast as on dry pavement. Any fool can go fast on snow, that's not the problem. It also means you can not steer as well as on dry roads.
- Just because you're cautious and not going at or above the speed limit, you don't need to put your emergency flashers on as you drive down the road. An approaching car may assume either that you are stopped or that you're just an idiot who shouldn't be driving in bad weather.
- As you're digging the entrance to your driveway out from the wall of snow the snowplow left, frustration doesn't justify throwing the snow back on the street.

Throw it to the side of the driveway for crying out loud.

All three examples have one thing in common: lack of consideration for your fellow travelers. The snow hides the junk in the yard and exposes the selfish on the road.

As to the political promises referenced earlier, we have yet to see if the rhetoric will be followed with deeds. Will the new Congress be able to reverse the speeding-out-of-control-on-slick-pavement federal spending, or will they just raise the speed limit? Does the picture of cars in the ditch and crumpled at intersections portend our economy? Illinois residents woke up to a 66% income tax increase, so be thankful all you're waking up to is more of the flaky white cold kind of snow.

Leave early, drive slower, don't laugh at the people in the ditch, for you may join them.

Corrections

The date of the Home Bank small business success should have read Thursday, January 27th. The speaker is Jack Dill, CPA, on "How to build value in your business and get the most when you go to sell". This event will be held at the Holiday Inn Express in Martinsville. Complimentary tickets are available through Home Bank. Call Tana Lobb at 765-342-6695.

...

Due to an unfortunate internal miscommunication, last month's Morgan County Business Leader on St. Francis' Animal Hospital and Dr. Tom Parell used two spellings of his name throughout the feature. We have the highest respect for Dr. Parell and his staff, and our goal was to provide our readers with an enjoyable and informative report on the important contributions the hospital makes to the community. We deeply regret the error and any disappointment caused from the misspelling. We learned of the error too late to correct the print copies. However, the online PDF viewable at www.bizleader.biz was corrected upon learning the error.

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Contents

Morgan County steps up local incentives for business development	4
Where do we go from here?	4
The five dimensions of effective marketing communications.....	5
Norlights Press brings publishing industry to Martinsville	6
East meets west at Longevity Institute	7
EEOC Issues Long-Awaited GINA Regulations.....	7
Boys and Girls Club reopens amid overwhelming support	8
Leveraging 30 years experience to offer economic solutions to appliance needs..	10
Letter to editor: Surgeon General's report means urgent need for smoke free policies.....	11
Paddle University: Quality product and outstanding service at a fair price.....	12
The Techno-Advantage to protect your business!.....	13
Planner of Note.....	14



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Morgan County steps up local incentives for business development

The Morgan County Council voted Monday night to create a new economic development incentive program that will be unique in central Indiana by providing cash incentive payments to companies that create jobs in Morgan County. The Morgan County EDGE (Economic Development for a Growing Economy) Incentive Program is patterned on a similar incentive program used by several states, including Illinois and Indiana, but is the first locally-developed incentive of its type in central Indiana.

Under the Morgan County EDGE Program, a company that creates jobs in Morgan County for Morgan County residents can receive cash payments based on the amount of payroll paid to county residents. A scoring matrix allows the Morgan County Economic Development Corporation to estimate the length of the EDGE payments which a company may receive, ranging from one year up to seven years.

"We want to use creative incentives to help bring Morgan County to the attention of companies that are looking at growth in central Indiana, including those firms that are already here in the county," Morgan County Economic Development Corporation Executive Director Joy Sessing said about the EDGE incentives. "We know that companies who look in the Midwest often look at the Indianapolis region, and we want them to consider Morgan County equally among the locations they evaluate.

"We have business parks located along Interstate 70, State Highway 67 and State Highway 37, and all have seen a rising amount of attention during the past year," Sessing added.

The EDGE incentive uses a scoring system based on four main criteria to determine the

length of the program's incentive payments a company will receive: the number of jobs, the average wage, the amount of capital investment and the type of job classifications. Additionally, bonus points accumulate for companies that offer benefits or that are based in Morgan County.

"One of the appealing features of this incentive is that it is a refundable tax credit, which will apply even to companies that have no corporate tax liability," County Councilman Jeff Quyle commented. Quyle was a member of the Indiana General Assembly's Study Committee on Economic Development Incentive Programs. He authored the Morgan County ordinance enacting the local program.

"While the amount of this incentive is not going to be a large number, it will enhance the appeal of Morgan County to businesses," Sessing mentioned, "because we can combine it with the lowest property tax rates in central Indiana to make our business environment even more appealing."

"This is the first of new economic development tools the County Council is going to develop in the next year to give our business residents a flexible toolbox of incentives they can use to best suit their needs as they grow. We want Morgan County to be one of Central Indiana's preferred sites for economic development as the economy starts to grow," Quyle added.

The Morgan County Economic Development Corp (EDC) is the local economic development organization that works closely with local, regional and state partners to encourage the expansion of existing companies and attraction of new growth in Morgan County. For more information about the EDC, visit www.morgancoed.com

Where do we go from here?

There are a lot of different forecasts for the coming year in the stock markets, and to my wonderment they don't all agree. I have chosen three snippets from different sources.

First from my friends Brian Wesbury and Bob Stein at First Trust Portfolios "We think gains of roughly 25% to 14,500 on the Dow and 1575 on the S&P 500 at the end of 2011 is a very doable forecast." The entire article goes on to back this up using a "capitalized profits model"

Jeffery Kleintop, Chief Market Strategist LPL Financial offers this "Neither bulls nor bears in 2011, LPL Financial Research expects the economy and the markets will be range bound in 2011. Bound by economic and fiscal forces that will restrain and not reverse growth, we believe the markets will provide modest single-digit rates of return." "Jeff expects GDP to grow in the 2.5% to 3% range.

And finally from "The Economist" (a British publication) "The American stockmarket enters 2011 in a jolly mood. In the past four months it has leapt by 20%, to heights last enjoyed when Lehman Brothers was a going concern. Investors are likely to cheer a second consecutive year of double-digit returns." The title of this article is "Proceed with caution"

Each of these publications makes their point in some detail and tells us why they are right. Each is a believable scenario. I can tell you the "Institute for Supply Management" reports that the manufacturing sector expanded for the 17th month in a row, and the non-manufacturing sector expanded for the 12th month in a row.

It seems that there are a lot of different ideas



Tim Corman

on the state of the economy and hence on the markets. There is one thread that keeps re-appearing on the horizon and that is the expansion of the federal government and the role of public sector unions. There is the underlying fear that the US could turn into Greece or France. There is a fear that our government workers will strike when their benefits are cut, but it is an absolute necessity that we bring public sector pay and benefits in line with the real world.

When I was growing up we looked up to teachers, military, policemen and firemen. They were true public servants I was taught. Other government workers were people who just couldn't get a real job and had to work for the government. I still believe those things.

Tim Corman is an independent LPL Financial Advisor and LPL Registered Principal. He can be reached at Corman Total Investment Management (CTIM) 2680 E. Main St. Suite 233 Plainfield IN. 46168 317-837-5141 cell 317-414-0249. The opinions voiced in this material are for general information and are not intended to provide specific advice or recommendations for any individual. ALL PERFORMANCE REFERENCED IS HISTORICAL AND IS NO GUARANTEE OF FUTURE RESULTS. ALL INDICES ARE UNMANAGED AND CANNOT BE INVESTED INTO DIRECTLY. Securities are offered through LPL Financial Member FINRA/SIPC

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-Samuel Adams

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The five dimensions of effective marketing communications

Presented by Bob Chenoweth

Marketing can encompass many functions, operations and decision points. It can mean different things to different people in different organizations. So you'll notice in the title of this article that we're NOT focusing on the entirety of marketing, but rather on marketing communications.

Now, you might think that marketing communications is synonymous with advertising. Indeed, advertising can be one facet. But marketing communications really includes much more and it requires that you embrace and execute the 5 D's: define, design, develop, devise and deliver.

DEFINE Your Target Market

It's hard to measure success for your marketing communications if you haven't clearly defined your ideal customer. This essential step can be the most difficult. For many of us it's tempting to say that we can serve anyone and everyone. The problem with that is that it's difficult to get specific and actionable referrals with such a loose definition. Success Coach Tom Barnes (find him on TipTopics.com) tells of a financial planner who determined that nurses were his ideal customers. Being that specific led the planner to serve not only nurses but others stemming from these leads. People want to make referrals. You can make it easier for them by tightly defining your target market.

Keep in mind, however, that some ideal customers might be surrounded by gatekeepers. Want to sell to a CEO of a major corporation? Your initial target, then, should probably be someone already professionally or personally connected to your ultimate target. LinkedIn and Facebook can be good resources to help you identify these referral partners.

DESIGN Your Distinctive Brand

With your ideal customer, target market and initial targets identified, you can more expertly design or fine-tune your brand. Simply put, a healthy brand is the trustworthy, memorable (and referable) essence of your company's values, people and products/services. It's an accurate summary that consumers can understand, remember and share with others. Your brand should clearly convey what sets your business apart from competitors. It must appeal to your target market. If it doesn't, either your brand is off track or you are pursuing the wrong prospects. Remember, a well-crafted brand sets the tone for all subsequent communications.

DEVELOP Your Marketing Presence

With your brand established – including logo, tagline, key marketing messages and your Unique Selling Proposition – you can create or update your marketing collateral and website. Design these so that they are brand- and message-consistent across all media. In other words, someone reading your brochure should come away with the same impression as someone visiting your website. This is not to say that these are necessarily designed or written to be identical (after all, each medium is unique and requires a different approach), but they should nurture the same overall image of your company.

DEVISE Your Marketing Communications Plan

With cornerstone identity pieces in place, it's time to plan and deliver your marketing communications. By devising a strategic and focused marketing communications plan you'll stand a



Bob Chenoweth is the founder, President and Chief Creative Officer of TipTopics LLC. A professional writer, content consultant and graphic designer, Bob also owns Chenoweth Content & Design LLC, which specializes in helping business owners and operators craft messages that communicate, illuminate and resonate. To learn more, contact Bob Chenoweth at: TipTopics LLC, 30 Greenwood Drive, Mooresville, IN 46158

better chance of actually connecting with your targets. A communications plan is necessary because creating relationships through marketing communications is a marathon, not a sprint. Thus, your communications plan should determine the best media (print, web, email, social, video, etc.) and timing for delivering your messages over the longer term.

DELIVER Your Messages

Now that you've planned your work, it's time to work your plan. Remember that your ultimate goal is to convert targeted contacts into customers. Raw talent alone won't make this happen. Neither will a noble purpose or passionate drive. Hard work, a strong brand and appealing marketing collateral are key factors, but it's in the execution of the plan – the delivery of well-crafted individual messages – where your company will shine and help you gain the trust required to create a lasting professional relationship.

For this to happen organically you must deliver the right messages in the right way to the right targets at the right time via the right media. Simple, huh? Of course not. Professionalism is key. No matter how well you've built the foundation, if you stumble in delivering your messages, you'll face an uphill battle. If you don't feel confident that you can communicate professionally to present your company in the best light, seek help.

The Bottom Line:

By strategically and professionally implementing the 5 D's of marketing communications, you can more easily convert targeted contacts into customers. We'll take a closer look at the individual processes in future articles. In the meantime, if you'd like to learn more about any of these five dimensions, call me. I'll be glad to help you define, design, develop, devise and deliver the kinds of marketing communications that can help your business connect and succeed.

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Norlights Press brings publishing industry to Martinsville

By Bob Sullivan

Morgan County Business Leader

With an expanding catalog of popular topics and titles, book publisher NorLightsPress.com relocated to Martinsville in August 2010. NorlightPress.com is a small press book publisher specializing in business and lifestyle books with an array of topics, ranging from company branding, healthy eating and fitness, divorce, travel adventures and much more.

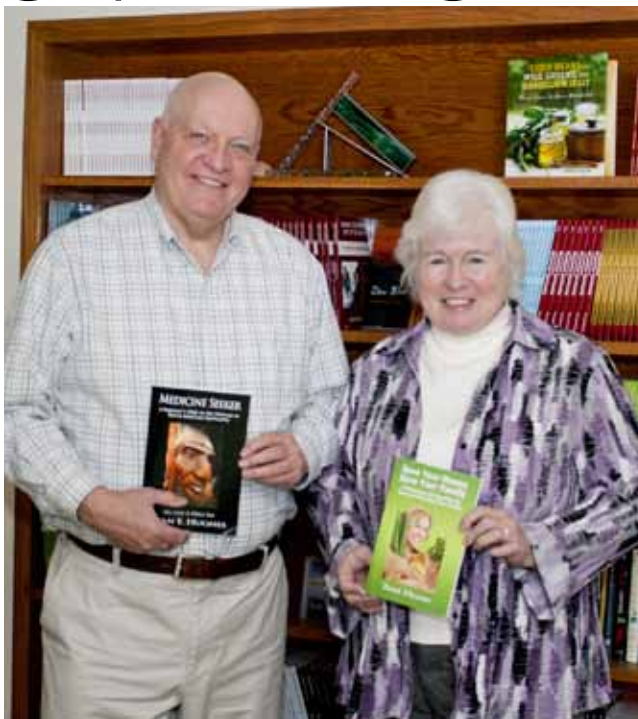
Cofounder Sammie Justesen wears many hats. Sammie worked in the medical industry and as a freelance book industry manuscript editor for several years before opening a literary agency as Northern Lights Literary Services, which has been in business almost seven years. Sammie and her husband, Vorris "Dee" Justesen, formed NorlightsPress.com three years ago in Sandpoint, Idaho, near the Canadian border.

NorlightsPress.com is a nonvanity, royalty-paying publishing house, with access to 90 percent of all the booksellers in the world. "We receive close to 100 manuscripts a day and are very selective about the works we choose. In return, our authors receive the same level of editing and book design quality they would get from a national publisher," notes Dee.

As a successful literary agent, Sammie negotiated several deals for her authors with national publishers, but she also collected a set of excellent works from authors that deserved publishing but which, according to Sammie, "couldn't happen for a variety of reasons that had nothing to do with the quality."

Sammie and Dee partnered with colleague Nadene Carter, a book industry graphic artist and formatter, brought on as vice-president, and NorlightsPress.com was born.

Sammie spoke candidly about the differences between a national publisher and a small press such as NorlightsPress.com. "We can't pay advances, but are royalty-based. We pick up all expenses for the editing, design, and distribution. We offer aggressive Internet marketing support, but the author has to do some of the legwork to help with promotion. What the author receives in exchange is far greater attention from a publisher who believes in their book and has a vested interest in its success. NorlightsPress.com author Victoria Allman recently blogged about the release of her book, *Sea Fare: A Chef's Journey Across the Ocean*, "I felt like . . .



a star with a whole team of publishing professionals behind me. I felt a part of their family."

Though a fiction author herself, Sammie admits that they keep fiction at arms' length. "We receive plenty of fiction submissions, but it's exceptionally tough for a new fiction author to find an audience; so, a manuscript has to be a home run to find success. But the news isn't all bad. Even though we're choosy, you'll find 15 fiction titles on our website we feel strongly about."

On the publishing industry, Sammie observes, "the ebook reader is the game-changer. Ebooks allow the small publishers to offer online distribution in the same outlets as a major house. With the growing consumer acceptance of ebooks, it's not necessary to keep thousands of print books in storage. A large stockpile of books

NorlightsPress.com

Chief Operating Officer: Vorris "Dee" Justesen

Marketing Manager: Sammie Justesen

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leads to an urgency to move inventory. We've had huge success with the ebook format, and 'storage' is a downloadable electronic file available from a variety of reputable distributors."

A retired contract IT specialist and sales/project manager, Dee provides technical support, website creation, and assists in marketing. "I 'retired' 10 years ago, smelled the roses for a few months, and ultimately joined Sammie in her entrepreneurial publishing endeavors."

Sammie grew up in Bedford. The Justesens moved to Martinsville in August to be close to family. Dee observed, "With technology today, there's a freedom to move to a wonderful location like Martinsville with minimal disruption to a business. A decade ago, a publisher had to maintain an office in a major city, with all its workers under one roof. With today's virtual business, you can relocate for strictly personal and family considerations and take the business with you. Our only consideration in regard to NorlightsPress.com was to ensure we had a fast Internet connection!"

Sammie and Dee are thrilled to live in Martinsville. "A small town fits our lifestyle," said Dee. "The community and the Chamber of Commerce welcomed us with open arms. We're looking forward to learning more about our local businesses and creating opportunities for mutual success."

Authors are encouraged to submit manuscripts by following the guidelines on the website.



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East meets west at Longevity Institute

By Arthur J. Sumrall, M.A., M.D.

Board Certified in Dermatology/Anti-aging and Regenerative Medicine Longevity Institute of Indiana

Traditional Chinese Medicine is being added to the many services we offer in support of anti-aging and preventative medicine at Longevity Institute in Indianapolis. Traditional Chinese Medicine has been used for over 5000 years in China and other parts of Europe and is rapidly becoming a part of healthcare and wellness here in the United States. Traditional Chinese Medicine uses a combination of acupuncture, diet, herbal therapy, meditation, physical exercise, cupping and massage to promote healing, restore health and maintain wellness. Lifestyle, diet and exercise play a large role in the treatment and prevention of disease in accordance with Chinese medicine. Currently there are a variety of acupuncture techniques and treatments used by American acupuncturists, some originated in the countries of China, Japan, Korea and France.

To understand a Traditional Chinese Medicine treatment, it helps to have a basic understanding of TCM theory. The classical explanation relates to the Channel (or Meridian) Theory. This Channel Theory is in reference to channels of energy which run in specific patterns through the body and over its surface. These energy channels, called meridians, are like rivers flowing through the body to irrigate and nourish the tissues. An obstruction in the movement of these energy rivers is like a dam that backs up into all the meridians causing pain, malnourishment of the tissues and disease.

Each meridian is associated with an organ system of the body. The meridians are named in accordance with their association. They are the Lung, Large Intestine, Stomach, Spleen, Heart, Small Intestine, Kidney, Urinary Bladder, San Jiao (Triple Burner), Pericardium, Gall Bladder and Liver.

Here's where acupuncture comes in. Each of the meridians has specific acupuncture points located along their path. Each of the acupuncture points has its own specific influence on the energy movement of the meridian. There are over 360 acupuncture points on the body and each has its own individual purpose for healing

specific pathologies.

The modern scientific explanation is that needling the acupuncture points stimulates the nervous system to release chemicals in the muscles, spinal cord, and brain. These chemicals will either change the experience of pain, or they will trigger the release of other chemicals and hormones which influence the body's own internal regulating system. The improved energy and biochemical balance produced by acupuncture results in stimulating the body's natural healing abilities, and in promoting physical and emotional well-being

The office visit to a licensed acupuncturist is similar to a visit to your doctor. During the initial office visit, the patient will be asked at length about his/her treatment needs, lifestyle, and personal behavior. These questions may or may not relate to the main complaint, but are questions which give the acupuncturist the information he/she needs to complete the TCM treatment plan that will be designed specifically for each patient's individual needs. The patient is asked to stick out his/her tongue as the licensed acupuncturist visually inspects the top and sublingual area. By inspecting the tongue, the acupuncturist will be able to see pathologies which reflect the energy of the internal organs of the body. Each organ is reflected in a specific area of the tongue. The acupuncturist will also feel the pulses on both wrists to evaluate the movement and quality of qi (energy) as it relates to the energy meridians in the body. The patient is asked in detail about all treatments he/she is receiving or medications he/she is taking and all medical conditions.

The acupuncturist will then plan a course of treatment. For an acupuncture treatment, needles will be placed in specific points according to each patient's personal needs. After the needles are inserted, the patient is asked to rest on the table for 20 minutes. After 20 minutes have passed, the needles are removed. The patient may need to return for additional visits at an interval decided upon by the acupuncturist and the patient.

Research in the United States has focused mainly on the use of acupuncture to treat pain, especially from muscles and bones; and nausea, mainly resulting from chemotherapy, anesthesia and dur-

ing pregnancy. Clinically, its applications range from treating back pain, joint pain, menstrual cramps, and headaches to maintaining complete personal wellness.

In 1997, the National Institutes of Health issued a consensus statement after reviewing the research on acupuncture. Based on the research, the report said acupuncture may be an acceptable treatment, in addition to regular medical treatment, as part of a comprehensive management program or as an acceptable alternative in the areas of:

- Osteoarthritis
- Chronic Pain / Acute Pain
- Fibromyalgia
- Lower back pain
- Carpal tunnel syndrome
- Menstrual cramps
- Stroke
- Rehabilitation
- Myofascial pain
- Asthma
- Tennis elbow
- Headache

Much has changed since 1997. Today acupuncture is being practiced in all 50 states by over 9,000 practitioners, with over 4,000 MDs including it in their practices. Acupuncture has shown notable success in treating many conditions now inclusive of Alcohol & Drug Rehabilitation, Weight Loss, Smoking Cessation, Infertility, Facial Rejuvenation and the list goes on and on. Traditional Chinese Medicine treats the imbalances in the body with gentle manipulation of the vital energy force therefore; the healing ability of this ancient medicine is truly dependent on the body's own natural instincts to return to homeostasis. Over 15 million Americans have used acupuncture treatments as a part of their health care plan.

Longevity Institute would like to welcome Rebecca S. Flack, L.Ac, RN, LMT, an esteemed licensed specialist in Acupuncture, Traditional Chinese Medicine and Massage Therapy to our practice. Rebecca is also the principle author of this article. We are looking forward to helping many patients with the benefits Traditional Chinese Medicine has to offer.

Longevity Institute of Indiana, 10291 North Meridian Street, Indianapolis, Indiana 46290, Office: 317-574-1677, www.longevityinstitute.net

EEOC Issues Long-Awaited GINA Regulations

By: Lia Elliott

General Counsel, Elwood Staffing

If you thought the Genetic Information Nondiscrimination Act ("GINA") would have limited application to employers, you may want to revisit that conclusion. In November of 2010, the EEOC issued its final regulations which show broader application than perhaps many employers initially thought.

These regulations go into effect January 10, 2011. Summarily, Title II of GINA (the section with applicability to employers) has three primary prohibitions: (1) prohibits employers from discrimination on the basis of genetic information; (2) prohibits employers from requesting, requiring, or purchasing genetic information (with very limited exceptions); and (3) prohibits employers from disclosing genetic information (again, with very limited exceptions). Information obtained in a passive fashion, such as an employee's response to a generic question ("how are you today?") will not result in the employer being deemed to have intentionally acquired genetic information; however any probing follow-up

by the employer after an employee passively discloses potentially protected information may violate the Act. As with so many other anti-discrimination laws, the simple way to avoid increased risk of liability is to not ask questions that you – as an employer – do not need to know the answer. If your organization conducts employment-related medical examinations, the regulations include specific language that you will need to include in your medical inquiry forms – that language will provide a safe harbor to employers in the event that a subject employer inadvertently received protected genetic information in response to lawful medical requests for information. The regulations are comprehensive and employers are encouraged to review the same with legal counsel and initiate management-level training on compliance.

What Will the EEOC Care About This Year?

Without going into incredible details about each point, I would like to offer my thoughts about where I think the EEOC is going to dedicate some increased attention. If you haven't reviewed your policies or discussed these areas with your attorney, you may want

to strongly consider doing so soon.

In November 2010, the EEOC Commissioner called for the EEOC to examine English-only workplace rules and English fluency tests. The EEOC recently issued a statement demonstrating that it will likely pay closer attention to pre-employment criminal background checks.

The ADA was amended by the ADAAA broadening the definition of disability, thus increasing the number of protected individuals and shifting the employer focus to the employer's obligation to provide a reasonable accommodation.

Towards the end of 2010, the EEOC brought a lawsuit against an employer with a policy of random alcohol testing claiming it violating the ADA based on the theory that such testing is a 'medical exam' without meeting the necessary medical exam requirements under the ADA.

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Boys and Girls Club reopens

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By Bob Sullivan

Morgan County Business Leader

Jimmy Hurley's first day as unit director for the Boys and Girls Club of Morgan County was December 7. The club officially re-opened its doors at their new location on Monroe Street December 20th. Though new to Mooresville, Jimmy's connection to the club goes back five years. "I volunteered at the club in Bloomington while attending IU. It started out as part of a service learning project, and I stayed with it as a paid staff member."

Jimmy recalled, "I volunteered Mondays and Wednesdays in Bloomington, and the kids got used to seeing me at those times. I remember an instance where I had to cram for a test one Monday, and when I returned on Wednesday, I had three or four kids upset with me for not being there. It made me realize how much those couple of hours mean to a kid who may not have a lot to look forward to during the week."

Jimmy left IU with a degree in nonprofit management. He jokes, "I'm actually using the degree I obtained, which

is a rarity in today's economy." Following graduation, Jimmy remained with the Boys and Girls Club, serving in Indianapolis as program director for the Lilly Unit in Fountain Square, until the Mooresville unit director opportunity opened up.

Jimmy admits the decision to leave Indianapolis to reopen the Mooresville club was not an easy one. "I had a stable position in Indy. I take the responsibility of restarting the club here very seriously. There are risks involved in any venture where you're starting over. Whatever the

outcome, my name's connected to this community and seeing it was too good to pass up."

Jimmy came on board with the club chosen. "I was able to help plan and I interviewed and hired new staff members Marine and Jessica Warthen. They are overseeing all aspects of the club with the terrific guidance from the board."

amid overwhelming support



The Boys and Girls Club of Morgan County services youth ages 6–18. A yearly family membership runs \$20 per year for the first child and \$5 for each additional child with a flexible payment plan and scholarship options available.

How you can help:

- Become a volunteer! Youth and adults can fill out a volunteer application.
- Join the board.
- Make a donation. Current needs include:
- Disposables: boxes of pencils, packages of paper towels, toilet paper, etc.
- Video games/board games/DVDs (contact for appropriateness)
- Cleaning supplies, mops, soap, etc.

For a more complete list of specific needs, email Jimmy Hurley. Jimmy encourages anyone to leverage their expertise. “We’ll find a way to use you. We can schedule workshops or classes focusing on your expertise. Call me if you have a heart to help.”

From left. Chris Hertel, Josh Hertel and Jimmy Hurley

ed to it, but we can only grow bringing something positive y it grow from the beginning

n the facility location already an the layout of the space, my part-time staff, Amber Currently, the three of us he day-to-day activities, with ard.”

On club programming, Jimmy states, “we implemented our ‘Power Hour’ homework help, along with our Mitch’s [Gov. Mitch Daniels] Kids Math and English tutoring program, with a focus on career exploration and development. The Triple Play Program—healthy habits program—I could probably list a dozen and a half we’re going to be implementing shortly.”

The Boys and Girls Club of Morgan County is currently accepting volunteer applications. “We have a terrific leadership team and support system in place. Our board is

made up of educators and people who have worked with youth in the past. Cathy Guy, who served as board president during the transition between locations, and current board president Curt Peyton are vested in the club and put together a board that cares about the youth. That’s who we’re here to serve, and that’s what matters to us.”

Jimmy notes, “The majority of the students we see are elementary and middle school age. We have returning members, very excited that we’ve reopened our doors. Now our challenge is to get the word out to those that

need us and grow from here.”

“Since I accepted the position, the community support for the Club has been overwhelming. Grace Church invited us to speak to their youth group; the paper has covered us twice in the past month; local businesses call us every day and ask how they can help. Now we have to make sure it continues.”

Jimmy grew up on the northwest side of Indianapolis in Pike Township. He is a huge Colts fan and coaches youth rugby over the summer in Indianapolis.

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Leveraging 30 years experience to offer economic solutions to appliance needs

By Bob Sullivan

Morgan County Business Leader

Leveraging over 30 years of repair and installation expertise, and following a year of repairing appliances for friends and clients out of his home, Steve Waltz comes "new" to business ownership. Throughout his career, Steve worked for several major repair and box store companies, such as Boscov's, H.H. Gregg, Wayman's and Riddles. Steve worked in electronics at Thompson/RCA in Bloomington as a quality control manager in the 70s, prior to taking his first job with a local appliance repair shop. He moved to Virginia in 1989 to join a large facility called The Service Group. He met his wife of 20 years, Mary Ellen, at Virginia Beach.

Steve's Appliance Repair offers full service repairs, delivery, and re-installation on a variety of appliances, as well as offering an array of quality refurbished appliances for anyone seeking an economic option on reliable equipment. All used appliances are inspected and reconditioned by Steve and come with a 30-day warranty. Appliances include cooking ranges, refrigerators, washers, dryers, microwaves and dishwashers. "If it cooks, cools, or cleans, we service and sell it," quipped Mary Ellen, who brings a career as company bookkeeper and office assistant to their new business. "Our prices on reconditioned appliances range from \$10 microwaves to \$500 refrigerators to anything in between," notes Mary Ellen. "Most of our appliances are new scratch-and-dents, or new appliances rejected for having a bad part that we swap out."

While approaching retirement, Steve began helping friends and neighbors out of his home. He officially retired November 2010, just a few days before he and his wife took the plunge into business ownership. "Steve continued to find jobs through positive word of mouth, and after a few months, space issues made it difficult to continue from our home anymore," noted Mary Ellen.

On November 19, 2010, they took out a lease on 290 South Main St., giving them the needed showroom space to sell used appliances and access to expanded repair facilities. Steve's Appliance Repair officially opened December 4. Steve recalled, "We wanted to wait until spring, because my 'season' is from March until No-

vember, but the space became available. That said, we've been very busy for this time of year."

Notes Steve. "We're available later in the day. While appliances can break down at any time, most people don't notice until they return home from work to a broken refrigerator or washing machine. That's usually a time when most places are closed for the night."

Their plans for the next year include earning authorized service provider status to perform warranty repair work for G.E. and Maytag, and bringing on sales representatives to provide appliances for local landlords.

Steve was born and raised in Washington, Ind.; Mary Ellen is from Danville, PA. Steve and Mary Ellen share three children and enjoy 15 grandchildren scattered throughout Central Indiana. They moved to Martinsville in 2000 to stay in touch with family.

Steve's Appliance Repair

Co-Owner/Technician: Steve Waltz
Co-Owner/Office Assistant/Bookkeeper:

Mary Ellen Waltz
290 South Main St.
Martinsville, IN 46151
765-318-5987

Hours of Operation

Monday through Friday: 8 a.m. to 8 p.m.

Saturday: 8 a.m. to 3 p.m.

Closed Sunday

Steves_appliance@hotmail.com

www.stevesappliancerepair.net

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"If Steve can't fix it . . . scrap it!"

Letter to editor: Surgeon General's report means urgent need for smoke free policies

A new U.S. Surgeon General's Report provides a bleak reminder of how lethal and addictive smoking is for everyone. The report details the serious health effects of even brief exposure to tobacco smoke. It concludes that:

1. Tobacco smoke contains more than 7,000 chemicals, including hundreds that are toxic and at least 70 that cause cancer.
2. Every exposure to the cancer-causing chemicals in tobacco smoke can damage DNA in a way that leads to cancer.
3. Exposure to secondhand smoke has an immediate adverse impact on the cardiovascular system, damaging blood vessels, making blood more likely to clot and increasing risks for heart attack and stroke.
4. Smoking makes it harder for women to get pregnant and can cause miscarriage, premature birth and low birth weight. It also harms male fertility.

According to Surgeon General Regina Benjamin, "There is no safe level of exposure to tobacco smoke. Every inhalation of tobacco smoke exposes our children, our families, and our loved ones to dangerous chemicals that can damage their bodies and result in life-threatening diseases such as cancer and heart disease."

Exposure to tobacco smoke causes immediate damage to your body. The next cigarette you smoke can be the cigarette that is the trigger for a deadly heart or asthma attack, or damage your DNA which can lead to cancer.

The report also finds that today's cigarettes are designed to deliver nicotine more efficiently to the brain, addicting kids more quickly and making it harder for smokers to quit. Today's tobacco products are designed for addiction. The report and related materials can be found at www.surgeongeneral.gov.

Our coalition, Ready Set Quit Tobacco, works to encourage schools, businesses and other organizations to adopt smokefree policies that go a long way toward protecting everyone's health. We have been instrumental in assisting all Morgan County

schools, the Morgan County Fair and many others to adopt smokefree policies.

The facts contained in this Surgeon General's report are the most compelling reasons for our local government officials to adopt a smokefree policy to protect all workers and the general public from the deadly effects of secondhand smoke. There is NO excuse for not passing such a policy. The time to act is NOW.

Stephanie Brock, RN, BSN, Clinical Manager, Obstetrics, St. Francis Hospital-Mooresville

Jim Harris, Personal Financial Consultant, Primerica Financial Services

Beverly G. Smith RRT/CPFT, Pulmonary Rehab Services, St. Francis Hospital

Bud Swisher, Executive Director, Healthier Morgan County Initiative

Melissa Alwerdt, Coordinator, WIC (Women, Infants and Children)

Sharon Chastain, RN, Freedom from Smoking class facilitator, Morgan Co. Health Dept.

Diana Roy, Morgan County Area Director, United Way of Central Indiana

Jeffrey Johnson, American Cancer Society

Susan Cramer, Director, Coordinated Aging Services

Karen Burkley, Executive Director, WellSpring

Rita Timmons, VP - Human Resources Director, Citizens Bank

Stan Piercefield, Branch Manager, Mental Health America for Morgan County

Kristi Dunigan, Teen Coordinator, Ready Set Quit Tobacco/Prime Time of Morgan County, Inc.

Barb Witzke

Julia A. Swanson, M.S.Ed., Director, Prime Time of Morgan County, Inc.

Rick McQueen, MSD of Martinsville Drug-Free Schools consultant

Carol Harris, Vice President, Boys and Girls Club of Morgan County

Andrew Walker

Doug Reynolds, LSW - MSD of Martinsville

Dr. Lynn Reynolds

Terri Diseroad, Family Service Coordinator, MSD of Martinsville

Vicki Elliff-Marsh, Program Administrator for Oncology Services

Theodore and Shelley Voelz, Co-directors, St. Thomas More clinic

Julia Jennings

Polly Amy, P.A.Y.S. (Parents Against Youth Smoking) scholarship program

Jane Spencer Craney

Martin Weaver

Judy Bucci, Executive Director, Barbara B. Jordan YMCA

Jeannie Roberts, Youth as Resources of Central Indiana - Morgan County Program Coordinator

Diane Poteet, Director of Children's Services, Head Start and Healthy Families

Dr. Marjorie Porter, Director, Good Shepherd Clinic

Jennifer Blankenship

Whitney Long

Jayne Moore

Ann Lankford

Bethany Janssen

Bradley Dunigan

Mark Fairchild

Ruth Rusie

Alana Cheshire

Steven Dunigan

Jennifer Neal

Kirby Dunigan

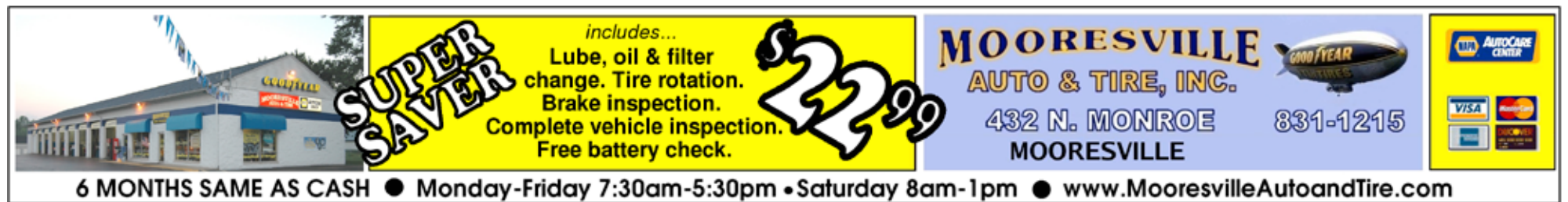
Jim Bickley

Thomas Zoss, MA, JD, Executive Director, Community Foundation of Morgan County, Inc.

Amber Parks, Banker

Susan Pennington

Jennifer Walker, Project Coordinator, Ready Set Quit Tobacco



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Networking Opportunities

Martinsville Chamber of Commerce:

The Annual Holiday Auction and After Hours will be held Tuesday, Dec. 7th from 5:30 to 8:00 PM at the Art Sanctuary, 190 N. Sycamore St. The Chamber will not have a regular meeting in December. They regularly meet 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 meets on the third Thursday from 11:30 AM to 1:00 PM. The meeting location is Jones Crossing Banquet Center at the corner of SR 67 and Allison Road. Lunch is \$5. For more information call the Chamber office at 317/831-6509 or visit its website: www.MooresvilleChamber.com.

Mooresville Revitalization Group:

The Mooresville Revitalization Group meets the fourth Tuesday of the month at Zydeco's on E. Main St. from 6:45-8:00 PM. Current topics include purchasing additional planters for the downtown

area and coordinating a new "Planters on Parade" contest for the Spring/Summer. For more information contact Lori Cole, Autumn Whispers Health and Harmony, 317-831-7817, or email to 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 Owen at 317-856-9801.

Networkx:

Networkx 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.

Rainmakers Meetings:

On the first Friday each month at 7:30 AM at the

Holiday Inn Express in Martinsville at Burton Lane and SR 37.

On the second Tuesday at 7:30 AM at Stone Creek Dining Company at Metropolis Mall, Plainfield. Rainmakers has 50+ meeting per month, including noon and evenings, for more information visit www.GoRainmakers.com.

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, email: 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, SR 67 and Allison Road, Camby.

Westside Chamber of Commerce:

The Westside Chamber addresses the business needs of Pike, Wayne and Decatur Townships in Marion County. Check website: www.WestsideChamber.com for next event.

Paddle University: Quality product and outstanding service at a fair price

By Bob Sullivan

Morgan County Business Leader

In 1993, Jon Swisher decided to abandon a comfortable corporate position with a major insurance company and create a business for himself doing what he loved. He opened Paddle University the day after he left. And, though changing times caused him to change the company's focus, the company continues to find success in a difficult economy. "What I tried to never lose sight of, through all the years, is that I'm offering a service," said Jon. "My customers want a quality product at a fair price, and if they can't get it from me, they'll find someplace else. So I never take my customers for granted."

Jon created Paddle University, as the name implies, to offer a local alternative for a product popularized decades ago and still going strong in the 1990s. According to Jon, "At Mooresville High School, when I attended in the 80s and until recently, seniors purchased a 'senior paddle.' They served as trophies and mementos you displayed at your home. Students had their paddles custom-engraved—adding a school crest or an emblem of the school sports team or club. They might also customize the handle." Along with Mooresville High School, many college fraternities and sororities had a long tradition of displaying trophy paddles.

For several years, Jon grew and established his Paddle trophy business. He set up a home block, and after a couple of years, he purchased a laser engraver. Jon custom-designed each paddle specific to the request of each student. "We started local—Mooresville High School, of course—then grew the circle over time to universities further out. What I brought as my edge was being a local contact, delivering a high-quality product created to order, and personalized service. The laser engraver allowed me to engrave team trophies for little league and school teams, plus corporate plaques and awards. The requests for these other trophies grew steadily. By the early 2000s, I was engraving a wide variety of product—any place where I could use the laser engraver to meet a need, I was happy to do it.

"Then in the mid 2000s, the paddles fell out of favor at many of the schools, and the demand plummeted. By then, my offerings had diversified enough that it hit like a small bump rather than shutting me down," Jon laughed, "But my customers know Paddle University by name, so I'm keeping it."

Jon is happy with his rate of growth. "My goal is 'zero employees.' I take on enough to produce everything myself. Wherever I exceed or disappoint in customer service, I am personally accountable in each instance. So that limits growth capacity, but it's a level of service my customers deserve. If you provide great service, a great product at a great price, every time, it's like an annuity—the customer keeps coming back. That said, I don't *expect* to get the business every year, I have to *earn* it."

Jon adds, "I also have valuable time with my family, and as the kids grew up, they had a parent available 24/7. I can engrave trophies at two in the afternoon or two in the morning."

Jon Swisher was born, raised, and resides in Mooresville. He has a business degree from Indiana University. He credits his father, Bud Swisher, and his brother Chris for offering vital help and advice he needed at critical times in the development of Paddle University. Jon and his wife of 26 years, Kim, raised three children, Katie, Andy, and Joey. Kim is a nurse and educator for St. Francis Hospital.



Paddle University

Owner/Craftsman: Jon Swisher
jon@paddleuniversity.com
317-442-1103
By appointment

The Techno-Advantage to protect your business!

By Bob Sullivan

Morgan County Business Leader

Techno Advantage, an independently owned technical support services company formed by IT specialist Jay Allen, consults with small- to medium-sized businesses to address all their hardware, software and protection needs. Services include hardware and software installs, backup solutions, virus protection, data recovery, server creation, maintenance and upgrades, and cell phone and PDA connectivity.

"One service advantage to Techno-Advantage is 24/7 protection for a flat, reasonable monthly fee, regardless of the activity of your system," said Jay. "The typical corporate agency has a tendency to charge 'per incident.' I use the latest scanning software, same as they do. I offer to install the software when I set up or upgrade your system. For the monthly rate, it's always 'on' to protect your information. It sends regular reports to my desktop. If the program happens to flag and prevent something overnight, that's why it's there, and it's not a chargeable occurrence."

Jay describes the ideal client as "a small- to medium-sized business, between two and 50 employees, either in a small office or an extensive corporate setup, with an existing network or the need to build their system from scratch. I can visit the client onsite, at their office, to evaluate the space and configuration and the appropriateness of their systems, and I can purchase hardware based on the needs of the company or help their existing network run with maximum efficiency."

Jay operates his business from Monrovia, where he's in constant contact with his clients and technical resources, in the form of carefully chosen business partners. "I'm essentially a single-person, independent contractor who can access all the tools and resources as a large firm, minus the downtown overhead. My clients can reach me directly by phone 24/7 for an immediate, aggressive response to any issue. I'm personally vested in their success." Jay reflects, "The tech support industry tends to operate on a 'don't get personal' mentality. I've never understood that. My clients are bringing me on board as a partner, with access to, and in order to protect, the most vital information [related to] their livelihood. I know my clients, they know me. I understand how important my role is to them, and I fight to maintain, backup, defend, and when necessary, restore their business as if it's my own."



Jay Allen was born and raised in Monrovia. A flight attendant for several years, he settled in Florida to be close to his grandmother. While there, he earned his technical certifications as an IT specialist. Feeling an urge to return to family in 2005, he sent some resumés to Indianapolis, "just to see," and quickly landed a position with a downtown IT services company. He started Techno-Advantage five years ago to service an occasional client as an independent contractor and formally launched the company as a

full-time business in August 2010. He lives in a house of his own design on his family's property in Monrovia.

Techno-Advantage

Owner/Computer Engineer: Jay Allen
Mooreville, IN 46158
317-857-0150
By appointment
jallen@technotc.com
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Sammie & Dee Justesen, NorLights Press
David Rogers & Jennifer Teskoski, Classic Touch Limousine

Steve Brock, Morgan County Morgan County EMS Association Inc.

Jodi & Jason Pike, Anytime Fitness
For more information visit: www.MartinsvilleChamber.com

GREATER MOORESVILLE CHAMBER OF COMMERCE – NEW MEMBERS

For more information visit: www.MooresvilleChamber.com

WESTSIDE CHAMBER OF COMMERCE – NEW MEMBERS

For more information email: westsidechamber@gmail.com

TOWN OF MOORESVILLE – BUILDING PERMITS

Shae Co. Inc., E. Commons Dr., residential, \$150,000

Shae Co. Inc., E. Lakeside Ln., residential, \$150,000

Shae Co. Inc., E. Lakeside Ln., residential, \$150,000 (2)

Jiyce Allen, N. Slideoff Rd., Garage, \$30,000

Phillips Edison & Co., S. Indiana St., Retail, \$48,000

Pac Moore, Pac Moore Pkwy., Addition, \$206,000

Melvin Griffith, E. Neitzel Rd., Residential Addition, \$50,000

Circle K, E. Main St. Canopy, \$5,000

Deborah Headley, E. Marcia Dr., Electrical

CITY OF MARTINSVILLE – BUILDING PERMITS

M T Kirsch Constr., N Jefferson St., Alteration, \$32,000

Hagerman Inc., E. Morgan St., Alteration, \$40,000

Smith Bros. Builders, E. Pike St., Garage, \$6,000

MORGAN COUNTY – BUILDING PERMITS

Schlanjen David, E Watson Rd, Pole Building
Martin Brain, Leonard Rd., Elec/Meter Upgrade

Zion Baptist Church, S R 142, Remodel Commercial

Huff Jeff, N Olive Church, Garage, \$25,000
Allison Dave, Old S R 37 N., Pole Building, \$10,000

Depoy Spencer, N Watson Meadows Ln., Residence, \$330,000

Scott Heather, Jennifer Ln., Elec/Meter
Cardis Tim, W Cardis Rd., Pole Building, \$5,300

Whitaker Tim, W Pottorff Rd., Pole Building
Smith Jo Ellen, W Old S R 67, Elec/Meter
Cardis Tim, W Cardis Rd., Pole Building,

\$5,000

Toloday Dave, S R 44, Pole Building
Scott Randolph, New Harmony Rd, Mini Barn

Willen Don, S Smith Ln., Addition - Residential, \$40,000

Clear Channel Outdoor Inc, Old S R 37 North, Off Premise Sign

Lear Channel Outdoor Inc, S R 37, Off Premise Sign

Dorsett Donald, N Hall School Rd., Garage, \$17,000

Hall Llaye, W Old S R 67, Elec/Meter

Rhea David, W S R 42, Pole Building
St Clair Flossie, N Paddock Rd., Garage, \$7,000

NEW BUSINESS FILINGS

Sharon Wooten, Gettin Place, 7188 E. Wisser Ave., Camby, IN 46113

Dheila Sparks, AABCO Mini Storage, 89 N. Jefferson St., Martinsville, IN 46151

Katelyn Dorff, Studio One, PO Box 1402, Martinsville, IN 46151

Tim Williams, Williams Rental properties LLC, 390 Nothridge Dr., Mooresville, IN 46158

Tim Williams, Colonial Meadows, 390 Nothridge Dr., Mooresville, IN 46158

Bruce Brian, Bruce Brian Real Estate, 1731 S. Lake Dr., Martinsville, IN 46151

Sharon Utter, Utters Hunting Supplies, 23 N. 2nd St., Martinsville, IN 46151

Jeane Roller, 21st Century Enterprises LLC, PO Box 1946, Martinsville, IN 46151

Mary Straight, Nenas Care cab, 9085 W. Lewisville Rd., Paragon, IN 46166

Robert Doty, Doty Enterprises, 324 Santa Fe Trl., Mooresville, IN 46158

SHERIFF'S SALES

January 31, 2011

Grimes, 7365 N Stafford

Lane, Martinsville, IN 46151, Reisenfeld & Assoc., (513)322-7000,

Western, 6221 E. Ayrshire Circle, Camby, IN 46113, \$192,607.09, Bleecker Brodey & Andrews, (317)574-0700,

Doss, 2973 N Highrock Drive, Martinsville, IN 46151, \$150,505.95, Bleecker Brody & Andrews, (317)574-0700,

Jackson, 470 Maple Lane, Mooresville, IN 46158, \$98,300.81, Rothberg Logan & Warsco, (260)422-9454,

Robertson, 6873 E Old S R 144, Mooresville, IN 46158, \$165,321.49, Mercer & Belanger, (317)636-3551,

Cure, 269 E Green Street, Martinsville, IN 46151, \$108,842.33, Feiwell & Hannoy, (317)237-2727,

Harrison, 2960 W Crosscreek Drive, Monrovia, In

46157, \$205,138.38, Unterberg & Assoc., (219)736-5579,

Zimmerman, 6851 Waverly Rd, Martinsville, IN 46151, \$144,599.26, Unterberg & Assoc., (219)736-5579,

Dodd, 7647 E North Drive, Camby, IN 46113, \$146,780.16, Unterberg & Assoc., (219)736-5579,

February 7, 2011

Gibson, 13037 N Beck Grove Drive, Camby, IN 46113, \$106,992.79, Reisenfeld & Assoc., (513)322-7000,

Minnick, 1950 Sunrise Street, Martinsville, IN 46151, \$97,748.99, Krisor & Assoc., (574)272-1000,

Huber, 2830 Cabin Row, Martinsville, IN 46151, \$70,623.69, Foutty & Foutty, (317)632-9555,

Addair, 7760 E Landersdale Rd, Camby, IN 46113, \$146,904.17, Feiwell & Hannoy, (317)237-2727,

Turpin, 13287 N Etna Green Drive, Camby, In 46113, \$130,562.48, Unterberg & Assoc., (219)736-5579,

McCormack, 260 Robb Hill Rd, Martinsville, IN 46151, \$143,429.36, Unterberg & Assoc., (219)736-5579,

Byrum, 1454 S Arthur Rd, Paragon, IN 46166, \$201,358.60, Unterberg & Assoc., (219)736-5579,

Carpenter, 740 Peavine Rd, Martinsville, IN 46151, \$122,259.07, Doyle Legal, (317)264-5000,

Gillispie, 2112 Dynasty Ridge Rd, Martinsville,

IN 46151, \$83,309.04, Spangler Jennings & Dougherty, (317)571-7690,

Green, 305 Bailliere Drive, Martinsville, IN 46151, \$115,305.95, Doyle Legal, (317)264-5000,

Thacker, 1001 Crimson King Parkway, Mooresville, IN

46158, \$110,022.32, Doyle Legal, (317)264-5000,

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 cashiers check. We do not accept letters of intent to purchase from your bank. Not responsible for typographical errors.

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Making your small business grow in this challenging economy isn't easy. Having the right tools and knowledge at your disposal can make it easier.

Home Bank is sponsoring a small business lecture series to give you the information you need to succeed.

We are partnering with experts to give you insights on how to make your small business grow and thrive. This is strictly an educational series—not a sales presentation. Members of our team will be there learning with you. Also bring plenty of business cards because this will be a good venue for networking.

Complimentary tickets are available through Home Bank. Please contact Tana Lobb at (765) 342-6695.

Part 2

Speaker: **Jack Dill CPA**

Date: **Thursday, January 27, 2011**

Location: **Holiday Inn Express
Martinsville, IN**

Time: **5:30 p.m. to 7 p.m.**

This part of the series will include these topics and more...

- ▶ Important parts to increasing business value
- ▶ Business planning to provide direction to the process
- ▶ Business value considerations

Summary:

Every business owner will leave his or her business. When that occurs, the owner will want the most amount of money in order to accomplish personal, financial and estate planning objectives. Jack will give you some useful insight into how to maximize the value of your business so you may achieve those goals.



**Jack Dill CPA,
Martinsville, IN**

For more than 30 years, Jack Dill CPA has worked both in industry and with other CPA firms. In industry he served as a CFO (Chief Financial Officer) for more than eight years with several large and well-recognized companies. He has also had Controller, VP of Finance and Executive/Senior VP roles.

During his years in industry, Jack became intensely aware of the importance of good business process design, good leadership, an effective team, and understanding of information technology and its integration with the overall business strategy.

His experience as a CPA also includes business consulting, business strategy and planning, merger and acquisitions, business and individual income tax preparation and system installations.





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freedom
began at St. Francis.

Bev T.
Dancer, gardener,
ER nurse—double
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