



Portfolio News

A quarterly update from Cambridge Capital Management Corp.™
professional manager of non-traditional financing sources

Cambridge Capital
Management Corp.

Fourth Quarter 2008

Farmers State Bank wins top award from Indiana Statewide CDC

Farmers State Bank of Mentone was named Indiana Small Business Lender of the Year for 2008 by the Indiana Statewide Certified Development Corporation. Vice President Kent Cunningham accepted the award from Executive Director Jean Wojtowicz at the Indiana Statewide CDC annual meeting.



Kent Cunningham of Farmers State Bank pictured with Sandy McCleese and Jean Wojtowicz of Indiana Statewide CDC.

Thirty banks were contenders for the Small Business Lender of the Year Award, which goes to the institution that generates the largest volume of loans as a percentage of bank deposits.

In fiscal 2008, ending September 30, Indiana Statewide CDC approved 49 loans for \$23 million and funded 55 loans for \$33 million.

Jo VanDerSnick of JPMorgan Chase Bank, Bloomington won the major individual award. She was the lender with the most SBA 504 loans approved with the Indiana Statewide CDC. VanDerSnick brought three projects totaling \$2.3 million to Indiana Statewide CDC.

JP Morgan Chase Bank had

five SBA 504 loans approved, the most loans from any one financial institution.

Community South Bank had the largest SBA 504 debenture in 2008 for \$1.9 million and the most total dollars in debentures, \$2.2 million.

Members of the Board of Directors and regional Loan Committees were also recognized for reaching various milestones of service to Indiana Statewide CDC. These members serve as volunteers and are contributing to the progress of their communities by utilizing the 504 Program.

- 5 years of service: Rob Olds, Irwin Union Bank & Trust Co.; Scott Shishman, Old National Bank; Dennis King, Wayne Bank & Trust Co.; Jon Slaughter, Lincoln Bank
- 10 years: Brad Bucher, 1st Source Bank



Jo VanDerSnick of JPMorgan Chase Bank

- 15 years: Sam Eckart, Community First Bank
- 20 years: Steve Hunt, Community First Bank
- 25 years: Dan Fehrenbach, Bank of Indiana; Mike Alerding of Alerding & Co., LLC; Donald Williams, Monroe Shine Company, Inc.

Thank you to all that were recognized. We could not have done our work without you!



Dwight Bateman of Community South Bank

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Indiana Statewide Certified Development Corp.

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There is always something new at Prewitt Outdoor Power in Seymour. For over 40 years, Prewitt has kept Jackson County home and business owners powered up by selling mowers, pumps, generators, vacuums and leaf blowers from well-known manufacturers such as Honda, Toro, Scag Power and Billy Goat.

This year, the biggest new item is the building that Prewitt Outdoor Power calls home on Seymour's north side. Owners Nathan and Missy Prewitt purchased the land and built the new store to replace a leased building. Jackson County Bank and Indiana Statewide CDC provided SBA 504 financing for the project.

"We're proud of our new home," says Nathan Prewitt. "Perhaps more important is that our customers like it and even more people are coming to see us." He says the company expects to add two employees to its staff of three due to the expansion.

Mary Ellen Jaynes of Jackson County Bank says, "We are thrilled with the program and the Indiana Statewide CDC."

Nathan and Missy purchased Prewitt Outdoor Power in 2005 and look forward to many more years of operating the business out of its new home.

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Prewitt Outdoor Power Seymour

In participation with
Jackson County Bank
Seymour



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Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Winslow Facial Plastic Surgery Carmel

In participation with
Wells Fargo SBA Lending
Indianapolis, IN



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Dr. Catherine Winslow is a facial plastic and reconstructive surgeon who believes rigid science and artistic abilities are keys to successful surgery outcomes. She expanded her practice in Carmel with SBA 504 financing from Wells Fargo SBA Lending, Indianapolis and Indiana Statewide CDC.

Dr. Winslow is one of the most skilled and well-known facial plastic surgeons in the country. She was chief of facial plastic and reconstructive surgery at Walter Reed Army Medical Center for four years and was an Otolaryngology consultant to the White House.

In Carmel, Winslow Facial Plastic Surgery provides aesthetic and reconstructive surgeries for a variety of patients, including victims of accidents, burns and disease.

Paul Paquette of Wells Fargo says, "The Indiana Statewide CDC does a great job of developing a loan that works for a client. Dr. Winslow is a great addition to the matrix of medical services available in central Indiana."



The "effective" interest rates include the monthly amortization of the notes and the monthly payment of servicing fees.

Effective Interest Rate

<u>2008</u>	<u>10-yr.</u>	<u>20-yr.</u>
September	6.36	6.57
October	—	6.60
November	7.11	7.74
December	—	7.17

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WTH Technology is the reason for other businesses being ahead of their peers. WTH develops software and geographical information systems for clients across the country. It expanded its design and production capacity in Indianapolis by utilizing SBA 504 financing from Salin Bank and Indiana Statewide CDC.

The success of WTH Technology's GIS software products and related software for engineering, agriculture and public safety led to WTH's expansion.

Tim Schlichte of Salin Bank says, **"Everyone at the Indiana Statewide CDC was extremely helpful in processing the loan. The 504 structure allowed WTH to retain working capital and consolidate numerous functions into one building."**

Rex Jones, WTH president, says, **"We were very happy with the loan and it is helping position our company for a strong 2009 as the economy rebounds."**

WTH Technology employs 35 people at its Indianapolis home plant. It operates technical centers in Rochester and Huntingburg. WTH lives up to its full name "Where Technology Happens."

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

WTH Technology

Indianapolis

In participation with

Salin Bank & Trust Company

Indianapolis



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Warner Bodies manufactures utility bodies, trailer-towing haulers and fire and rescue trucks. Founded in Noblesville in 1939, Warner Bodies had 80 employees when it added 15 more by buying the fabrication division of Metro Products of Indianapolis. Included in the purchase was Metro's Langsenkamp division of food processing, chemical and pharmaceutical equipment.

To accommodate the new employees and their CNC turret presses, laser and other fabrication equipment, Warner Bodies built a new 30,000 square foot production facility next to its longtime plant.

Community Bank of Noblesville and Indiana Statewide CDC provided financing from the SBA 504 program.

Warner Bodies President Mark Boice says, **"The acquisition provides our truck manufacturing division with state-of-the-art manufacturing equipment and experienced employees."**

Boice says, **"The 504 financing is a perfect fit for us. Community Bank and the CDC accomplished the process much faster than I thought possible."**

Jerry Deering of Community Bank says, **"We recommended Warner Bodies for SBA 504 financing because it helps the company and it increases the security of the bank in the transaction."**

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Warner Bodies

Noblesville

In participation with

Community Bank

Noblesville



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Simply walking around can be painful for many people. Whether the cause relates to childhood or an injury, Dr. John Hladik helps patients of the Columbus Foot & Ankle Clinic get back on their feet with as little impediment as possible.

Columbus Foot & Ankle has been in Columbus since John and Lisa Hladik moved from Ohio in 1998. An SBA 504 loan from Jackson County Bank and Indiana Statewide CDC allowed the Hladiks to increase the square footage as well as give them ownership in real estate.

Tony Gambaiani of Jackson County Bank says **"The SBA 504 program also allowed John and Lisa to purchase with less down stroke so working capital could be preserved for future growth. I believe in the 504 program as well and certainly enjoy working with everyone at ISCDC. The service is great!"**

Columbus Foot and Ankle has ten employees and more are expected to be added to the staff in 2009.

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Columbus Foot & Ankle Clinic

Columbus

In participation with

Jackson County Bank

Columbus



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Michigan Road Animal Hospital celebrated its 50th anniversary by planning a new building. In October, the veterinary clinic opened its second location. The first is along the 5700 block of Michigan Road on Indianapolis' northwest side. The second clinic is on 96th Street just east of Michigan Road, close enough that the "Michigan Road" name still makes sense.

Rodney Duncan DVM is the only original owner still practicing at Michigan Road Animal Hospital. He worked with Huntington Bank and Indiana Statewide CDC to receive SBA 504 financing to buy the land and build the new animal clinic.

"It's a beautiful facility and we are excited to realize our dream," says Dr. Duncan.

Dr. Duncan and doctors Chuck Hurd and John Klarquist own Michigan Road Animal Hospital, heading a staff of three other veterinarians and more than 15 clinic personnel.

James Aucremanne of Huntington Bank says, "The SBA 504 loan really helped get this project to completion. This is a good business and we are happy to help Michigan Road Animal Hospital expand to serve even more people and their pets."

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Michigan Road Animal Hospital Indianapolis

In participation with

Huntington National Bank Indianapolis



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Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Bee Environmental Management Plainfield

In participation with

Community South Bank Knoxville, TN



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Many companies make products and also produce waste that needs to be handled safely. That's where Bee Environmental Management comes in. The Plainfield company provides disposal of non-hazardous waste oil and a limited amount of hazardous waste product to oil refineries or waste claim locations. It also supplies companies with safety gear such as masks and gloves and cleaning solvents, pads and barrels.

Bee Environmental delivers 2-3 semi-truck loads per week to purchasers that take the waste oil, clean it, and blend it with new oils to produce brands sold through large retailers.

Ron & Melinda Cloe received an SBA 504 loan from Community South Bank and Indiana Statewide CDC to purchase real estate and expand their facility.

Mike Mynatt of Community South Bank says "The SBA 504 program is one of the finest tools lenders can use to build a business and the Indiana Statewide CDC is a top-notch provider of this product."

In a 120-year-old house down a lane near Kokomo resides Cherished Moments Craft Hideaway. Owner Tresha Strunk describes Cherished Moments as a "bed and breakfast for craft projects. A relaxing place for a girls' getaway."

Strunk opened Cherished Moments after extensively renovating the house. First Farmers Bank and Trust of Kokomo and Indiana Statewide CDC provided financing with an SBA 504 loan.

The brick, two-story farmhouse in which Cherished Moments now welcomes visitors can accommodate up to 12 guests. They enjoy home-cooked meals and work on craft and hobby projects in a large, fully equipped craft room. The comfortable furnishings throughout help guests feel right at home, according to Strunk.

Cary Mawbey of First Farmers Bank & Trust says, "Cherished Moments is a unique project and it promises to draw visitors to Howard County. Once the word gets around, we also expect that Kokomo-area women will enjoy this get-away destination close to home."

Mawbey says, "The Indiana Statewide CDC always gives us great service on our 504 projects."

Strunk adds, "The financing is a perfect option for us in opening our new business."

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Cherished Moments Craft Hideaway Kokomo

In participation with

First Farmers Bank & Trust Kokomo



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SBA 504 financing is often about helping someone's dream come true. Drs. Jeff and Becky Logue realized part of their dream in 2005 when they opened their own veterinary practice in Richmond, Logue's TLC Pet Hospital. The couple leased their first location. In 2008, the Logues bought their own building with SBA 504 financing from First Merchants Bank, Liberty and the Indiana Statewide CDC.

Jeff Logue says, **"The new building will need a few updates but is in very good condition. It will double our square footage and will be perfect to expand and grow our practice."**

Logue's TLC Pet Hospital is a dog and cat practice. The canine and feline patients of Drs. Logue, and their owners, can expect compassionate and expert care in a full range of veterinary medicine from pain management to dental work.

Six full-time employees and two high school students work at Logue's.

First Merchants' Lee Elzemeyer says, **"Jeff and Becky Logue have a good business plan and a real passion for their pet hospital. We are pleased to help them succeed."**

Jeff adds, **"The loan process was very easy and hassle free."**

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Logue's TLC Pet Hospital Richmond

In participation with

First Merchants Bank Liberty



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Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Hampton Inn Goshen

In participation with

1st Source Bank Plymouth



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The Hampton Inn is one of the most familiar and reliable signs along America's highways. The brand-new Hampton Inn in Goshen was built by Bob and Mike Patel with the assistance of SBA 504 financing from 1st Source Bank, Plymouth and the Indiana Statewide CDC.

John Fowler of 1st Source Bank says, **"We were happy to do this loan because it is providing more than ten jobs and adds a hotel that we need in this area."**

Mike Patel says, **"We welcome business travelers and we remind everyone that we are just a half-hour's drive away from Notre Dame. We also enjoy having families here who are visiting some of the historic working Amish farms in the area."**

The Hampton Inn, Goshen offers free wireless internet, breakfast and an exercise room.

This is the second SBA 504 loan from Indiana Statewide CDC for the Patels. The first was the Hampton Inn in nearby Elkhart in 1988. The Patels still own and operate the hotel, which has been honored by the Hampton Inn for its outstanding service.

The north entrance to Shelbyville is brighter than it has been for 15 years. The splash of color comes from the Colour Palette, a home decorating store perched on the south bank of the Blue River along SR 9 as it enters downtown Shelbyville.

Owner Ron Kelsay used financing from the SBA 504 loan program to buy and remodel a vacant supermarket building. Shelby County Bank and the Indiana Statewide CDC provided the 504 loan.

Kelsay says, **"The city of Shelbyville had long wanted to do something with this area."**

Dan Theobald, executive director of the Shelby County Development Corporation, says, **"The building looks great."**

Larry Lux of Shelby County Bank says, **"The 504 program is very flexible. Funding was arranged over time so that a former gas station on a corner of the site could be cleaned up to receive an EPA permit."**

Colour Palette will celebrate its third anniversary in February. The company started with seven employees and has built to its current staff of ten. Color Palette is a retailer of paint, flooring, window treatments and wall coverings.

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Colour Palette Shelbyville

In participation with

Shelby County Bank Shelbyville



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Fine casual dining appears on the downtown Warsaw scene with the opening of Fusion Restaurant. Owners Scott Howell and Paul Nowak are veterans of restaurant work but chose their hometown for their first venture into ownership.

Howell and Nowak are using SBA 504 financing by Lake City Bank of Warsaw and Indiana Statewide CDC.

Fusion Restaurant is located in a restored building a block south of the Kosciusko County Courthouse. A staff of 30-35 people greet diners.

Howell says, **"We're excited because Warsaw's population offers a mix of people who will appreciate an eclectic and high-quality menu."**

Nowak adds, **"Warsaw is the orthopedic manufacturing capital of the world, and it attracts other high-tech businesses. We think the management and employees of those companies will enjoy Fusion. We also believe that people will drive to the restaurant from all over Kosciusko County."**

Chris Wiggins of Lake City Bank says, **"The 504 program offers great rates and an opportunity for the bank to partner in a good economic development project for our community."**

Nowak says the name "Fusion" was suggested because he and Howell are "very different" but work well together.

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Fusion Warsaw

In participation with
Lake City Bank
Warsaw



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Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Mousie's Cafe Connersville

In participation with
First Merchants Bank
Liberty



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Mousie's Café in Connersville is on the map for destination dining or just a good time with friends in Fayette County.

First Merchants Bank and Indiana Statewide CDC provided SBA 504 financing to three couples to buy and upgrade the popular eatery. Owners Richard and Karen Kurz, Jacqueline and Norman Bunch, and Cornelia and Stephen Vance continue the legacy of Mousie's black diamond steaks – one customer says the aroma greets you at the door. And the beer is always cold.

Lee Elzemeyer of First Merchants Bank says, **"The SBA 504 financing is the right product at the right time. Mousie's is a hit and everyone is happy the restaurant is open and looking better than ever."**

Ten employees join the owners to serve the diners at Mousie's.

The northeast section of Indianapolis is welcoming an upgraded Ramada Inn to its mix of new and longtime businesses.

Rajendra Patel and Ashish Desai purchased the Ramada Inn and remodeled the facility with the assistance of SBA 504 financing from Unity Bank of Edison, New Jersey and Indiana Statewide CDC.

The Ramada Inn is located at the intersection of 42nd Street, Pendleton Pike and I-465. **"It's a perfect location for families and road warriors to relax and get ready for the next day's activities,"** says Patel.

Bhaves Sheth of Unity Bank says, **"The Indiana Statewide CDC is one of the finest SBA 504 loan partners in the country, and we appreciate doing business with them."**

The Ramada Inn Indianapolis is one of the largest Ramada Inns in the state, with 150 rooms and a full conference center. More than 20 people are employed full-time at the Ramada Inn.

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Ramada Inn Indianapolis

In participation with
Unity Bank
Edison, NJ



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Indiana Community Business Credit Corp.

Fourth Quarter 2008



Hundreds of volleyball players bounce around the courts at Capitol Sports Center in Plainfield. The Center hosts tournaments most of the year that attract teams based at Capitol Sports and others from around Indiana and the Midwest.

There is more at Capitol Sports: its Wellness Center offers members a full health program. An in-house personal trainer, nutrition consultant and massage therapist complement the weight room and other workout facilities.

Huntington National Bank worked to develop a creative financing package utilizing the SBA 504 program to allow the company to purchase the facility they had been leasing and to complete renovations and improvements to the facility. Additionally, Huntington National Bank structured financing through the Indiana Community Business Credit Corporation to provide the company with working capital to fund their growth.

James Aucremanne of Huntington National Bank says, “**Utilizing both the SBA 504 program and the Credit Corporation along with traditional bank financing allowed us to provide the most attractive financing package for this project.**”

Indiana Community Business Credit Corporation

Growth Capital for

Capitol Sports Center Plainfield

In participation with

Huntington National Bank Indianapolis



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Brandon Siegel joins Loan Committee

Brandon Siegel, president of National City Bank’s northern Indiana market has joined the loan committee of the Indiana Community Business Credit Corporation.

Brandon’s career with National City Bank started in 2001 in his native Ohio. (He holds degrees from Miami of Ohio and Case Western Reserve in Cleveland.) After working with National City’s corporate banking team in Indianapolis, he was named market president in northern Indiana, based in Mishawaka.

Brandon and his wife, Kristi, have three children.

He has a long list of civic interests that now includes Indiana Community Business Credit Corporation, a privately owned company that manages a pool of risk capital provided by 34 Indiana banks. The fund provides mezzanine loans to promising companies that, for various reasons, do not qualify for conventional financing. For such borrowers, the Credit Corp. loans help leverage additional conventional funding from member banks.

The Indiana Community Business Credit Corporation loan committee reviews all financing requests submitted by the officers and staff of the Corporation.

Indiana Community Business Credit Corporation

Growth Capital for

Perkins Restaurant Anderson

In participation with

Charter One Bank Indianapolis



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Michelle Reis worked for the owner of Anderson’s Perkins Restaurant for 12 years before buying the restaurant and changing roles from employee to owner.

After she completed the purchase in 2005, the Perkins Restaurant sustained a brief dip in business caused by highway construction literally at the front door. Since then, the Anderson Perkins has steadily built its business, despite continued job losses in many Anderson industries.

In 2008, Reis worked with Charter One, Indianapolis and the Indiana Community Business Credit Corporation to pay off her old mortgage and substitute it with a lower priced mezzanine loan. She also upgraded the equipment in her restaurant.

Greg Woods of Charter One says, “**At first glance, a restaurant in a town with a troubled economy might not seem a good idea. But Michelle is a smart restaurant manager and the Perkins brand is reliable and offers its franchisees excellent support. This is a sound investment in the future of a very viable business.**”

Reis says that Perkins serves three meals a day, but its reputation is built on breakfast that provides good value for its patrons’ money.

Other factors help her restaurant’s growth, says Reis. “**The Nestle factory and Affiliated Computer Services will hire 800 people before the end of 2009, and we’ve already seen a doubling of our third-shift staff to handle traffic from the casino that opened at Hoosier Park in May of 2008.**”

Reis adds, “**The Credit Corporation and Charter One have been instrumental in helping me strengthen my financial foundation.**”



Lynx critical to d2p success, says Rebecca Denison Schultz

About a year ago, d2p shook off the cocoon of a fledgling interior design firm and emerged as a full commercial furniture dealership. It happened when Kimball Office Furniture named d2p a Select Dealer for most of Indiana.

The latest step in d2p's rise occurred recently when the little Indianapolis company beat seven larger dealerships to win a five-year contract with Cummins Engine Company.

Owner Rebecca Denison Schultz says, **"For us to win the Cummins award is a David and Goliath story in our industry."**

Lynx Capital Corporation was an early investor in d2p nearly three years ago.

"Lynx was critical to our success," says Schultz. **"It took a great deal of vision on Lynx's part to 'see' what we were talking about. We provided a very detailed business plan but their belief in us was a big part of our growth."**

Schultz says d2p completely transformed itself in the past year from an interior design firm with four employees to a commer-

cial furniture dealership with eleven employees. Along the way, some of Indiana's major entities contracted with d2p, including: law firms Ice Miller and Locke Reynolds, the Boone County Library in Lebanon, MDWise, Ball State, IUPUI and the State of Indiana.

Part of d2p's success also comes from state government, says Schultz. The Governor's Buy Indiana Initiative encourages cooperation between Indiana companies. Schultz says the Cummins/Kimball partnership supports small businesses and minority-owned firms.

"We worked hard to be noticed for our customer advocacy rather than just 'quality and service'," says Schultz. **"Now we work equally hard to show these large companies that they made the right choice."**

"We have great people who love the adventure of where we are, we have a wonderful, true partner in Kimball, and we have Lynx, who truly believes in what we are doing and continues to provide the support for us to move forward," noted Schultz.



CVLP makes additional investment in Strand

Cambridge Ventures, L.P. originally made a preferred stock investment in Strand Analytical Laboratories in May of 2008.

Strand is a leading provider of human identification DNA testing services committed to improving the way DNA results are delivered and used. A unique expertise in both science and law provides Strand with the knowledge to deliver on-time, credible results and the experience to advise customers on the proper interpretation and application of the evidence.

In December, Cambridge Ventures made an additional subordinated debt investment in the company to support their growth.

Cambridge Ventures seeks investment opportunities in existing companies with strong management and growth opportunities that are located within 200 miles of Indianapolis.



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