

## Experts Share Their Insights

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**George S. Farra**  
Woodley Farra Manion  
Portfolio Management  
Indianapolis

### Stock Choices

#### Decoding the Selection Process

Individual investors have long wondered what separates their own results from that of professional portfolio managers. The simple answer is successful professionals adopt and continuously improve a stock selection process that is designed to produce consistent results with fewer surprises.

Our firm, Woodley Farra Manion Portfolio Management, was founded in 1995 with an express goal of implementing my and Don Woodley's philosophy of investing in great companies whose stock prices may be undervalued and also pay good dividends. How we get to the end of the process that produces 25 individual stocks in a client portfolio includes:

- Using a database
- Determining screening criteria
- Ranking the candidates
- Analyzing individual companies

Analyzing and managing an investment process is a complicated and time-consuming endeavor. It is important to maintain the discipline needed regardless of the current market environment. Remember, consistency and discipline equal success.

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**Patty Avery**  
Old National Bank  
Evansville

### Take It to the Bank

#### More Hoosiers Realize Financial Benefits

Your company counts on a bank or credit union to keep its deposits safe and process payments, and you undoubtedly do the same. Like most Hoosier consumers, you count on the relationship you've built with your banker to help you reach your business and personal financial goals.

But according to The Pew Charitable Trusts, almost 217,000 Indiana households don't have access to those tools and relationships. Without a bank account of any kind, they spend an average of over \$1,000 annually on alternative financial services.

Nationwide, nearly 30% of low- to moderate-income households are "unbanked," and each day they bear the costs and risks associated with life in the cash economy. About half have never had an account, and the remainder has experienced difficulty in managing one. Until recently, a negative account history made it impossible to open a new account, even if personal circumstances had changed.

With the development of various *Bank on* programs, communities benefit and Indiana companies can bank on the results as employees' improved financial stability translates into increased reliability on the job.

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**Glenn Lytle**  
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### Web Site Wonders

#### Can Your Business Afford Not Having One?

The Internet is old news. In fact, it has become such an integral part of our lives that we hardly give it a second thought. We communicate, shop, advertise, socialize, research and play on this public data network. In the 21st century, most people know that you need the Internet to conduct business.

But this is not necessarily the case with many small business owners when it comes to creating an online presence. Often they do not understand the technology and this leads them to think that it is too complicated and costly for the little guy. And if they are keeping their head above water, they may feel no great urgency to take on a new information technology project – no matter how beneficial it may appear to be. In fact, statistics show that 51% of small businesses in the United States do not have a web site – an astounding statistic in the Information Age!

There was a time when building a web site was fairly intimidating. But times have changed! A number of Internet service providers now offer a free web site with their service.

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