

BUSINESS

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BRIEFS LOCAL

Greenwood art glass studio given award

A Greenwood art glass studio was honored at a recent conference.

SGO Designer Glass studio was recognized for the second consecutive year as Franchise of the Year at the SGO International Conference in Florida.

The business also received five International Design Awards, each of which is based on submitted glass pieces judged by a panel of people from different parts of the glass industry.

An SGO Designer Glass product can be seen from 7 to 9 p.m. March 12 on the ABC series "Extreme Makeover: Home Edition."

Address: 500 S. Polk St., Suite 16, Greenwood
Information: 807-0042 or www.indysgo.com

Bank recognized for loan achievements

Lincoln Bank has reached the final four in a competition for Indiana Small Business Lender of the Year.

The bank is among 40 lending institutions in the state competing for the honor.

The award is presented by the Indiana Statewide Certified Development Corp. to the lending institution that generates the greatest volume of U.S. Small Business Administration 504 loans as a percent of deposit.

As part of the SBA competition, three Lincoln Bank employees have been recognized for their work with the state group on SBA 504 Loans.

Commended were loan officer Steve Anderson for his work on behalf of The Learning Castle, a day-care center in Camby; Jennifer Meyers, who administered a loan for PDQ Laserwash car wash in Martinsville; and Steve Wise, who coordinated a loan for The Main Attraction Antique Mall in Speedway.

Information: lincolnbankonline.com

Whiteland man named to advisory board

A Whiteland resident recently was selected for a state farm panel. Joe Kelsay was named to the Agricultural Advisory Board.

Kelsay serves as a partner and operator with his father and brother on their dairy farm, Kelsay Farms LLC. He also is on the Johnson County Farm Bureau Board and serves as secretary for the Indiana FFA Foundation Board.

Franklin health center is deficiency-free

A Franklin health center received its third consecutive deficiency-free state and federal license and certification survey.

The survey marked the fourth deficiency-free survey during the past five years for the Todd-Aikens Health Center at Johnson Memorial Hospital. The survey is required for state licensing and Medicare/Medicaid certification.

The criteria process includes the quality of care being provided by the facility, the quality of life of the residents, the environment of the facility and the residents' rights.

Information: 736-3240

Chamber luncheon to promote business expo

Audience members at Thursday's Franklin Chamber of Commerce meeting will get a lesson in promoting themselves at business expos.

Tim Cooney, from Advantage One Imaging Center, will speak at noon in the Branigin Room of the Napolitan Student Center at Franklin College.

Cooney designs and manufactures trade-show exhibits for small and medium-sized businesses.

The luncheon will feature several business tabletop displays and announcements on upcoming events.

Information and RSVP: 736-6334

Northwest pilots take pay cut

The Associated Press

MINNEAPOLIS

Pilots reached a tentative pay-cut deal with Northwest Airlines Corp. on Friday, a major step toward ending a showdown that put the bankrupt airline's future in doubt.

The Northwest branch of the Air Line Pilots Association announced the agreement but didn't release details.

The deal would still have to be approved by the union's leadership and members. The union said its leaders would meet Friday night

to consider the agreement.

Pilots were the last Northwest union without a deal.

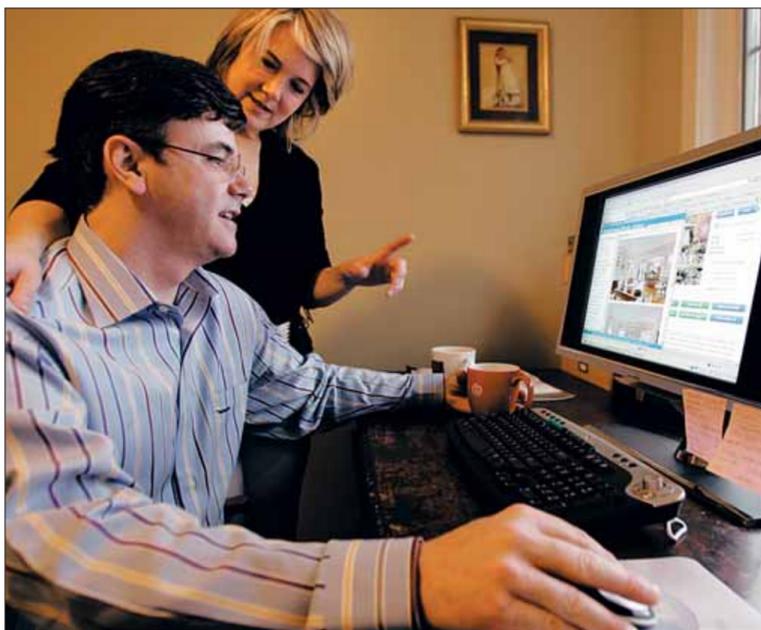
"The tentative agreement is a painful but necessary part of a successful restructuring of Northwest Airlines," said Mark McClain, head of the Northwest branch of ALPA.

"If all of us can distance ourselves from these recent labor struggles and focus on ensuring the future success of Northwest we can begin looking forward to our emergence from bankruptcy as a proud and profitable airline." Northwest had been seeking to

reject its contract with pilots if they didn't agree to pay cuts and changes in work rules. Intense negotiations took place in New York all week.

The stakes rose on Wednesday, when a bankruptcy court judge could have ruled on Northwest's request but chose to wait to give negotiators more time.

The bankruptcy law would have allowed Northwest to impose its terms even without the judge's ruling, but pilots threatened to strike if that happened. Northwest has said a strike could have killed it.



Seattle resident Molly Bolanos talks with fiance Jeff Wilnot as they use the Internet to search for a new home.

Shopping for a home? Start with the computer

Modern homebuyers turn to Internet in search

By ALLISON LINN
THE ASSOCIATED PRESS

SEATTLE

Years ago, Molly Bolanos looked for a home the old-fashioned way: She spent hours driving around in her real estate agent's car, hoping for the best and girding for the worst.

One recent morning, the process went like this: Bolanos and her fiance were alerted to a new listing online. They checked out the pictures on the Internet, then drove over for a real-life look and, within hours, were preparing to make an offer.

"It can be 24 hours — as quick as 24 hours that you're out making the offer — and it's because of the Internet," the Seattle resident said.

Add real estate to the list of industries being forever changed by the Internet.

Home listings, once printed out in books available only to real estate agents, are obtainable to everyone online, accompanied by increasingly sophisticated photographs and virtual tours. Now, a growing number of online services are also cropping up to help people do things like judge house prices, survey neighborhoods and evaluate school districts, long before they ever snap the seat belt in their agents' cars.

With the nation's housing boom expected to cool in some areas, experts say such offerings will only increase. And ultimately, the fact that consumers on their own have more power than ever to do some of the work of real estate agents could even help further drive down agents' commissions. Many also expect online tools for house-hunters to become more creative and sophisticated.

"The full impact of the Internet has not been realized, primarily because business has been going up each year," said Steve Murray, editor of the trade magazine Real Trends in Littleton, Colo.

Already, the industry is dramatically different than it was a decade ago.

Besides viewing listings online, Bolanos



Coldwell Banker real estate agent Megan McGrath Glouner takes photos of a home for sale in Seattle.

now regularly visits Zillow.com, a new Web site that provides quick, anonymous estimates of home values based on county records and other data. Although the site, which is in test form, isn't always completely accurate, Bolanos said it gives her a good barometer for judging a home's worth.

Less than a month old, the advertising-supported site already has become fodder for office gossip and dinner party chatter, in part because it gives people a voyeuristic look at what their friends and neighbors might be able to get for their homes.

The company's chief executive, Rich Barton, said his goal is to give people information that can improve their position when they sit down with a real estate agent or consider bidding on a house.

"My motivation, I guess, is kind of power to the people," Barton said.

Other sites, such as HomePages.com, use interactive maps and other tools to provide information about neighborhoods, schools, local parks and even nightclubs surrounding a particular home.

MARKETS

The Associated Press

Indianapolis grain

Estimated grain prices Friday at Indianapolis-area elevators: Corn: cash \$2.09, new \$2.38. Soybeans: cash \$5.84, new \$6.06. Wheat: \$3.56.

Eastern Cornbelt direct hogs

Eastern Cornbelt Lean Value Direct Hogs report for Friday:

Trend: Barrows and gilts were \$1.43 higher compared with previous day's close.

Base-market carcass basis plant-delivered: 0.9 to 1.1 square inches of back fat, \$52.00-\$64.00; weighted average \$60.58.

Net prices, including premiums: 0.9-1.0, \$52.00-\$65.41; 1.0-1.1, \$52.00-\$64.64; 1.1-1.2, \$52.00-\$63.94.

Daily movement estimate: 8,475.

Wall Street

NEW YORK — Stocks fluctuated before closing slightly lower Friday after a Federal Reserve governor's upbeat comments on inflation helped ease worries about a bleak forecast from Intel Corp. The major indexes finished mixed for the week.

The market first fell on Intel's news, but rallied after Fed Vice Chairman Roger Ferguson suggested that core price inflation was under control and hinted at a moderating fiscal policy from the central bank. An afternoon rise in oil prices — which fed Wall Street's concerns about inflation — eroded those gains.

Meanwhile, news that the nation's service sector grew faster than expected last month

countered a drop in consumer confidence, lending some stability to a market stiffed recently by concerns about more interest rate increases and rising energy costs.

"In general, there's still a decent amount of momentum coming off the start of the year, which typically tends to support the market," said Steven Goldman, chief market strategist for Weeden & Co. "Stocks should hold up well assuming we don't get a sharp rise in long-term (bond) rates here."

The Dow Jones industrial average lost 3.92, or 0.04 percent, to 11,021.59.

Broader stock indicators also finished lower. The Standard & Poor's 500 index dropped 1.91, or 0.15 percent, to 1,287.23, and the Nasdaq composite index slid 8.51, or 0.37 percent, to 2,302.60.

Crude futures advanced as heightening political tension overseas created supply fears for the energy market. A barrel of light crude added 31 cents to settle at \$63.67 on the New York Mercantile Exchange.

The Institute for Supply Management said its non-manufacturing index climbed 3.3 points to 60.1, versus economists' expectation of 58. Meanwhile, the University of Michigan reported its consumer sentiment index slipped 0.7 points to 86.7, while economists had predicted a 0.1-point rise.

The late-day decline left the major indexes mixed this week, with the Dow losing 0.36 percent and the S&P 500 off 0.17 percent, while the Nasdaq gained 0.68 percent.

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