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**MOTHER THEODORE CATHOLIC ACADEMIES**  
*Shaping Spirits, Minds, and Futures*

# A path through life



“Our mission is to provide a pathway for shaping spirits, minds and futures.”  
—Archbishop Daniel M. Buechlein, O.S.B.

Can you imagine a school where educators, students and parents are dedicated to creating a secure, constructive learning environment that:

- instills a values-based, faith-filled, high-quality education
- builds self-confidence and integrity
- nurtures the development of critical thinking skills
- sets high expectations for achievement at all ages and ability levels
- encourages responsibility for one's actions
- honors and respects diversity
- teaches Catholic social justice principles
- prepares students for a successful adult life?

At our Mother Theodore Catholic Academies, these are everyday experiences!

Our goal is to prepare each child, through rigorous academic programs that match the expertise required, to thrive in a global economy.

The six schools of the academies, which include Central Catholic, Holy Angels, Holy Cross Central, St. Andrew & St. Rita and St. Philip Neri, are members in the neighborhoods they serve.

Our students achieve improved academic performance the longer they are with us.


Statewide statistics indicate that the Indiana high school graduation rate in 2007 was approximately 76.5 percent, and Indianapolis Public Schools data indicates high school graduation rate of 46.1 percent. By contrast, the 2007 Indianapolis high school graduation rate was 97 percent.

Our schools are part of the Archdiocese of Indianapolis, which oversees the fifth largest school corporation in the state of Indiana.



The schools of the academies transform lives by equipping students with life skills that will endure.

Our approach to those providing high-quality education with a strong moral base, which will lead students of all faiths and economic levels to secondary and post-secondary education. Our teachers understand that anything but their individual success will come at a high cost to our students and the community at large.



**A path for life success story**

The schools of our Mother Theodore Catholic Academies build student achievement and character while making a positive difference in our community. Here is a success story reported by the grandmother of two children:

Mrs. Smith raised two granddaughters by herself. After an unsatisfactory public school experience, she enrolled her granddaughters at St. Andrew the Apostle School (now St. Andrew & St. Rita Catholic Academy) in the 5th and 6th grades. “Attending St. Andrew School is the best thing that ever happened to us,” said Mrs. Smith. With tears in her eyes she explained, “It is not just a school, it’s a family.”


They take time for you—everyone does—the teachers, the principal, and they mean business. You have to be up to par. The kids and the parents have to work hard. They teach you the value of working for what you want. And it’s not just what you do, but how you do it. They prepare you to go through life. It’s an uplifting place. It’s a miracle.”

After graduating from St. Andrew School, Mary and Katie attended Bishop Charvat High School. Both made the honor roll. Mary graduated and now attends Ivy Tech Community College, and Katie will graduate from Bishop Charvat.



**Community Assets**

Mother Theodore Catholic Academies are open to children of all religions, ethnicities, and economic backgrounds. Our schools are anchors to the neighborhoods they serve. Our professional staff is committed to improving the lives of the students and their families—many of whom face dire economic and related challenges.



Here, in the center-city neighborhoods of Indianapolis, the needs are great and hope often gives way to despair.

Our Mother Theodore Catholic Academies are often the only hope that children have to change their lives and become productive community members. Our goal is to prepare each child, through rigorous academic programs that match the expertise required, to thrive in a global economy.

A high school education is an essential foundation for individual and societal health. The lack of a high school education is inextricably linked to a myriad of societal difficulties such as low-paying jobs, social problems and healthcare concerns. In 2006, a study released by The Milken and Ross D. Friedman Foundation underscored the relationship between educational attainment and the economic impact to the state of Indiana.

**Key findings of the study indicate the following:**


- each student who fails to graduate from high school in Indiana causes large public costs
- annual public costs associated with just one year of high school dropout is \$62.5 million
- over an expected lifetime of 50 years, one year of high school dropout will cost the state of Indiana \$1.5 billion in lost income tax revenue, Medicaid, incarceration and associated government service expenses
- The average annual income for a high school dropout is \$13,547. In contrast, the average annual income for a high graduate is \$25,461, a difference of 89 percent. And the unemployment rate for high school dropouts is 12.7 percent, whereas the unemployment rate for high school graduates is only 4.4 percent.

These findings underscore the vital role that Catholic schools play in shaping children's futures and boosting high school graduation rates in urban communities.

Our Indianapolis schools not only transform the lives of our students, but also provide economic benefits to local communities and the state of Indiana by:

- saving state taxpayers approximately \$200 million annually by operating 68 Indianapolis schools with a collective budget of \$115.5 million annually;
- employing 1,699 full and part-time staff.

Our students—from kindergarten through high school and beyond—develop into life-long learners who achieve dreams.





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"Both suppliers and end users of coating materials and equipment are operating leaner and meaner these days, and do not have the time, budgets, and manpower to travel to and attend trade shows every year."

Greg Boshil  
 District Director,  
 The Powder Coating Institute

"The decision to exhibit in CyberCoating 2007 was an easy one for us. We wouldn't miss this show for the world because it will provide the perfect opportunity to promote our products to a global audience of industry professionals at a fraction of the cost of a physical trade show"

Joe Weather  
 USA President  
 Gilmecor, Inc.

**A.B. Myr Industries**

**Cyberworld Daily Weather Forecast**

8 am	Noon	5 pm	12 am
Clear	Clear	Clear	Clear
72°F	72°F	72°F	72°F
24°C	24°C	24°C	24°C

**Show Hours**  
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 No Problem

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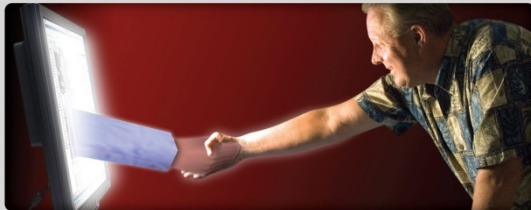
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PCI Members Receive Special Discount on Booth Space, Booth Sponsorship and Marketing Opportunities

\*All booth space and content require official PCI show rules and regulations. All features subject to change without notice.

LOGO AND EXHIBITOR WEB SITE



# Make real connections, get real results, at CyberCoating 2007!

The Powder Coating Institute's exciting global virtual trade show (October 15-26, 2007), is driven by a growing exhibitor base that includes industry heavyweights and an impressive technical conference roster.

The attendee registration link on [cybercoatingshow.com](http://cybercoatingshow.com), the official Web site of CyberCoating 2007, has been receiving a steady increase in volume, driven by a confluence of exciting developments.

For starters, industry leaders such as DuPont, Nordon, Sherwin-Williams, and ITW Gema, among many others, are in the process of putting the finishing touches on their booth spaces. Add to this, the virtual technical conference schedule featuring a wide range of coatings industry topics and leading experts, plus a free registration extension to September 30th, and you have the ingredients for a promising show debut.

Attended and staffed from your computer,

CyberCoating 2007 is a live, interactive marketing event that will use Web-based technology to bring exhibitors together with new qualified prospects as well as their existing customers. But no one has to step foot in an airport or arrange a hotel, saving valuable marketing dollars.

The event joins the growing list of virtual expositions, conferences and even retail stores that savvy companies are using to better reach their customers. However, The Powder Coating Institute's (PCI) show will be more innovative than many Web-based shows, promising a true three-dimensional virtual experience, offering thousands of attendees the opportunity to interact with one another and conduct business all at the same time, just like a physical trade show.

*"The PCI board members and I have created this unique sales and marketing platform as a means of delivering value to our membership and to fulfill our mission. We're dedicated to making it a success for the entire coatings industry."*

*- Steve Houston, president of PCI board of directors and global marketing director, DuPont Industrial Coatings*

## Real ROI made real easy.

Not a static Web site - Realistic, virtual environment creates unique opportunity to conduct business.

A key component in the expanding universe of virtual marketing events is the availability of actionable data, affording companies a key component missing from other sales and marketing tools. "Virtual trade shows won't take the place of face-to-face human interaction," noted PCI's executive director Greg Bocchi. "Instead, each will complement the other, producing a more profound marketing result, especially for smaller companies who have very limited budgets."

The setting for CyberCoating 2007 will be a lifelike, three-dimensional exhibition hall-complete with a rotunda and lecture hall. In the lecture hall, attendees will enjoy selecting from a long list of technical conference sessions.

Instead of passively viewing static displays, attendees and exhibitors actually walk around the show as avatars (computer-modeled persons), using the arrows on their keyboard to move forward, backward, left and right. Each person's name appears above the avatar's head, so attendees will be able to "recognize" old friends, wave to one another and communicate in a variety of ways.

"We've made this so easy that if you can create and send email, you can exhibit and attend," said Bocchi.



*"I've selected my avatar and I'm ready to do business at CyberCoating 2007. I hope that you'll join me."* - Greg Bocchi

**Look and see.**  
Look up, look down, look straight ahead.

**Customize your experience.** Use these settings to choose your avatar and to enhance your 3D virtual trade show experience.

**Broaden your perspective.** You can experience the show from different perspectives. Choose among first person, overhead, chase camera and front camera.

**Spectacular Rotunda.** Start your virtual experience here.

**Get personal.** Greet your fellow exhibitors and attendees by name.

**Get down to business.** A simple right click allows you to view vital information like a Web site associated with those whom you interact.

**Connect to the Web without leaving the show floor.** Access everything on the Internet in a convenient side-by-side user interface. You can visit an exhibitor's or attendee's site, access a search engine, give Web-based presentations, take advantage of translation sites and even conduct e-commerce. And, you can leverage your existing Web site content, versus having to repurpose it.

**Navigation easy.** All you need are 4 keys and a mouse to move and navigate through the CyberCoating 2007 virtual trade show.

**Don't just chat... communicate.** It's easy to communicate with others. You can text chat or privately (whisper) and communicate through Voice Over IP technology, or simply pick up the phone.

**For more information about attending or exhibiting at CyberCoating 2007, please visit [www.cybercoatingshow.com](http://www.cybercoatingshow.com) or call 866-479-5261 or 317-920-6100.**



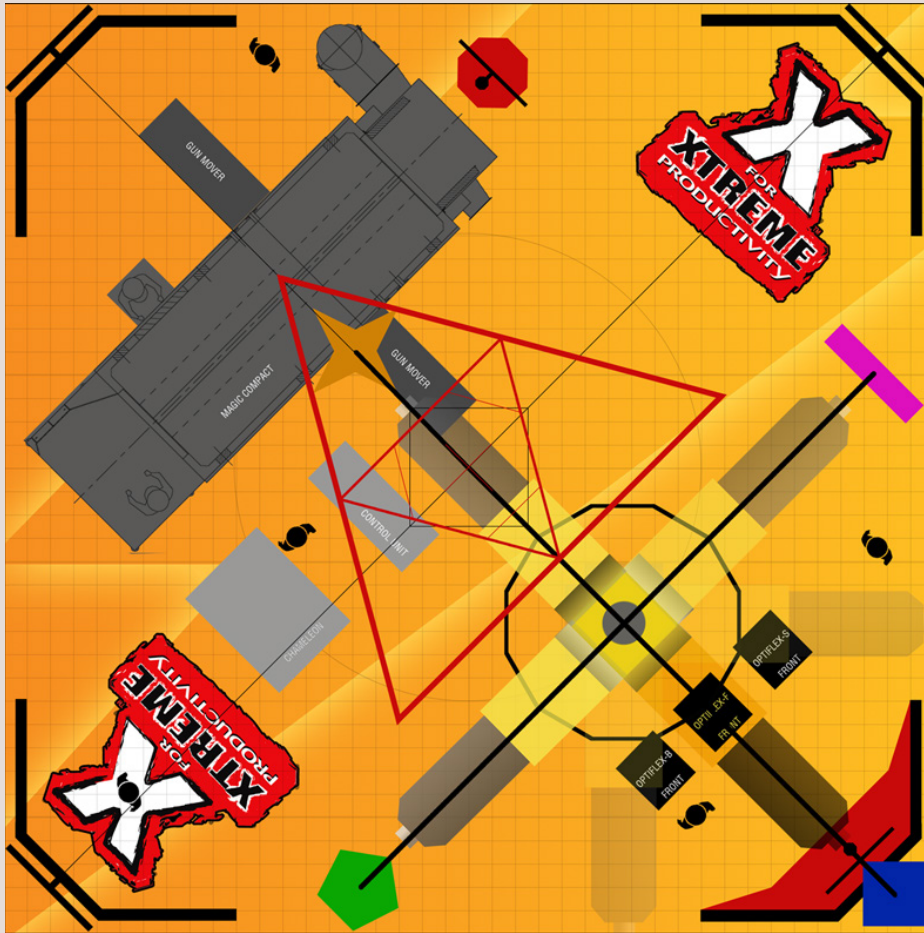
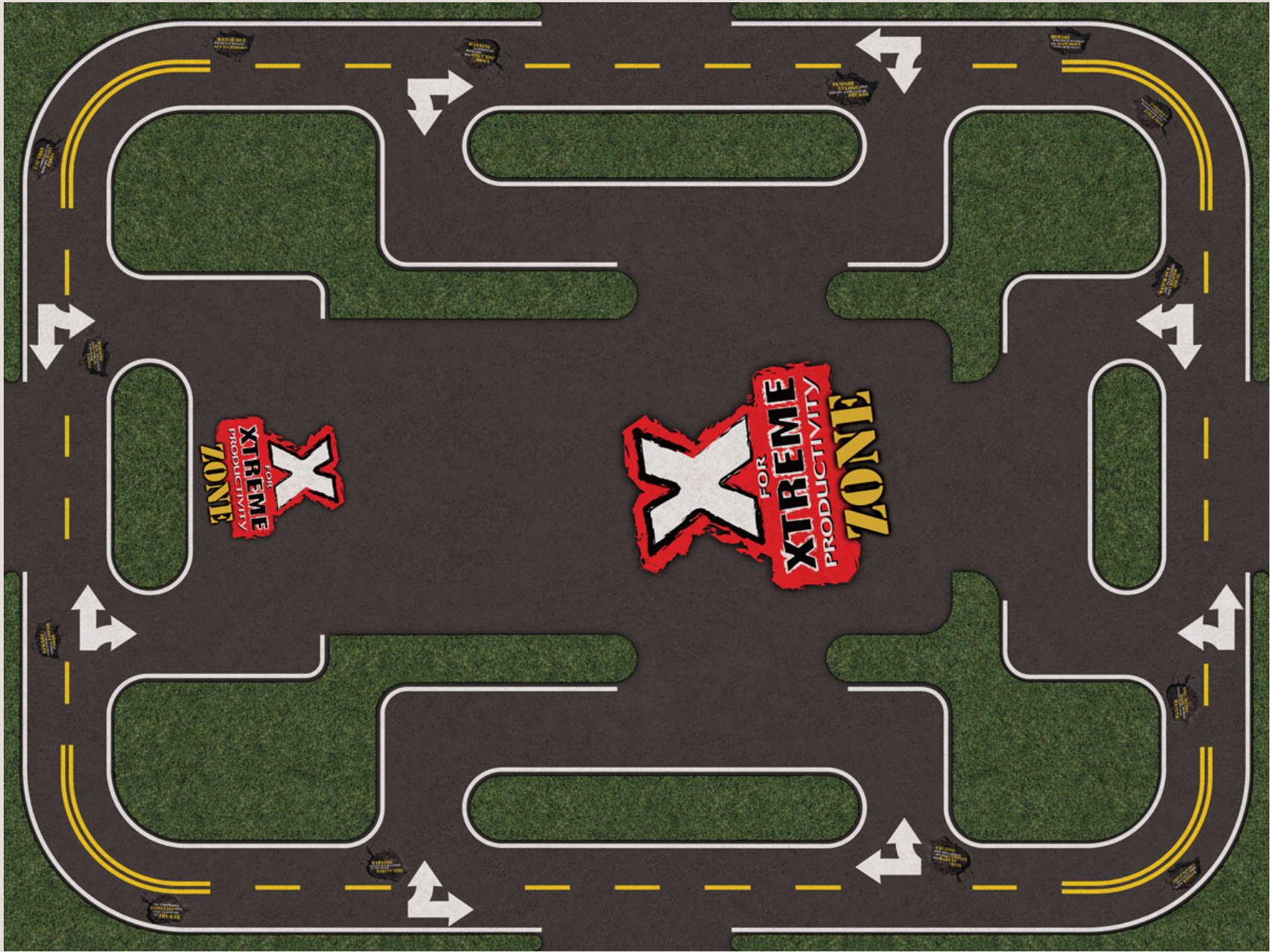


EXHIBIT PLANOGRAM AND 3-D RENDERING FOR CYBERCOATING SHOW EXHIBIT SPACE





TRADE SHOW FLOOR DESIGN » 20' X 40'

# Chilling Performance



Grote's LED WhiteLight™ innovation delivers improved productivity.

At Grote, we're staying way out in front of our competition with LED WhiteLight™ innovation. We're engineering the best built, brightest interior vehicle lighting on the road today.



LED WhiteLight™ Dome Lights with solid-state technology are designed to work in extreme temperatures, reducing your vehicle's risk.

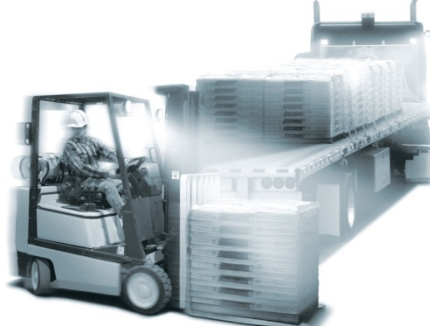
With LED WhiteLight™ you'll be able to work under optimum viewing comfort. Avoid delivery mistakes, downtime and the frustration of making re-deliveries to unhappy customers. These lights will literally reduce stress. And, who doesn't need that?



**LED WhiteLight** BRIGHTER LIGHT BETTER PERFORMANCE  
INNOVATION BY GROTE INDUSTRIAL, INC.

To learn more about how to gain the long-term cost savings and trouble-free life cycle that Grote's LED WhiteLight™ innovation delivers, call us at 800-428-0800 or visit [www.grote.com](http://www.grote.com). ©Grote Industries, Inc. 2007

# Brilliant Performance



Improve workforce productivity with Grote's LED WhiteLight™ innovation.

At Grote, we're staying way out in front of our competition with LED WhiteLight™ innovation. Grote's LED Work Lamps are engineered so brilliantly, you'll be able to clearly see the difference everyday on your company's bottom line. Make your work environment safer and employees more productive with our new LED WhiteLight™ innovation for forward applications.



LED WhiteLight™ Work Lamps are available in work, improved and third patterns.

**LED WhiteLight** BRIGHTER LIGHT BETTER PERFORMANCE  
INNOVATION BY GROTE INDUSTRIAL, INC.

To learn more about how to gain the long-term cost savings and trouble-free life cycle that Grote's LED WhiteLight™ innovation delivers, call us at 800-428-0800 or visit [www.grote.com](http://www.grote.com). ©Grote Industries, Inc. 2007



# Encore Performance



Grote's forward LED WhiteLight™ performs brilliantly at the brutal Baja 1000.

At Grote, we're staying way out in front of our competition with LED WhiteLight™ innovation. We tested one 36-unit LED panel that delivered a 6,000-lumen lighting array which was subjected to never-ending shock and vibration, and required to work in the dust and dead of night at the 2006 Baja 1000. It was such a success we'll be installing them on more vehicles for 2007. Grote continues to be the innovative leader in performance and manufacturing for LED technology.



Grote's LED WhiteLight™ forward lighting is designed to perform for the heavy-duty mobile industry, including off-highway equipment.

**LED WhiteLight** BRIGHTER LIGHT BETTER PERFORMANCE  
INNOVATION BY GROTE INDUSTRIAL, INC.

To learn more about how to gain the long-term cost savings and trouble-free life cycle that Grote's LED WhiteLight™ innovation delivers, call us at 800-428-0800 or visit [www.grote.com](http://www.grote.com). ©Grote Industries, Inc. 2007







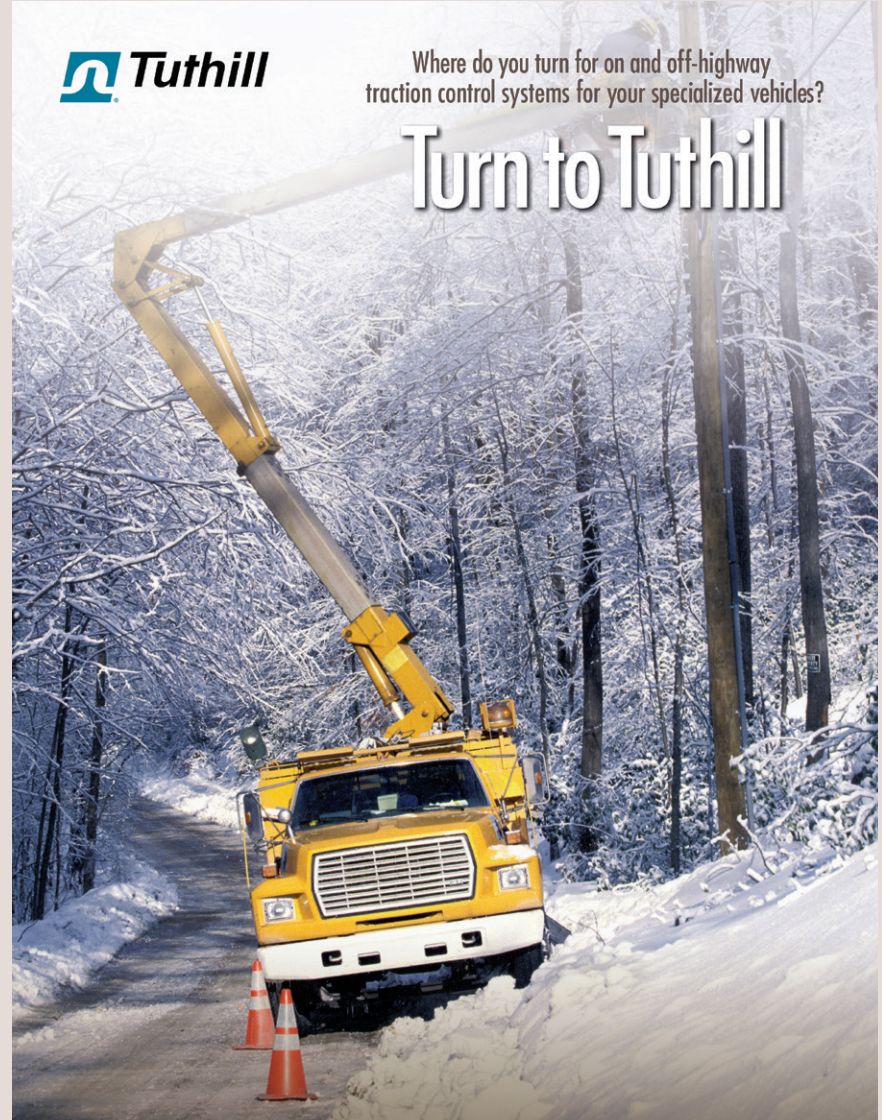
Where do you turn for custom design,  
engineering and manufacturing of all-wheel drive systems  
for specialized vehicle applications?

# Turn to Tuthill



Where do you turn for on and off-highway  
traction control systems for your specialized vehicles?

# Turn to Tuthill







**Wind Up  
With The Best.**

Introducing The  
**EZ Torque Winch™**  
With Surprising **Load Securement Power.**

See Us At The  
Mid-America Trucking Show  
Booth 2680

This Could **Wind Up** Being The Most  
Significant Advancement To The Winch. **Ever.**

Just when you thought load securing couldn't get any easier or safer, surprise! Ancra pops up with another innovation—the EZ Torque Winch.

Ancra's new EZ Torque Winch takes the work out of torquing-down and securing a flat-bed load strap with its patent-pending gear-drive and handle. Once the load strap's slack is taken up, it's just a few simple turns of the removable winch handle to torque it to the proper tension. No tedious pumping with a winch bar. So whether the trucker is 90 or 290 lbs., they can easily tie-down a load and make it tight.

*The new EZ Torque Winch cuts your effort by one-third.*

Ancra's new EZ Torque Winch takes the work out of securing any flatbed load with its patent-pending gear-drive. Once the slack is taken up, it's just a few simple turns of the removable EZ Torque Winch Handle to properly tension the strap. No tedious pumping with a winch bar is needed. So whether truckers are 90 lbs. or 290 lbs., they can easily tie down a load, and make it secure.

Requires only one-third the effort to tension a strap.

Give an EZ Torque Winch a spin. It's not only easy enough to torque, but hardy enough to take the punishment of the road. And that should come as no surprise, because the EZ Torque Winch is from Ancra.

**ANCRA INTERNATIONAL**  
Designers and Manufacturers  
of Cargo Restraint Systems

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2685 Circleport Drive • Erlanger, Kentucky 41018 • (800) 233-5138 • www.ancra.com/eztorque

People Are Getting  
**All Wound Up**  
About The **New Load Securement Product** From Ancra

"Ancra is the world leader in load securement innovation."

"With just a few turns, I can achieve 1,500 lbs. of tension with the EZ Torque Winch."

This Could **Wind Up** Being The Most  
Significant Advancement To The Manual Winch. **Ever.**

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Designers and Manufacturers  
of Cargo Restraint Systems

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LOGO

AD CAMPAIGN

**carmel financial**  
we make it possible.



a leader in secondary financing  
for the exterior home improvement industry

# say sold instead of sorry

we make it possible to increase  
your exterior home improvement sales

At Carmel Financial, we know the exterior home improvement industry and the problems you can have selling your products. Especially at a time when an increasing number of your customers are experiencing less-than-perfect credit.

We solve that problem by allowing you to say "sold" regardless of your customer's credit rating, thus maximizing your sales potential. We specialize in your industry and understand the unique needs of companies like yours. We've been successful in helping many exterior home improvement businesses sell faster, better and easier, at a lower cost and with fewer human resources. Using Carmel Financial as your secondary lending source when your primary lender rejects applications, simply gives you the power to improve your bottom line, create customer goodwill, gain referrals and expand your customer base.

**At Carmel Financial, we make it possible for you to...**

- Never lose a sale because of a customer's credit history
- Spend less time with paperwork and more time selling
- Put more profit in your pocket
- All contracts purchased are non-recourse

The other home improvement companies that not business because they didn't know about Carmel Financial.



Carmel Financial is one of the nation's leading secondary financing institutions. We specialize in approving credit for your customers that are turned down by primary lenders.

**How does it work?**

Once you're a Carmel Financial merchant, simply fax your turned-down financing applications to our Credit Team, who will review the documents and offer a bid. If you accept the bid...and that's entirely up to you...you can complete the sale and send the original paperwork to us. We verify the contract with the applicant and send your money directly to you. Because the applicant will be considered a credit risk, we do not fund 100% of the contract amount, but a percentage based upon the applicant's credit history. But if our bid makes sense to you, you've got the sale. It's that simple!

There is no cost to become a Carmel Financial merchant. All you have to do is complete our Merchant Financing Packet (see back page for details) and fax the documents to us. It's that easy!

**The benefits of using a secondary lender program:**

- Increase your bottom line
- Sell more products to more customers
- Increase your sales revenue

- Your sales staff receives more approvals
- SOME money is better than NO money

**The benefits of using Carmel Financial as your secondary lender:**

- We never turn down an application
  - Experience: We've been in business since 1987
  - Nearly 40 years helping merchants and their customers
  - We specialize in secondary financing
  - We offer secure online access to paper work, bid status, account information and fast decisions with Carmel's Online Merchant Services, COMS
  - There's no fee to utilize our services
  - Our program is simple and easy to use
  - Carmel Financial is the undeniable leader in the secondary financing industry
- Carmel Financial makes the whole process of secondary financing comfortable and equitable for you and your exterior home improvement customers. Let Carmel Financial be your resource for all your secondary lending. The only thing you have to lose is money. You never go broke by taking a profit. Period!



**An example of how our secondary program can turn your lost sales into profits:**

Using primary lender only	Using primary lender & Carmel Financial
Contract total \$10,000	Turned down contract total \$10,000
Primary lender turns down applicant \$0	Carmel Financial will pay you 90%*
You receive \$0	You receive 90% of the financed amount \$9,000
No matter how much time and money went into getting this sale, the sale is lost.	And some profit is better than no profit!
	<b>That's \$9,000 MORE to your bottom line!</b>

\*The actual amount Carmel Financial pays will vary depending on the applicant's credit history

*"You would be amazed at the number of jobs we would have to turn down if it wasn't for Carmel Financial."*  
— Melissa Coley, Finance Manager  
All American Siding, Inc., Richardson, TX



**Enroll today!  
It's as easy as 1-2-3:**

1. Complete and submit the merchant financing application and agreement forms.
2. Submit credit applications that have been turned down by your primary lenders.
3. Determine how you want your funds deposited into your checking account.

Contact us today at:  
**800.964.0672**  
to receive your Merchant Financing Information Packet, or visit  
[www.carmelfinancial.com](http://www.carmelfinancial.com)





# say sold instead of sorry

we make it possible to increase your sales

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We solve that problem by allowing you to say "sold", regardless of your customer's credit rating, thus maximizing your sales potential. We specialize in your industry and understand the unique needs of companies like yours. We've been successful helping our merchants sell more products, make more profit and spread promotional expenses and fixed overhead across more sales. Using Carmel Financial as your lending source simply gives you the power to improve your bottom line, create customer goodwill, gain referrals and expand your customer base.

Carmel Financial offers "A" credit programs that fund up to 100% (See the merchant financing options above for more details.)

We also offer various credit promotions to help merchants close more deals, such as "Same As Cash" and "Deferred Payment Programs".

- At Carmel Financial, we make it possible for you to...
- Never lose a sale because of a customer's credit history
  - Spend less time with paperwork and more time selling
  - Put more profit in your pocket
  - Reduce risk with nonrecourse contracts



*"Carmel Financial understands my business and the unique credit needs of my customers, and they never reject my customers' applications"*

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CONTACT US  
 800-964-0672 | Credit Fax Line 800-222-7408  
 Address: 101 East Carmel Drive, Carmel, Indiana 46032

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Are your sales half of what they should be?



Click here to get a PDF of our "Guide to Selecting a Secondary Lender."



Letter from the President  
 Saving the sale when good customers have bad credit  
 —Terry Shuehler



Apply Now!  
 Click here to ENROLL as a NEW CFC Merchant



800-964-0672  
 FREE sales video offer

Click here to request your FREE sales video today!  
 The great, untapped opportunity regarding the benefits of using a secondary lender is available. You can maximize your applications and increase your profit by using Carmel Financial.

Click here to view our sales video 5 minutes



exterior home improvement

Apply Now!  
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Click here to open a PDF of a 4-pg brochure



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 The great, untapped opportunity regarding the benefits of using a secondary lender is available. You can maximize your applications and increase your profit by using Carmel Financial.

Click here to view our sales video 5 minutes



you never go broke by taking a profit, become a Carmel Financial merchant...  
 It's easy!  
 Click here and open a PDF to get signed up.

Once approved, an instant \$250.00 bonus will be credited to your Carmel Financial Merchant Checking & Withdrawal Account. All are subject to review.



FREE MONEY  
 250.00  
 contract to receive the bonus. how you can earn \$250 towards your first 5 funded contracts!  
 \*bonuses only on new merchant sales only.

## we make it possible to increase your exterior home improvement sales

Carmel Financial can provide "One Stop Shopping" for all your financing needs. With "One Stop Shopping" you don't need multiple lenders... we approve your perfect credit customers as well as customers with less than perfect credit.

**NEW FINANCING PAPER**  
 Carmel Financial offers "A" credit programs that fund up to 100%

How does it work?  
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*"The other exterior home improvement companies lost our business because they didn't know about Carmel Financial."*

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