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FROM THE PUBLISHER

Insight from The Grinch

We all observe traditions this time of year that serve to make the season our own. One of mine is to gather my grandchildren together, huddle up on the floor in the glow of the tree with a big bowl of popcorn, and watch the 1966 cartoon version of *How the Grinch Stole Christmas*.

They are delighted by the antics of the Whos down in Whoville, and the Grinch always brings laughter – from them and from me!

There is a certain point in the story I've come to relish and anticipate; the Grinch's epiphany – the moment when he is struck by the possibility that these Whos may have it right.

"Then the Grinch thought of something he hadn't before. Maybe Christmas, he thought... doesn't come from a store. Maybe Christmas, perhaps... means a little bit more!"

"Maybe Christmas, perhaps...means a little bit more." Is this a question you've asked yourself? It is easy to ask as you flow with the crowds down the aisles of a department store, as you work fourteen-hour days in order to get a few of them off, or as you plan the holiday circuit of the houses of friends and family you'll visit. The

question inevitably surfaces – "Maybe Christmas, perhaps...means a little bit more."

The Grinch was onto something. Christmas

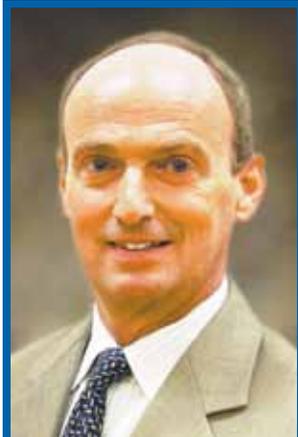
does mean a little bit more – in fact, it means a lot more. Here's another quote I savor every year with my family. It is found in Luke chapter 2.

"And behold, an angel of the Lord stood before them, and the glory of the Lord shone around them, and they were greatly afraid. Then the angel said to them, "Do not be afraid, for behold, I bring you good tidings of great joy which will be to all people. For there is born to you this day in the city of David a Savior, who is Christ the Lord."

This Christmas, as you gather with your family, ponder the truth that Christ-

mas does mean a lot more. In fact its meaning transcends any meaning our traditions or observances may attempt to ascribe to it. As Robert Flatt once said, "The giving of gifts is not something man invented. God started the giving spree when he gave a gift beyond words, the unspeakable gift of His Son."

Have a very Merry Christmas!



Jim Hess
Owner & Publisher

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Unique jewelry by local artisan at The Sterling Butterfly

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By Bob Sullivan

Morgan County Business Leader

To great success, jewelry maker Pam Hurst opened a local artisan gift shop just off “the square” in Martinsville at the start of last year’s holiday season. In February, her shop was re-branded as The Sterling Butterfly. In it, she offers an array of her own handcrafted jewelry alongside the work of over 30 Indiana artists personally picked to offer a unique variety of products. Her offerings include paintings, books, candles, soaps, lip gloss, clothing, and much more.

“I oversee three areas in this building,” explained Hurst. “I run the storefront, schedule classes, and work on my jewelry in a personal studio.” Since 2010 Hurst worked on her craft in a studio located in the Art Sanctuary down the street. With the assistance of Art Sanctuary founder Ron Stanhouse [MCBL Cover story Dec 2013]; she was able to open her own shop.

Hurst has always enjoyed arts and crafts, but only recently began perfecting those professional skills. After she received an industrial engineering degree from Purdue University, she worked for General Motors in Marion for 15 years. “I oversaw a lot of efficiency and manpower studies and managed a staff. By the time I left, I was head of the department.” Hurst then left her job to raise her family.

In 2000, her family moved to Martinsville.



Pam Hurst

“Mike (husband) grew up here on a family farm, and after I left GM, it made moving here more feasible,” Hurst explained. “In 2001, my sisters and I started making mother’s bracelets. My sister bought a kit and we started throwing home parties. We were fairly successful, so we incorporated as ‘PBJ Originals’ (named for the sisters: Pam, Becky, and Jackie). The business grew over the next three years. “We had an incredible December, but we were all exhausted afterwards.” They disbanded to pursue their own interests. But it had piqued Hurst’s interest in jewelry.

“I started taking jewelry-making more seriously. I invested in jewelry-molding equipment. This led to setting up my studio at the Art Sanctuary because my husband didn’t want me to burn the house down,” Hurst said with a laugh.

With proficiency came increased sales and

accolades and Hurst was able to supply stores with her jewelry, including Arts a Poppin’ in downtown Indianapolis, and outlets in both Nashville and Bloomington. In 2013, she was accepted into the prestigious Indiana Artisan Program. She still attends classes from acclaimed trade schools, Revere Academy of Jewelry Arts in California and at the Art Center of Indianapolis in Broad Ripple. She is mastering the most complex aspects of her craft, including gem setting and metal working.

“I’d always wanted a retail store,” said Hurst. “At the Art Sanctuary, we talked about what to do, and decided to open as a shop through the holidays to see what would happen.” They opened on November 15 and closed at the end of the year. “We offered gifts from multiple local artists. I managed the everyday operations of the store—very much how things are now. We were well received, and had great event

traffic over the holidays.” She took time off to attend classes and reorganize, and reopened as The Sterling Butterfly in mid-February.

“As I master advanced metal-working, my skills have come full circle,” observed Hurst. “I’m applying my industrial engineering to my work; it’s the same process on a much smaller scale.” Describing her own work, she states, “My pieces are minimalistic with a twist. I’m finding my identity and developing my own look.” Recently she launched her first set of pieces called the Neptunian Line. One of her necklaces was even featured on the TV show, *The Vampire Diaries*.

So whether you’re purchasing a unique gift or indulging your creative side, visit the Sterling Butterfly and support artists like Hurst.

Mike, her husband of 27 years, is Regional President of First Merchants Bank. They have two children, Jacob (15) and Elena (13).

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Fast away the olde year passes

Man I wish this job was easier!

Don't get me wrong. Being a successful investment "wizard" in these last several years has been a CAKE WALK! Throw money at almost anything in this market and it's gone up! But just like the ancient lyric of old... "Fast away the olde year passes" the successful investor (or advisor) needs to remember that past performance is not necessarily indicative of future results.

For giggles though, let's take a moment to examine some past performing sectors and ruminate on their potential for the future.

For the past 3 years, according to Morningstar.com, investing in healthcare has been a great pick. With a YTD 2014 performance at #1, 2013 performance at #2

just behind consumer discretionary, and for 2012, #3 behind financials and consumer discretionary. Who'd a thunk it? Healthcare in a Post-Obamacare world performing well? Sure, why not? When millions of people sign up and think they're going to get something for nothing (and hundreds of thousands end up getting just that with their costs shifted to people who actually have to pay for their healthcare...), Why wouldn't the industry perform well? But the question is, will that performance continue? Now due to full implementation of the exceedingly onerous parts of the Affordable Care Act, healthcare entities have to slash budgets, squeeze pennies and massively change their policies and procedures in dealing with the sick and injured. Will those companies' investment performance continue? I don't know, but it's something that makes me go "hmmmm."

What about the consumer discretionary sector? Things like new clothes, new phones, new fancy sunglasses, things that you like to buy but don't HAVE to have. In 2013 it was the

number one performing sector outpacing the broader S&P 500 index by double digit percentage gains. 2014 has seen a bit of slippage for the sector with investment performance falling about in the middle. I would guess that with all the new gizmos and gadgets we bought last year, we just didn't need to buy as many this year.

I don't know what 2015 holds. But I suspect some further belt tightening may be just around the corner. Consumer confidence remains pretty good, but consumer spending has seen some hiccups in the last few months. This could of course be offset with a healthy holiday season of spending to run those numbers back up. But one thing that doesn't inspire confidence is the fact that as

I write this (mid-November), we have retailers trying to outdo each other with earlier and earlier opening times for the post-Thanksgiving Day sales. (Next year they'll probably just combine Halloween and Black Friday in one big buying bacchanalia of spooks, sweets and shopping!)

For the investor who would be successful, I would suggest you sit down and pour yourself a big cup of eggnog, take a good hard look at where your successful investments have been then think critically about the likelihood of that outperformance to continue, and then make appropriate adjustments.

Merry Christmas!

None of what I have written above should be construed as buy or sell recommendations for any investor without thoroughly discussing your specific situation with a professional advisor. The Binkley Wealth Management Group LLC is a fee-only Indiana Registered Investment Adviser located in Avon. Mr. Binkley can be contacted via email at Jeff@thebinkleygroup.com or phone 317.697.1618



Jeff Binkley

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By Bob Sullivan

Morgan County Business Leader

James Dortch started Vista Cleaners in Greenwood in August 2009, and as business grew, he's added three additional locations, including two in Morgan County. But this was not the first time he'd operated a successful dry cleaners. James purchased Mascari Cleaners in late 2000 and expanded to three stores in Greenwood, then sold the profitable business in August 2004. He returned five years later after receiving a call from the landlord asking if he'd return to the then-closed business and restart it. He did.

James grew up on a horse farm on the east side of Indianapolis. He was active in high school sports and graduated from Warren Central High School. His father was an Indianapolis firefighter, real estate broker, electrician, and entrepreneur. "He'd purchase old taverns, renovate them, and sell them for a profit," James recalled. "I always thought I'd do something like that."

He attended Ball State and earned a BS in Finance with options in Real Estate and Insurance with a minor in Psychology. He started his career managing finance and mortgage companies, which led him to the auto industry. He became a trainer and consultant at Ryan and Associates and ultimately started his own consulting firm, which he sold in 2000.

In the fall of 2000 James was between careers. "It was the perfect time to invest in a tavern. My mother tried to talk me out of it." During a family reunion trip to Philadelphia, a business savvy uncle offered him advice. "He said taverns were a hassle, and I should consider dry cleaning." His uncle took him to some dry cleaners he owned. James returned to Indianapolis converted to the idea. He purchased Mascari Cleaners in 2000 and became a board member of the Indiana Drycleaning and Laundry Association. "I gutted the plant and invested in new, heavy duty, state of the art machines." He grew the business to three stores, and sold it in 2004.

Between 2004 and 2009, James entered into other ventures. He started a successful mobile oil change business. He also purchased the tavern he'd always wanted, and made it a success,

although he came to agree with his uncle's assessment of the business. He is also a licensed real estate and business broker and holds his insurance licenses. Then he received the call from his former landlord, and reopened the business as Vista Dry Cleaners.

James recalled, "I realized how much I'd missed it. My most enjoyable ventures involved helping people and managing a staff across several locations. It's hard work--most people don't realize how hard the work is, but it's the sort of work that fits my style."

2009 was a bad year for most businesses. "The economy made things tough. I worked my butt off to get our customers back, and it took 15 months before I could hire my first employee."

With success came the opportunity to expand, which led to the purchase of the two locations in Morgan County: Prestige Cleaners in Martinsville in July 2012 and Crest Cleaners in Mooresville in 2013. He opened a third location in Center Grove this past September. He feels the expansion is perfect for what the business can handle. "I drive out each morning, drop off the clean and pick up the dirty by 10 am. We offer full service. Our process is computerized. Each shop is fully staffed to answer questions and handle and tag customers' clothes."

A couple of years ago, James started a Preferred Customer Program and now has over a thousand customers signed up. "Dry cleaning customers are repeat customers. You want to reward them for their loyalty and offer them a program where they'll always get the lowest price. For a one-time fee, they save up to 35% off local competitors' pricing for life. If we happen to have a special on a service, we automatically bill at that price." Other perks include discounts on shoe repair and alterations, an after hour drop box, and more.

Seamstress Diana Casey is on-site in Martinsville on Wednesdays for alteration needs.

Vista Cleaners employs 14 service professionals. James was re-elected as a board member of the Midwest Drycleaning and Laundry Association. He jokes that he is "still single but taking applications."



James Dortch

Are you a "Thermostat Scrooge"?

Do you or someone else in your home or business run around all winter complaining about the thermostat being turned up? Do the others in your home or office huddle around any heat source they can find in an effort to stay warm? Sounds a bit like a scene from A Christmas Carol.

Everyone is looking to cut expenses. Finding a balance between being so miserly with comfort that no one wants to be around and being so wasteful that you can not afford to be around does not have to be a difficult task. Proper thermostat management and equipment maintenance can make a big difference. High efficient heating and air conditioning equipment can pay for itself very quickly. Utility rebates, seasonal promotions and great financing options make this time of year a perfect time to consider upgrading to a more energy efficient, more comfortable home or business. Perhaps a conversation about



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finding ways to cut energy costs is over due. There are many different ways to stay comfortable without breaking the bank. Contact us at 317-831-5279 to discuss how you can save money and no longer be the "Thermostat Scrooge"!

Please let me know if there are any topics that you would enjoy being discussed. I can be reached at 317-831-5279 or Jod_D_Woods@EconomyHeatingandAir.com

The Most Wonderful Time of the Year – For Business

I love this time of year... how about you? The memories, the friends the spirit of the season is all around if you only look. It's true we're just about through with the most wonderful time of the year.

As Hans and Franz from Saturday Night Live used to say, "Hear me now and believe me later" this article is good this year and for next too. You can finish the year strong and make plans for 2015.

The fourth quarter begins the magic of the four biggest, most celebrated, most commercialized, most popular adult holidays of the year. It begins in October with Halloween, then November for Thanksgiving and finally in December for Christmas and January for New Years.

I'm sure you've walked through countless retail stores sometime in late summer and noticed and, like most, complained about how crazy it is to have decorations already out and displayed. Then for sure you've been to the same store right after that upcoming holiday and taken advantage of all those half-priced and even more deeply discounted holiday, trin-

kets, candy and other sundry items.

Here's a way for you to make that holiday (any holiday by-the-way) magic happen in your business. Plan a little ahead and put those (any) holiday in your marketing. Use holiday themed mailings, signage and promotions. The key is to think what would delight your customer and then implement that into your marketing or selling strategies.

There isn't one business that wouldn't benefit from implementing this fun strategy into their business. Your customers, patients or clients will enjoy it and you'll profit from having fun in your business.

As 2014 comes to an end... begin to look at next year and see how you can

implement holiday themed marketing into your business. Look around, your competition is probably doing it so don't be left with a lump of coal in your stocking or a bundle of switches... get the gift of more business.

Jack Klemeyer is the founder and head performance coach of GYB Coaching (www.gybcoaching.com). Contact him at Jack@GYBcoaching.com.



Jack Klemeyer

... look around, your competition is probably doing it so don't be left ...



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THERE'S NO PLACE LIKE HOME TO BUILD BETTER COMMUNITY

Martinsville native, Ed Kominowski, Returns to Lead Community Foundation of Morgan County

By Elaine Whitesides

Morgan County Business Leader

The word has already gotten out that Ed Kominowski is back in Morgan County. The Martinsville native has been away for 10 years generating fundraising success for universities and colleges in Florida. This after beginning his career working on capital campaigns and pursuing regional gifts for the Indiana University Foundation.

While he loved the challenges of learning all about the areas he supported; business, education, arts and engineering; the resources available for fundraisers were extensive. Kominowski said, "There were lists of alumni, large staffs and great systems already in place when you walk in the door. You have resources behind you that you don't find anywhere."

Working as an intermediary between alumnus and the universities, Kominowski says he started to see HOW people go through education. When Florida converted nine of 18 junior colleges into state colleges, he moved to one of the nine, Florida SouthWestern State College, formerly known as Edison Junior College. He said, "A state college is different. We are working with people who are achieving associates degrees and technical degrees or with students that transfer to four-year schools. Their allegiance is different."

Rather than contacting alumni for support, Kominowski turned his focus to the community. He says he found that overall; communities want to support education in their backyards and believe it is good for citizens, taxes and therefore, the whole community.

In his work with community based fundraising, he said, "I really found that ultimately education is important, the great equalizer. But I came to realize that there were tremendous dynamics against many in the community to just get to the front door of higher education. There were so many people being left behind."

Reflecting on his life growing up in Martinsville, Kominowski says he was fortunate to have had good parents who valued education, challenged him educationally, ethically and morally, provided opportunities and support and encouragement. "I thought that was normal, but now I know it's not. I'm an outlier. It would be nice if everyone

got the same fair shake that I got."

"There are so many factors at play," he said, "hunger, a home environment that does not value education, poverty. With so many socio-economic hardships, is there a chance for these folks to envision anything higher than a high school degree? As a part of families without a vision of higher education and no history of a bachelor's degree, first generation college students are challenged."

Kominowski said, "The vast majority of my career has been working with the top 10 percent of society. I welcome their success, but for the rest, the 80 or 90 percent, what do they have?"

Kominowski isn't looking at the 80 to 90 percent of the population as potential donors, but as people finding the means to access the great equalizer, education. He explained what is called the "Tyranny of the Moment" from *Bridges Out of Poverty: Strategies for Professionals and Communities*.

"Tyranny of the Moment" describes what those people who live at or near the poverty level face each morning. He says, "I have the luxury of knowing my lights are not going to be turned off. These people do not. They live on the cusp of one small financial situation that will collapse everything." They are juggling it all with fear from moment to moment; figuring out how to pay for housing, food, unexpected medical or car expenses, boots and mittens for the children or how to keep the heat or lights turned on.

Kominowski says it is a good thing, a beginning, if the Tyranny of the Moment is reduced, one thing removed from their plates so they don't have to live with the constant struggle to survive. But then he immediately ponders, "Is it sustainable?"

And that is part of what brought him home to Morgan County and the Community Foundation of Morgan County.

With a grin, Kominowski said, "Everyone wants to be their own boss, run their own shop." Then the grin turns serious and he explains what compelled him to return. He wanted "to come back and really be engaged as a leader in the community; to take on a leadership role and be more active."

Kominowski was never completely detached from Morgan County, or the Community Foundation. He worked with Tom Zoss early in his career and stayed in touch through the years. Assets under management at the Foundation more than doubled during Zoss's tenure. Kominowski credits Zoss with doing the "heavy lifting" to build a strong Foundation

Building on the base established by Zoss, and in the life cycle of a community foundation, it is now time to move the Community Foundation of Morgan County into a new chapter. Kominowski says it is time to begin new conversations and ask big questions.

"As we have gotten more mobile," Kominowski said, "individual liberties have frayed the lines of what a community is. We have to ask, as a community in Morgan County, at what level do we all get invested in the needs of the community beyond taxes and infrastructure?"

"There are people, because of no choice of themselves, that could use a hand up and if we can't level the playing ground, there is no ladder for them to use. The more opportunities we can provide helps. But with about 60 percent of students on the nearly-free or reduced lunch program in Morgan County, what happens to these citizens when school is out of session?"

He asks, "How do we start moving the needle and define real impact in the community? What are we facing, what are the immediate needs? How do we maximize the limited resources we have?"

"If a grant is provided for a great program; feeding the hungry, helping children learn to read, an afterschool program for students in need and bus service – all great ideas, that is helpful. We have to ask, 'How is it sustainable?' How do we continue the good ideas or take new approaches?"

"Let's have these conversations, global conversations. What is an outcome? Define success. How do we start as a community to look at issues we face? We all want Morgan County citizens who can live as educated, healthy people who have aspirations for their lives; families,

Community Foundation of Morgan County, Inc.

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homes, work, technical degrees. If we know the desired outcomes, we can determine the input and output needed to achieve those outcomes for every person. And for me, every single person matters."

From the fiscal perspective at the universities, Kominowski learned not to overdo it on anyone. He says everyone has value and a purpose in life. There is nothing wrong with a community that wants to look at things like jobs, healthcare, and some-

to better the community. When asked, "What does a community foundation do?" Kominowski replies, without hesitation, "Anything that the community needs it to do."

Throwing money at something does not always fix it, so what do you do? As a grant-giving organization, Kominowski asks what impact the money provided makes in the community and whether or not the impact is positive and *sustainable*. And the answers, he says, are tied to the outcome desired.

For example, providing a college freshman with a scholarship is not that student access to education. But they are responsible for the following years. If a student is provided scholarships for each year their access to educate is sustained. What is the impact of each year of scholarships?

What is the desired outcome – a hand up or holding the person's hand to get all the way? What is best for the community?

According to Kominowski, because there is such an interplay of issues, there is no one single thing that is the answer. There is a cause and effect to every program and one thing impacts another. And in order to make a real impact, you have to start at the community level.

These are big questions and Kominowski is excited and committed to asking them and pursuing answers, too. Although many of the concepts Kominowski shares are business based; the input/output model, defining and measuring outcomes, he reminds that in this instance, the questions consider human beings, not widgets. And he welcomes businesses to get involved and support the community through the foundation in answering, "What do we want in Morgan County?"



The Christmas Pines of Mooresville

Jay's Tree Farm

David and Lisa Jay, Owners
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By Bob Sullivan

Morgan County Business Leader

Everyone knows the classic Holiday TV special where Charlie Brown visits a Christmas tree farm on Christmas Eve and selects the most pitiful specimen he can find, and in so doing his friend Linus shares with him the true meaning of Christmas. To most modern viewers more familiar with the plastic and wire constructions at their local big box stores, this look like Christmases long past. But it's not. In fact, Mooresville is the home of a thriving 20 acre farm of natural Christmas Trees supplying over a thousand real trees every holiday to homes in Plainfield, Greenwood, Mooresville and Indianapolis.

Husband and wife David and Lisa Jay own Jay's Christmas Tree Farm, which has served the community for over 20 years--though that number is deceiving. According to David, a tree farm takes 7 to 8 years to grow and cultivate before it can open for its first season, and David helped start the business with his brother Jim almost 30 years ago.

The Jay family spent their early years in Valley Mills (Decatur). In 1972, their father initially bought 200 acres of farmland in Mooresville, and from age 13, Dave grew up on a traditional farm. Dave and Jim started the tree farm on a half acre of family farmland. "We wanted to work on something part-time. We hand-planted about a thousand trees that first year," David recalled. "We learned as we went. We probably would never have started this

if we had known the work involved. We were hit with a serious drought the first year we started, which set us back even before we could begin. We had a lot of family and friends help us keep it going." After a few years, Jim sold off his half of the business to David and Lisa. Today, their brother Gregg grows soybeans on the family farm while David and Lisa lease their land from the family.

David and Lisa have day jobs. David has 25 years in

sales at Dow Chemical, and Lisa returned to the work ten years ago as a technology assistant at Brentwood Elementary School in Plainfield. Their jobs offer a flexible schedule, which allows them to tend to the trees and family needs all year round. Lisa answers the phones and mows the farm throughout the year.

There is no "one" Christmas Tree, and Jay's Christmas Tree Farm offers a variety: Scotch Pine, White Pine, Canaan Fir, Douglas Fir, Frazier Fir, and Korean Fir. The trees are in varying stages of growth across the 20 acres. They sell approximately five acres of mature trees each season.

"Many of our customers are young families, parents in their 20s and 30s who grew up with a natural tree in their home and want to re-create that for their children." Lisa says the trees fill the home with the natural smell of pine, which is a factor for families who prefer natural Christmas trees. "We also have a large returning customer base, and we're seeing second and third generations of customers, the children and grandchildren of homes we serviced when we first started." David describes the trend as "steady". We have a loyal customer base and no competitors in the area. Most of our sales are through returning customers and word of mouth.

The tree farm opens for business the day after Thanksgiving with ten workers on-hand to welcome visitors, help them pick their tree, then process, bundle, and secure the tree for the ride home. Other products include wreaths, tree stands, and tree bags. Customers can enjoy a free cup of apple cider or buy a cup of hot cocoa and cookies for charity to enjoy by the bon fire while their tree is processed. Though their last official day is the weekend before Christmas, on Christmas week, they respond to



David and Lisa Jay

calls on a case by case basis, yes, even those on Christmas Eve. Christmas Trees range between \$40 and \$80.

Lisa and David met at Purdue University. David earned a BS in Agricultural Economics and Lisa earned a BA in Communications/Liberal Arts. They married in 1985. David and Lisa adopted two children from China, Hallie (17) and Sadie (15). In a few years, they foresee their nephews taking over the farm.

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Steps to enjoying your vacation

Previously I discussed the benefits to a small business owner of taking a vacation. Now that you may be considering how to take that vacation without your business falling apart while you are away. Planning ahead and taking the right steps can ensure you get the most out of your time away. Here are 9 practical steps you can take to enjoy your vacation.

Predict Slow Time. Try to plan trips around slow times when you also know the remainder of your staff will be there. Avoid planning your vacation when other members of your staff will be gone.

Empower Staff Year-Round. Teach your staff year round how to handle critical operations, not just before you leave. By preparing your staff ahead of time, your team is more comfortable handling your business while you are on vacation.

Delegate Smarter. Document what you are delegating. When you write down responsibilities that you delegate to your staff, they can reference your instructions while you are away.

Appoint a Go-To Person. Having one person designated



Will Gott

as your stand-in can keep your vacation worry-free. Instruct your team to bring all emergencies and critical issues to your appointed person first before reaching out to you.

Notify Customers. If you have clients or customers who rely on you personally, let them know of your vacations dates, who the appointed go-to person will be in your absence and what they should expect while you are away.

Start your Vacation Early. Begin to clear your schedule several days in advance of your vacation. Spend the days before your vacation wrapping things up what you can and making arrangement for the time you'll be out.

Check in Sparingly. Define how often you'll check in and stick to it, but don't overdo it; returning from a vacation that you spent working through isn't going to feel refreshing.

Call in When Necessary. If you have to check it, schedule a 10-minute debriefing with employees to get up-to-speed on any issues. Keep calls to shorter than 10 minutes. Then, spend the rest of your day enjoying your time away!

Really Let Go. All the benefits of taking a vacation go out the window if you spend most of it worrying about work.

Do enough to prepare your clients and your staff ahead of time so that when you hit the beach, you only have to worry about getting a sunburn!

Will Gott is the owner of Magnified Vacations CruiseOne, a locally owned and operated full service Cruise and Leisure Travel Agency. Will, and his wife Nikki, specialize in helping families and couples reconnect by helping create memorable vacations. The Gotts have extensive proficiency in the travel industry as well as business experience. You can email Will at wgott@cruiseone.com, or call (317) 451-4232 or via www.magnifiedvacations.com

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Community Foundation Scholarship Season Begins

Morgan County high school seniors and residents looking to further their education may find financial assistance through the Community Foundation of Morgan County, which will help distribute up to \$1,000,000 in scholarships this year.

The foundation administers the applications of Morgan County high school seniors and non-traditional students for its own CFMC Scholarships, Lilly Endowment Community Scholarships, and Kendrick Foundation Scholarships.

Applications will be available online beginning November 24th from the CFMC's Scholarship Central website at CFM-Online.org. This online application platform offers an easy-to-use matching system for applicants to view scholarships available this year. By answering a few preliminary questions, students will be presented with a list of scholarships they are eligible for based on several factors.

Printed applications will not be available or accepted, all applications can be saved as they are compiled.

Annual Morgan County Scholarship Fair

The CFMC will introduce its offerings at this year's Morgan County Scholarship Fair, which will be at the Mooresville High School on Monday, December 8th from 5:30 to 7:30 p.m. Potential applicants and their families who attend this event will have the opportunity to learn about the variety of scholarships offered throughout Morgan County. There will also be a drawing for door prizes provided by the Martinsville and Mooresville Chambers of Commerce and other business donors, as well as pizza provided by the CFMC.

Free "How to Apply" Seminars

Potential applicants and their families can get the inside track and learn how to fill out CFMC, Lilly and Kendrick online scholarship forms at one of the three free "How to Apply"



Community Foundation
of Morgan County, Inc.

seminars. The same seminar will be offered December 18th at the CFMC Martinsville office, January 8th at the Monrovia Branch of the Morgan County Public Library, and January 13th at the CFMC Mooresville office. All seminars will take place from 6:00 to 7:00 p.m. and no advance registration is required.

The CFMC administers three scholarship programs, as described below. Additional information can be gathered by visiting the CFMC website at CFMOnline.org, attending any of the events listed above, or calling the foundation, and asking to speak to Program Officer, Corey Howard.

Community Foundation of Morgan County Scholarships

The Community Foundation of Morgan County offers Morgan County residents the opportunity to apply for scholarships based on a wide variety of selection criteria. Scholarships are available based on which school the student attends, as well as other factors. Additionally, the foundation offers several scholarships for non-traditional students who have already graduated from high school.

The deadline for high school senior CFMC Scholarship applications is February 27, 2015 at 4:00 p.m.

Lilly Endowment Community Scholarship Program

The Lilly Endowment Community Scholarship Program

provides two full-tuition scholarships for Morgan County residents who will have graduated by the end of June 2015 with a diploma from a regionally accredited Indiana high school and who will be first time college students. Applicants who graduated high school in previous years but have never attended college may apply. These scholarships must be used to pursue baccalaureate degrees at an accredited public or private Indiana college or university beginning in the fall of 2015.

The deadline for Lilly Endowment Scholarship applications is January 16, 2014 at 4:00 p.m.

Kendrick Foundation, Inc. Scholarships

The Kendrick Foundation Scholarships will provide support for Morgan County residents who are pursuing a career in the healthcare field.

Applicants must be Morgan County residents, and have graduated by the end of June 2015 with a diploma from an Indiana high school or equivalent education. They must also have been accepted into a program at an accredited college, university or other educational institution to complete a course of study in a healthcare field (including medicine, dentistry, allied health, and nursing) beginning in the fall of 2015. The scholarships are for tuition only, up to a maximum of \$15,000 per person per year after deducting other financial aid which also pays tuition. Individuals may re-apply and, if accepted, could receive the scholarship for multiple years. Other application details are available at kendrickfoundation.org.

The deadline for the Kendrick Foundation, Inc. Scholarship applications is February 27, 2014 at 4:00 p.m.

More information is available by calling the CFMC office toll-free at (855) 280-3095 or by visiting the Scholarship Central website at CFMOnline.org.

Networking Opportunities

Martinsville Chamber of Commerce:

The regular monthly meeting 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

Rotary Clubs:

Martinsville meets every Tuesday 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, S.R. 67 and Allison Road, Cambly.

Business Networking International:

Morgan County Connections meets every Wednesday Morning at the Mooresville Public Library, 220 West Harrison Street, from 8:00am to 9:30am. For more information call Angela Kath at 317-445-9827.

Mooresville Chamber of Commerce:

The regular monthly meeting on the third Thursday from 11:30 AM to 1:00 PM. The meeting location is Jones Crossing Banquet Center at the corner of S.R. 67 and Allison Road. Lunch (\$7 members, \$10 non-members) For more information call the Chamber office at 317/831-6509 or visit its website: www.MooresvilleChamber.com.

Morgan County Toastmasters Club:

Weekly meeting every Thursday evening at 6pm at Franciscan St. Francis Hospital 1st floor Conference Room.

Business & Professionals Exchange:

This Hendricks County meeting takes place each Tuesday from 8:15-9:45 a.m. at West Central Conservancy District, 243 S County Road 625 E, Avon. More information at www.b-p-e.org.

Rediscover Martinsville:

An Indiana Main Street U.S.A. Association. For information: PO Box 1123, Martinsville, IN 46151. 765-343-6303 or e-mail: rediscovermartinsville@gmail.com. Follow us on Facebook.

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 Wilson at 317-856-9801.

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First "Business Walk" Conducted in Martinsville Industrial Park

"How's business? What do you like about doing business in Martinsville and Morgan County? In your opinion, how could business conditions be improved?" These questions were the focus of the first ever Morgan County Economic Development Corporation Business Walk on October 30th.

The Business Walk was a morning dedicated to learning more about the immediate needs of companies in the Martinsville Industrial Park (State Road 37 & Industrial Drive) and to thank them for choosing to make Martinsville and Morgan County their home.

City of Martinsville Mayor Phil Deckard, City of Martinsville Engineer Ross Holloway, and the Morgan County Economic Development Corporation spent a few minutes each with tenants including Structural Components Fabrication, MAB Commercial Glazing, Lee Supply Corp., Form/Tec Plastics, Appriss, and Air Equipment & Engineering to name a few.

Business Walk representatives listened to companies' opinions regarding the benefits of doing business in Martinsville – many cited a convenient location along State Road 37 – as well as concerns such as finding the right

workforce.

Some employers in the Martinsville Industrial Park have open positions of which that the general public might not be aware. Appriss, a provider of innovative technology solutions that help keep communities safe and informed, noted that they have several technical positions available including for data analysts, field service engineers, and customer support roles. Other companies have hands-on production and installation jobs to fill.

Interested applicants are encouraged to learn more about career opportunities with these and other Morgan County businesses by visiting their respective websites and by contacting WorkOne Business Services Consultant Sally Eisbrenner at 317-838-9335 extension 217 or by visiting the WorkOne location in the basement of the Morgan County Administrative Building (180 South Main, Martinsville).

"It was a great opportunity to thank our existing businesses for calling Martinsville home. I appreciate the effort the Morgan County EDC made in organizing the walk," said Mayor Phil Deckard.



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Home Bank celebrates four employees' milestone anniversaries

Dan Moore, President and CEO of Home Bank, announced the milestone anniversaries of four employees in 2014. Julie Callis, Kim O'Dell, Kris Gill, and Damon Rautenkranz each reached significant marks in their service at the organization.

Julie Callis marked her 35th anniversary with Home Bank in June. She currently serves as Assistant Vice President and Secretary to the Board of Directors.

Kim O'Dell celebrated her 25th anniversary with the bank in May. She is the Assistant Vice President for Loan Servicing.

Kris Gill also celebrated 25 years with Home Bank in June. Kris currently serves as the bank's Loan Servicing Specialist.



Damon Rautenkranz marked 10 years in September. He is the Assistant Vice President of Mortgage Loan Sales.

Moore stated, "We are very blessed to have an outstanding team of employees who are dedicated to our customers and the community. In their individual tenures of service, Julie, Kim, Kris, and Damon have each exemplified a high level of commitment and professionalism."

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The old man at the game

I don't know his name. I don't know who he was there rooting for, but I do know I can't stop thinking about him.

I was at a High School Ladies Basketball opening game last night. The daughter of a friend of mine is on her way to becoming quite a superstar on the court and I wanted to show support for my friend, his daughter, and for the greatest game ever invented. As I sat down I noticed The Old Man. Just then I didn't think too much about him. We went through the standard pre-game festivities. The warm ups, the fight song, the introductions of the players. The National Anthem. As I stood alongside my family placing my hand over my heart, out of the corner of my eye I saw The Old Man salute slightly then remove his hat. Something on that hat caught my eye... here was a WWII veteran.



Jeff Binkley

The National Anthem played for this game was a good one. A traditional, full orchestra version without a singer. Not one of those versions where the singer thinks the song is all about them and adds the vocal runs and flourishes and junk that makes for a great act, but takes away from what the song is about. It's not about the singer. It never is. It's really not about the audience listening to it either. It's about a flag, a country, a cause. It's about Sacrifice. It's about Freedom.

As the song finished I turned to The Old Man. I held my hand out. He took it and we shook. No words passed. No words needed to be passed. He knew what I was saying. I hope he knew I was speaking not only for myself but for my wife and my son beside me. And I like to think I was also speaking for the hundreds of others in that gym that hadn't yet shook his hand.

His hand was old. It was rough with age and I'm sure much experience. Experiences I can't imagine. Experiences I don't want to. As we shook hands we looked into each other's eyes. In mine I hope he saw respect and honor and gratitude. In his I saw humility, kindness, and yes a little bit of a twinkle. Here was a man who has lived life. Grabbed it by the horns and wrestled it to the ground.

Here was a man whom when I am his age, I hope to have lived a life at least half as full.

This morning as I think about him, I am plagued with the question: Is this the country he and so many others fought and sacrificed for? Of course it is! Whatever the country now is, it remains what he fought for. We're The United States of America. But are we still worthy of the sacrifice he made?

Am I?

As we enter this season of giving, I'm going to try harder to be worthy of the sacrifices so many like The Old Man at The Game made for us. I'm going to try harder to be better. I'm going to try harder to make a difference in the lives of others.

Join me?

The Binkley Wealth Management Group LLC is a fee-only Indiana Registered Investment Adviser located in Avon. Mr. Binkley can be contacted via email at Jeff@thebinkleygroup.com or phone 317.697.1618

Franciscan St. Francis Health earns national recognition for stroke treatment

Franciscan St. Francis Health has received the Get With The Guidelines Stroke Silver-Plus Quality Achievement Award for implementing specific quality improvement measures outlined by the American Heart Association/American Stroke Association for the treatment of stroke patients.

Get With The Guidelines—Stroke helps hospitals to provide the most up-to-date, research-based guidelines with the goal of speeding recovery and reducing death and disability for stroke patients. The hospital's neurology and neurosurgery teams earned the award by meeting specific quality achievement measures for the rapid diagnosis and treatment of stroke patients at a set level for a designated period.

These measures include aggressive use of medications and risk-reduction therapies aimed at reducing death and disability and improving the lives of stroke patients.

"We are dedicated to improving the quality of stroke care and The American Heart Association/American Stroke Association's Get With The Guidelines—Stroke award helps us achieve that goal," said Chris DiGiusto, Neuroscience Service Line Leader at Franciscan St. Francis Health. "This award recognizes our commitment to ensure that our patients receive care based on internationally respected clinical guidelines."

"We are pleased to recognize Franciscan St. Francis for its commitment and dedication to stroke care," said Deepak L. Bhatt, MD, MPH, national chairman of the Get With



The Guidelines steering committee and executive director of Interventional Cardiovascular Programs at Brigham and Women's Hospital and professor of medicine at Harvard Medical School.

Get With The Guidelines—Stroke also helps Franciscan St. Francis' staff implement prevention measures, which include educating stroke patients to manage their risk factors, and to be aware of warning signs for stroke, and ensuring they take their medications properly. Hospitals can make customized patient education materials available upon discharge, based on the patients' individual risk profiles. The take-away materials are written in an easy-to-understand format in either English or Spanish.

According to the American Heart Association/American Stroke Association, stroke is the number four cause of death and a leading cause of adult disability in the United States. On average, someone suffers a stroke every 40 seconds; someone dies of a stroke every four minutes; and 795,000 people suffer a new or recurrent stroke each year.

CFMC Adds New Funds for Tobacco Prevention and Cessation & Disabled Veteran Recreational Programming

Two new organizations have been added to the list of funds supported through the Community Foundation of Morgan County (CFMC) this fall.

Ready Set Quit Tobacco (RSQT)

Established in February, 2008, Ready Set Quit Tobacco is a coalition of community organizations and businesses that promote a better quality of life for Morgan County citizens by reducing tobacco use through education and outreach. It is also supported by two Kendrick Foundation grants, Franciscan Alliance Foundation St. Francis Health, and the Indiana State Department of Health - Tobacco Prevention & Cessation Commission.

For more information on the RSQT Coalition, their partners, and programming please visit their page on the CFMC website at <http://www.tinyurl.com/rsqtobacco>.

Individuals or groups who wish to donate to RSQT can choose to donate directly through their webpage by selecting the PayPal button, or sending checks made payable to the Community Foundation of

Morgan County with "RSQT" in the memo line. Checks can be mailed to the CFMC at 56 N. Main St., Martinsville, IN 46151.

Vets 4 Vets

Vets 4 Vets is dedicated to providing injured veterans the opportunity to return to an active lifestyle through the assistance of adaptive equipment for outdoor sports. Special adaptive equipment has been invented and purchased that allows the disabled to enjoy and participate in recreational boating activities while providing assistance in the form of travel expenses, lodging, meals and life-altering equipment.

Unlike many veteran organizations that restrict their funds

to only post 9/11 injured veterans, Vets 4 Vets is an all-volunteer operation, open to all military families/organizations from all wars. The goal of Vets 4 Vets is to raise donations in order to expand and offer this inspirational and recreational program to disabled veterans around the country.

For more information on Vets 4 Vets, their partners, and programming please visit their page on the CFMC website at <http://www.tinyurl.com/v4vfund>.

Individuals or groups who wish to donate to Vets4Vets can choose to donate directly through their webpage by selecting the PayPal button, or sending

checks made payable to the Community Foundation of Morgan County with "V4V" in the memo line. Checks can be mailed to the CFMC at 56 N. Main St., Martinsville, IN 46151

About the Community Foundation of Morgan County

The Community Foundation of Morgan County, Inc. was founded on January 5, 2000, with the merging of the Mooresville Community Foundation and the Morgan County Community Foundation. Each year the CFMC distributes thousands of dollars in grants and scholarships to local non-profit organizations and to students. The CFMC also collaborates with other non-profit organizations in the community on major initiatives which can improve the Morgan County community. The first CFMC office was in the Academy Building in Mooresville, on the campus of Newby Memorial Elementary School. In 2011, a new main office on the square in Martinsville was opened.

More information on the Community Foundation of Morgan County, the new funds, or starting a fund, is available by contacting the foundation at toll free 855-280-3095.



Community Foundation of Morgan County, Inc.

Top 10 reasons you should blog

For those of you who don't blog regularly for your business, you may be wondering exactly what a blog should contain. According to Wikipedia, the definition of a blog is:

- A **blog** (a truncation of the expression weblog) is a discussion or informational site published on the World Wide Web and consisting of discrete entries («posts») typically displayed in reverse chronological order (the most recent post appears first). - [Source: *Wikipedia*]

Blogs have emerged from an individual publishing method (or online diary of sorts) to an acceptable corporate content marketing and communication tool. Some people blog on a particular topic of interest or expertise. Others focus their blog on their company brand, product features, service or activities.

There are many good reasons that your company should start blogging. Among them are these 10 benefits:

- 1. Blogs Improve your SEO (search engine optimization):** Adding fresh content to your website through a blog will give you fresh content that Google likes to index, helping people to find your website through a keyword search.
- 2. Blogs Give you Instant Credibility:** Use your blog to position you or your company as an expert in a category, and your customers will flock to you when they need what you have to offer because you have built that trust with them.
- 3. Blogs are Simple to Do:** Blogging is so easy today, with tools such as Wordpress to set up your blog and create your posts. All you need is a computer and a hosting account if you want to host your blog on your own website (recommended for SEO benefit)
- 4. Blogs are Free:** Wordpress offers a free version of its blogging platform (Wordpress.com), and also a hosted version (Wordpress.org) if you want to host your blog on your own website. There is no cost other than your time to set it up. You can even create your entire website using a Wordpress template.



Susan Young

- 5. Blogs Enhance Your Marketing Campaigns:** Drive traffic from your ad campaigns or landing pages to your blog for added support and increased response rate.
- 6. Gives you Shareable Social Media Content:** Now, instead of always linking to other people's content on social media, you have instant shareable content from your blog to increase your viral marketing efforts.
- 7. Blogs Inform/Educate your Customers:** Need to explain your product or service in more detail to your customer base? Write a blog about it. Blogs are a great way to educate your readers while putting your company and your products in the limelight (subtly, of course!).
- 8. Blogs are Good Publicity Tools:** Use your blog to capture the attention of the media in your community or industry. Again, your blog can help you position you or your company as a subject-matter expert, resulting in more requests for interviews or increased exposure in the media. You can also use your blog to post press releases, event details or case studies for the media (and all) to see.
- 9. Blogs Give your Brand a Personality:** Through your company blog, you can express your company or your brand's personality. Using a unique style, writing on particular topics important to your mission, or other tactics can help your customers see who your company really is. That's something that an annual report, brochure or press release can't do.
- 10. Blogs Work as a Customer Service Tool:** If your company receives a lot of inbound customer service calls, blogging is one way to reduce or even eliminate these inquiries. Find a list of the top 10 frequently asked customer questions or issues, and create a separate blog topic on the subject. Then give your customers a way to find this valuable information on your website.

Join the Blogging Bandwagon

Everyone else is blogging. Why shouldn't you? One big reason why your company should start blogging is because all of your competitors are already blogging. Just like social media marketing, the time has now come to catch up to the market and industry leaders and create or consistently publish your blog. If writing is not your thing, outsource to a blog writer you can trust to speak your company's voice. The early adopters of blogging have paved the way for you to blog effectively, and all of the tools are in place to get started. So...what are you waiting for?

Susan Young is the owner of AimFire Marketing, a full-service marketing firm specializing in websites, SEO, blogging and social media management. For a complimentary marketing analysis session, visit her website at <http://www.aimfiremarketing.com>, call (317) 456-BIZ4U (2494), or email syoung@aimfiremarketing.com.

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David Reddick
Indiana Bicentennial
For more information visit: www.MartinsvilleChamber.com

GREATER MOORESVILLE CHAMBER OF COMMERCE WELCOME NEW CHAMBER MEMBERS!!!

Lowes Home Improvement Store
Christ the King Lutheran Church
For more information visit: www.MooresvilleChamber.com

TOWN OF MOORESVILLE - BUILDING PERMITS

Kelly Coppock, Pleidas Drive, Commercial Remodel
Stephen Fitzpatrick, High Street, Commercial Electrical
Shae Company, Commons West Drive, New Residential
Dwayne Lundy, Rooker Road, Residential Electrical,
Jerry Channell, Stevens Street, Residential Remodel
Jericho Warren, Turner Road, Residential Remodel
Kelly Coppock, Pleidas Drive, New Commercial Construction
Matthew Littell, State Road 42, Residential Accessory
Rickey Perry, State Road 144, Demolition
Mike Hardin, Greencastle Road, Residential Accessory
Doug Short, State Road 144, Residential Remodel
Shae Company, Commons Drive West, New Residential
Josh Smalling, Rockhill Court, Residential Remodel
Brent Clark, Hadley Road, Commercial Remodel
Signature Series Homes, Honey Creek Drive, New Residential
Whites Electrical, Watson Road, Residential Electrical
Kegahn Hopwood, Rooker Lane, New Residential
Donald Mayo, Harrison Street, Residential Electrical
John Wyatt, Crosby Road, Residential Accessory
Larry Eakle, Landersdale Road, Residential Accessory

Morgan County Building Permits

Jack Wolff, Sighting Road, Pole Barn
Randolph Malone, State Road 44, Electrical Upgrade
Jackson Thomas, Pitkin Road, Pole Building
Robert Coomer, Big Bend Road, Electrical Upgrade
Amanda Monday, Buffalo Court, Single Family Residence
Marvin Cummings, Bens Court, Pole Building

William Dayhuff, Gray Road, Pole Building
Mike Margason Waters Edge Drive, Single Family Residence
Jeff & Pam Thomas, Salem Road, Swimming Pool
Manny Desai, Old State Road 67, Commercial Building
Dan Harris, Middle Patton Park Road, Single Family Residence
Patton Park Inc, Lower Patton Park Road, Residential Remodel
Aaron Kivett, McClure Road, Pole Barn
Christopher Shelhammer, Clear Creek Drive, Single Family Road
Bennie Cobb, Gray Road, Swimming Pool
Phillip Armstrong, Mahalassville Road, Electrical Upgrade
Doug Cohen, Maple Turn Road, Electrical Upgrade
Marcia Williams, Beech Grove Road, Electrical Upgrade
Donald Hall, Watson Meadows Lane, Pole Building
Randy Richardson, Deerfield Blvd, Storage Building
Phillip Kellar Maple Grove Road, Storage Building
Keys Lowder, Old Morgantown Road, Pole Building
Michael Baker, Paragon Road, Pole Building
Gabe Currier, Big Bend Road, Single Family Residence
Robert Hooper, Middle Patton Park Road, Single Family Residence
Beth Brummett, Galloway Road, Single Family Residence
William Pottorff, State Road 44, Pole Building
Bert Haisma, Angie Drive, Pole Building
Stephen Fletcher, Hollow Branch Trail, Pole Building
Robert Christman, Cramer Road, Garage
Phillip Meserar, Candace Drive, Swimming Pool
Jeff Britton, Glen Drive, Electrical Upgrade
Marks Bailey, Robb Hill Road, Residential Remodel
William Steagall, Bailey Drive, Mini Barn
Randy Smith, Wesley Ridge, Electrical Upgrade
Brenda Humphrey, Waggoner Road, Single Family Residence
Ed Nelson, Deerfield Court, Electrical Upgrade
John Walker, Woodfield Lane, Electrical Upgrade

Sheriff's Sales

Current updates available at http://morgancountyjail.org/index_003.htm
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 cashier's check. We do not accept letters of intent to purchase from your bank. Not responsible for typographical errors.

YOU INSPIRE US EVERY DAY

From the birth of your child to their first steps to their wedding day, life is full of blessed days. And days that just don't go as planned.

It's these moments in your life that inspire us every day at Franciscan St. Francis Health – Mooresville. It's why we provide the only labor and delivery program in Morgan County. It's why we have a state-of-the-art emergency room with a medical staff trained in groundbreaking emergency protocols for heart attacks and strokes, an award-winning intensive care unit and a world renowned center for hip and knee surgery. And why we offer you and your family advanced cancer care, outpatient surgery and convenient lab and imaging services.

And it's why after 100 years of serving Central Indiana, we're committed to caring for you and your family for years to come.



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