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The relationship between maximum clarity and reality

George Lucas, of Star Wars and Indiana Jones fame, once said, "Always remember, your focus determines your reality." I recently read where focus was defined as maximum clarity. Isn't that what drives entrepreneurs and small business owners to success?

What if we could all maintain maximum clarity to reality? Truth be known, we probably all can – and should.

Age doesn't make a difference. Our cover story is about Martinsville high school senior, Emily Seger. She is one young lady focused on her future. She may not have maximum clarity – yet – about the specifics of where she will end up, but she definitely has her eye on the prize.

Dallas Collins, partnered with Jim Boys to form Boys and Collins Financial Group, has a very clear focus. He has defined priorities and they drive his decisions in life and for his business – which he started from zero with a complete career change. He shows us how we can plan appropriately and plan ahead to make our focus our reality.

Reality is what Kim Pierson has found in her second location, JK's @ Main. Her success at JK's Cheesecake Cafe & Coffee has been built on a focused, uncompromising vision since 2008. And now, with the door of opportunity opening at The Main Connection



JIM HESS
From the Publisher

on Main Street in Martinsville, others can see what maximum clarity looks like – and enjoy a good cup of coffee, too.

Their stories remind us that knowing what we want, how we want to do things, and, as Kim Pierson suggests, being different, sets us and our businesses up for success. Every business owner is unique. Every business owner has their own story. We love to focus on what makes them special in this publication.

Small businesses are an extension of the people who create them and run them. It's that human element that matters, which is one of the reasons we celebrate every 6 months with a Cover Party. It's our way of bringing together innovating and inspirational people from Morgan County. Come join us on Tuesday, May 9 from 5 to 7 p.m. at The Main Connection, 460 S. Main Street, Martinsville.

"Small businesses are an extension of the people who create them and run them. It's that human element that matters."

BUSINESS LEADER[®] MORGAN COUNTY

"Declaring the good works being done"

For we are God's handiwork, created in Christ Jesus to do good works

Ephesians 2:10

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The relationship between maximum clarity and reality.....	3
Priorities and planning: Good for business, good for life	4
5 Sure-fire ways to get strong steady cash flow	5
Ways to stand out in your marketing.....	6
Email communication.....	7
Youth connections seeking host homes	7
Ready to launch	8
A steadfast vision inspires JK's new location	10
The on again off again DOL fiduciary rule	11
Allergy issues? Here is relief!.....	12
How to improve your health and increase profits!.....	12
Looking for more energy or strength?	13
Dr. Allen named next assistant superintendent.....	15
Taylor will move Into superintendent's chair.....	15
Networking Opportunities.....	15

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Priorities and planning: Good for business, good for life

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By Elaine Whitesides

Morgan County Business Leader

For Martinsville native Dallas Collins, staying focused on his priorities is the driving force behind the decisions he has made both personally and professionally. Just like one of the most remarkable football coaches of all time, Tom Landry, Collins puts his priorities in a very specific order. First faith, then family, then the business of life (for Landry, No. 3 was the Dallas Cowboys).

Collins graduated with a degree in theology from Indiana Bible College in Indianapolis and then one in business administration from IUPUI. He left Indiana to spend the next 18 years in the hotel industry, primarily in executive management in the Hilton and Marriott chains. His last assignment was to manage a hotel/convention center in downtown Chicago.

He was successful, but when his first daughter Kaitlin was born, he realized that he wanted her to have the quality of life that central Indiana could provide. He opted for a transfer and moved his family to Martinsville. After the move, daughter Nora was born and the family settled into life. However, when Collins became a single father, life had to change. "I needed a more flexible schedule," Collins said. "I wanted to be close to the girls' schools so I could participate in events with them."

Collins had risen rapidly in his career, with promotions about every 18 months because of his ability to turn financial budgets around. "I was used to writing budgets, creating marketing plans and being responsible for meeting budgets, delivering results with year-over-year revenue gains," Collins said. "My success and compensation was directly tied to that. In hotel management you have to have that entrepreneurial mindset and thinking. I knew one day I wanted to have my own business where

I could do the same thing – just for myself, not some other ownership group."

It was time. Focused, and with his priorities in full view, Collins



Dallas Collins

began investigating the options that would give him what he wanted for his family. Recognizing his strength with finance, he decided to pursue the financial planning path, setting up as an independent financial planner under Northwestern Mutual. "The advantage was that with this being a complete career change," Collins explained, "Northwestern Mutual had the resources and training opportunities that would help me get established as a new business and I was able to immerse myself in the business quickly."

After about two years, Collins was approached by Jim Boys,

a well-established and successful financial advisor in the area. After years in the industry, Boys was approaching the age for retirement and wanted to have a succession plan in place. The pair met every month for a year and finally, in 2015, worked out a partnership; Boys and Collins Financial Group was formed. "We look at it as together we have over 40 years of experience," Collins said, "and partnering we are able to attract a multi-generational clientele and provide services for families in all stages of their lives."

Begin financial planning for retirement today

The primary focus of their business is retirement and income strategies. However, retirement planning in today's world is no longer simply relying on a pension. There are many variables that make retirement possible and establishing a plan early in adulthood can make a huge difference in how comfortable a retirement someone can have.

According to Collins, nine out of 10 people say they do not feel they are on track with retirement savings and statistics show that, in fact, 70 percent of people are not on track to have a comfortable retirement. "Through the financial planning process, we are able to help most people develop an income plan for retirement that will help give them peace of mind."

To do that, and to set their company apart from the competition, the partners developed a proprietary financial planning solution. Men of faith, the partners call it the Solomon Solution, after one of the wisest men in the Bible, King Solomon. "We compile client's information into a plan that shows them how they can maximize their income through the retirement years without ever running out of money," Collins said.

Every client is different, which means every strategy is different. Financial independence, according to Collins, provides someone the ability to make better buying decisions. There is no pressure and urgency that can result in hasty, ill-informed decisions. A financial plan helps people reach financial independence, not just for retirement, but throughout their lives.

Move into The Main Connection

Boys and Collins Financial Group recently moved into offices at The Main Connection, a co-working business space being developed through a partnership between the Martinsville Chamber of Commerce and Molin Properties. Collins said, "We wanted to stay in Martinsville and reached out to Doug and Paula Molin about this space. We were the first tenants to sign on and were thrilled that we got to draw out what we wanted to meet our needs."

The best decisions Collins says he made

When Collins decided to change careers and start his own business, he did it with a focused plan. His advice to anyone considering entrepreneurship: Take your time, plan appropriately and plan ahead. "I saved a year's worth of income before I started the business. I knew that was important. Starting from zero, having that safety net of a year's worth of income was one of the best things I did."

It's evident that others in the area think Collins made some good decisions, too. He was voted "Best of the Best" Financial Advisor in the Reporter-Times Readers Choice Awards in 2016.

Returning to Martinsville with his family and building a business that does good for others did not happen by accident, either. Each was a conscious decision based on priorities he feels are in the right place. "I want to raise great children that become productive adults and are an asset to the community," Collins said. "My daughters are my most important priority and that is why providing the best service to clients is so important. If they are happy, they will refer me to other clients."

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5 Sure-fire ways to get strong steady cash flow

In my early years of business ownership my cash flow was sporadic – it's a stressful position to be in. Strong, steady cash flow can be elusive but once accomplished gives business owners confidence and the ability to grow, improve, and invest. But how do you get there?

Reducing expenses is often the first thing we consider when trying to improve cash flow but there are dozens of ways to bring more cash in. Here are 5 I recommend that produce the most success:

1. This one's so simple you'll be tempted to reject it at first. Raise your prices. Frequently I work with clients so afraid of running off customers, they haven't raised their prices in years. In all the times I've coached a client to do it, not one received a customer complaint. For example, a restaurant owner sold 1000 hamburgers a week at \$5.95. I suggested that for 1 month she try raising the price to \$6.75. She sold the same number of burgers at the \$.80 increase making additional \$800 ... and got no complaints. She left the price increase in place and in 12 months had made an additional \$9600 ... on a modest price increase on one menu item.
2. Once you let receivables get past 30 days, the chance of getting paid decreases... and if it gets past 90 days, collection chances are almost zero. Large corporations have good collection processes but I find many small-mid size companies don't. Set up accounting systems that alert you to past-due payments so you can begin to take action ASAP, sending



ROGER ENGELAU
Business Coach

- friendly letters with increasingly firm language.
3. Minimize the money owed you by changing terms from 30 days to "due upon receipt," 7 days, or 14 at the most. Provide financing, accept all credit cards, and charge interest on overdue accounts. Start charging the day after payment terms expire — usually 1.5%/mo. on the outstanding balance.
4. If you sell equipment, say water softeners or computers, require the customer to pay 50% of the job quote up front. Use the deposit to pay for the equipment you have to purchase before you actually deliver the product. Then you've got cash to cover your cost and you're not carrying that cost on your books for 30, 60, 90 days or more.
5. Test and measure every ad to make sure you're getting a good return on investment of every marketing dollar. A veterinarian pays \$695 a month for an ad in the local news-

paper. It brings in 10 customers in the first month with a profit of \$25/customer. So he spent \$695 to create \$250 in profit. He could stop running the ad but since he's getting some business, he may want to try changing it to see if he can get the ad to produce more business. If after a few months your ads aren't making money, stop running them. Watching expenses is always smart but strong, steady cash flow is achievable by analyzing your prices, processes, and systems too.

Head Business Coach and Owner of Inspire Results Business Coaching, based in Mooresville, and graduate of the U.S. Military Academy at West Point, Roger Engelau applies his business expertise to help business owners improve their business, income, and lifestyle. His clients enjoy record profits. To book a complimentary 90-minute business analysis, go here <http://bit.ly/timewithRoger>, call 317-908-5809, or email Roger@InspireResults.com.

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Ways to stand out in your marketing

With competition increasing in every industry, businesses are finding it harder and harder to stand out in the crowd. Differentiation is one way that can give you a competitive advantage and push the sales in your favor. But what are some ways you can help move your business to the top of the consideration set? Here are some ideas:



SUSAN YOUNG
Marketing

- **Boost your brand:** One way that your business can stand out is through creating a compelling brand image and message. Is your logo memorable? Easily identifiable? Visually appealing? If not, you may want to consider an upgrade to make a better first impression. Along with your logo, your brand also needs to include key messaging, such as your tagline. If your tagline is something like, "Helping customers since 1959", "Making widgets well" or "Service is our business", then you need a new tagline. A unique tagline includes your company's USP, or unique selling proposition. Ideally, no other business should be able to claim this selling point. If you look or sound like every other business, then you're not doing a good enough job of communicating your uniqueness.
- **Evoke humor or emotion:** In business, many people are afraid to have a little fun with their advertising and marketing. But sometimes this is the perfect way to relate to a customer, make them laugh, and evoke a good feeling (making them more likely to buy from you). So go ahead and use a pun or a funny picture in your next print ad campaign. If your business is more of a serious sell, then use fear or even sadness to elicit the other side of a prospect's emotions. When you evoke emotions, you're getting to the heart of the customer, and emotions are one of the keys to closing the sale.
- **Don't sell the features; sell the benefits:** A common mistake in marketing is to focus on the specifications of your product or service. Alternatively, tell your prospects why their life will be better off if they buy from you. Will they have more

time to spend on what matters most? Will they be the envy of the neighborhood? Will they be free from worry? These statements are much more powerful than "has a 400-horsepower engine."

- **Try a new marketing venue:** Are all your competitors attending the same tradeshow or advertising in the same places? Instead, chart your own course by finding a different way to promote yourself so that you are the only business option. Consider tactics like direct mail postcards or letters (which used to be commonplace but are now hardly used) and even print advertising. Consider trying unusual advertising spots or a new sponsorship opportunity, if you are reaching your targeted audience.
- **Carve a niche:** Are you tired of selling everything to everyone? Perhaps if you focused on a subset of your market, you could better penetrate that market. Analyze your previous sales to see if you can find a trend in the industry or demographics of your current customer base. Then set out to specialize in serving that niche, and let prospects know you are serving that market.
- **Find your price point:** Are your competitors always undercutting your price? No need to become the lowest-priced provider. Consider raising your rates and showcasing your product's quality, or your years of experience, and command a higher rate. You'd be surprised what people are willing to pay for additional quality or expertise.

As you can see, you don't have to settle for a smaller piece of the pie, simply because you have more competitors. Find a way to differentiate yourself first, and you'll find it might be easier to generate new business.

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Susan Young is the founder of AimFire Marketing, a consulting firm that helps service-based small business owners to maximize their time while improving their marketing results. Visit her website at www.aimfiremarketing.com to subscribe to her marketing tips newsletter, or follow her on social media.

Email communication

Technology plays a key role in the business world today. Mobile devices offer a fast pace opportunity to obtain information within seconds. Just a few taps of your fingertips and you have access to an information highway.

The ease of mobile devices with text, email, internet and apps have led some to a more relaxed way of communicating with clients and vendors. Here are a few tips on email etiquette from an article in Health Care Communication News by Micah Warren.

- 1. Don't abbreviate words that don't need to be abbreviated.**
This could convey you are too busy to be troubled with responding to the message and leave a negative feeling with the recipient. Abbreviation can be misunderstood and require more emails to clarify the response thus taking more time.
- 2. Responding to a multi questions email with only one answer.**
This action will also slow the process, requiring more back and forth messages.
- 3. Forwarding an email 'as is' to someone else.**
Only include the important details in a forwarded message; cut all non-essential information from the prior email message chain. Another rule to follow, don't put anything in an email you don't want others to see.
- 4. Images in your signature line.**
Your company logo is great; it's the other image files for your upcoming event or top selling product that create the confusion. These files make it appear there



LARRY BAILEY
Wellness

is an important document attached to the message.

- 5. Using the high importance flag on every message.**
Remember "The Boy Who Cried Wolf?" Over usage is a slippery slope. If the information requires an immediate response you should follow with a phone call. Otherwise a response will follow in a timely manner.

Nothing can replace the art of conversation. At IU Health Morgan we use the phone to get instant answers, using this approach allows you to hear the intonation in the other person's voice. This practice is a no fail method to understand questions and answers.

Larry Bailey has been a member of Indiana University Health's staff since 1992 and currently serves as President of both IU Health Morgan and IU Health Paoli Hospital. He holds a Bachelor of Science degree in Business from Indiana University and completed his MBA through Morehead State University. He is a member of the American Institute of Certified Public Accountants and the American College of Healthcare Executives.

Youth connections seeking host homes

Youth Connections is seeking volunteer families or single individuals in Johnson or Morgan County who are willing to open their homes to a youth in need. Youth, ages 7-18, may stay in a host home up to 21 days until they can be reunited with family or moved to a more permanent location. The Host Home program is not the same as Foster Care due to the short duration of time involved.

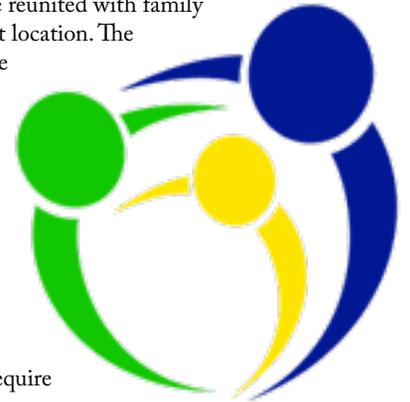
To become a host home, passing a background check which includes fingerprints, sexual registry and driving record is required. A home inspection is also required and while a youth does not have to have a private room, they do require a bed.

After completing the background check, a host home family may receive a request for placement with very little notice.

Host home families are desperately needed to provide a safe place for a youth in need on a temporary basis.

Youth Connections is a 41-year-old 501(c)3 non-profit serving youth and families in Johnson and Morgan County through its six programs.

For more information or to apply to be a Host Home Contact Dawn LaPlante, Host Home Program Coordinator 317-738-3273 ext.104 or dawn@youthconnections.org



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READY TO

Martinsville High School Senior, Emily Seger, is prepared for the future.

By Elaine Whitesides
Morgan County Business Leader

As a senior at Martinsville High School, Emily Seger feels prepared and confident as she graduates and sets her sights toward the next chapter in her life at Franklin College. Seger has grown up in Martinsville with her parents, Rob and Roxanne Seger and her brother, Branden. She appreciates the small town environment and its benefits. “I have gotten to know people and make connections with business people in all areas,” Seger said. “Not everyone can say that when they live in a big city.”

Seger has her sights set on majors in finance and public relations. She recognizes that her pursuits make for a seemingly odd pairing in business, but her decision is based on knowing herself and from exposure and experiences she has had in her high school career.

Part of the reason Seger feels so informed and prepared is because of her participation in the business curriculum and two extra-curricular programs at Martinsville High School. She has taken several business courses including accounting, principles of business management and global economics.

As a freshman she joined DECA, a program in the school that prepares students to be leaders and entrepreneurs through business programs and experiences. Seger explains, “DECA events are more field-oriented. Competitors must pass an exam, then role play and present their ideas to a judge, who is a business professional. It is an extemporaneous speech that is timed.”

She joined BPA, Business Professionals of America, as a freshman as well. The program is centered on developing skills in basic office systems and procedures. Last year she placed eighth in the nation and, so far this year, she placed fifth in state for Intermediate Word Processing. She will go on to compete at the National Conference in Orlando, Florida in May, 2017.

Dr. Nick Sears, principal of Martinsville High School, said that the DECA and BPA programs are a long-time and integral part of the school business department led by instructor Matt Hankins. Sears added, “It is my honor to go to state conferences and see our students recognized for their achievements and for the leadership positions they hold.” Sears says that although Matt Hankins

is retiring at the end of this school year, the programs will stay because they are a priority. He is in the process of seeking a replacement, saying, “It is a very hard position to fill the shoes of Matt Hankins. He’s done a great job.”

The school creates the environment for students

In addition to the business classes and organizations, the benefits of participating in internships is obvious in talking with Seger, and how, combined with the two business programs at the high school, everything has come together to focus Seger’s sights for her future.

Dr. Sears said, “The internship class allows for up to six credits and is in fact, one of the best kept secrets in high school scheduling options.” More than 100 juniors and seniors with flexibility in their schedules have the opportunity to take advantage of real world experience in the program coordinated by business instructor Tim Dearlove.

The school works with many businesses in Morgan County including hospitals, banks, law enforcement agencies and law practices. “It affords students the op-



As a freshman she joined DECA, a program in the school that prepares students to be leaders and entrepreneurs through business programs and experiences.

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prepared to pursue business studies

Emily Seger, senior

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“One person can’t do every job. It takes a team and it’s definitely important to have good leaders. The leaders don’t do all the work. It takes everyone to get something done, and it’s not just one person.”

portunity to be exposed to a career they are considering,” said Dr. Sears, “which allows them to discover that no, it’s not quite right for them or to reconfirm that their choice is good for them.”

“I like to work with numbers and have a passion for math. That’s why I thought of pursuing accounting, but in my coursework and through my internships, I realized how much I like to interact with people. That’s really important to me.”

Understanding and focusing on what was important to her, Seger discovered through her experience in internships and the knowledge she gained through DECA and BPA, that finance and economics fit her better than strictly accounting.

Working as an intern at H&R Block, Seger saw doing taxes as problem solving. “I want to be able to do taxes and see different kinds of returns and figure what to do with different situations. I like problem solving and a good challenge. Taxes are so different from one person to another. You are never going to have two people walk in with the same tax issues. They could be dealing with buying a

house, having different streams of income such as stocks or even lottery winnings. Every single tax return is different and I like that. That’s the way I want my future career to be.”

During her internship at Home Bank in the loan department, Seger learned about the complexities of lending and business. “For the most part, I thought things were simple. I didn’t realize that there were so many people involved in so many processes. And, there are reasons. Like for loans, the underwriter wants to be sure borrowers have the means to repay before lending the money.”

DECA and BPA, besides teaching technical skills, teaches participants much more. “I really learned through both organizations how to be able to talk to people and interact with people on a more formal level,” Seger said. “The judges are business people. Some own businesses and others work in large corporations. Being able to talk with people is critical. The internships I have had have taught me how important it is to keep communication flowing between the boss, managers and clients to get things done.”

Business takes leadership and interpersonal skills

Seger understands the contributions one person makes to a team. In part because of her participation in sports. She is a member of the Martinsville High School tennis team. But she saw the parallels in her studies and business experiences, too.

“One person can’t do every job,” Seger said. “It takes a team and it’s definitely important to have good leaders. The leaders don’t do

all the work. It takes everyone to get something done, and it’s not just one person. It’s not just what you do, but what you do within the team that makes it work.”

Seger expressed her definition of a leader, “You can be a leader without being the boss. Leaders step up to the plate and take initiative, maybe covering for another and helping accomplish things in business. Leadership is in anything and in any situation. You don’t have to be in charge to be the leader.”

The benefits of teamwork and leadership are many, according to Seger, including that when everyone puts in a great effort, you all feel proud and accomplished.

Business, not necessarily business ownership

Although Seger isn’t necessarily set on a specific field or working in a particular sized company, she says it is important to her that she be a part of a team, especially one with a setting where everyone is working toward the same goals.

She said she sees herself as a builder, not necessarily an innovator. At least at this point. “I am not passionate about self-employment or being a small business owner. I want to work for a company and take leadership roles. I want to be able to work my way up to a leadership-centered job.”

Seger is focused on developing the skill sets and knowledge that mesh with her interests and strengths. “I want to make sure that when I graduate from college that I can fit into any field or organization. Every person represents the business they work for. I want to represent my cause well, and be able to say I am part of the reason the company is the way it is. I want to have a positive impact on my future employer and my personal career.”

A strong base from which to grow

Franklin College is a small school, just like Martinsville is a small town. Seger likes that, but she also had other reasons for choosing Franklin. “Their business program is really strong. They provide internship opportunities to actually go out and be in the field. You learn from books, but you really get world experience by doing things in the workplace.”

Experiences in the real world, not just the classroom, are what Seger has been exposed to during her high school years and it has served her well. She says she is open to working wherever. “I don’t feel stuck, that I have to stay in the area. It’s not a “have to” but I am open to whatever opportunities and new challenges come my way, even here.”

With the support of her family, opportunities from her school, and the focus Seger has developed, it is apparent that the community in Martinsville does indeed provide an environment from which strong and capable young people can grow.

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A steadfast vision inspires JK's new location

JK's Cheesecake Café & Coffee

Kim Pierson, Owner
110 E. Morgan St.
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JK's @ The Main

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JK's Cheesecake Café & Coffee



JK's @ The Main

By Elaine Whitesides

Morgan County Business Leader

Growing up, Kim Pierson had fond memories of downtown Martinsville. “It was the place to be and get whatever you needed,” she said. So seeing it decline and struggle was dispiriting for her. “I noticed little start-ups open and they couldn’t get momentum and stay.”

That little tug on her heartstrings stayed with Pierson. She kept thinking that it would be kind of nice to start something on the square, but the idea never really gelled and took hold – until 2008. After years in the legal field, she was ready for a change.

Pondering the idea for more than 15 years, she knew she would need a niche in order to make a business downtown really viable and long-lasting. “Cheesecake is my favorite dessert and good cheesecake is hard to come by. I wondered if maybe that would be my niche.”

Talking about it with her friend, Jill Bayh, the two realized they had the makings of a good partnership and a like-minded vision. Bayh, loving to cook, would run the food part of the operation and Pierson wanted to operate the front end process. They knew they were on to something special when doors began to open in front of them.

Within three months they had a business plan, a grant for seed money and a location downtown. Everything came together from the layout of the space to finding an old carving of initials JK in a brick at the back of the building. The time, the people, the purpose, and the place were all right.

As with all businesses, things evolve. In 2013, changes in life meant Bayh had to pull out and Pierson was left with a big decision: whether or not to continue. She chose to stay her course. By then the restaurant was established under JK's Cheesecake Café & Coffee, so she saw no reason to change the name even though the J in JK would be gone.

Like all small business owners, Pierson rolled up her sleeves and took on the kitchen in addition to everything else. Of course, like all business owners, she came to realize she couldn't do it all by herself. “I hired a kitchen crew to take over the back,” Pierson said. “Tammy Prather is my right hand in this. Along with my husband, Danny and kids, Jake and Michaela, I have had such a great team that has believed in and supported everything we have done.”

The Cheesecake Café and Coffee vision

“When we first opened up, we wanted our place to look and feel different from any other place,” Pierson said. “We wanted to make it something that our town would be proud of.”

She feels she has accomplished that mission. Without TVs in the Café, people come in and interact with each other and the staff. “Everyone invests time in each other here,” Pierson said. “Some people come in at the same time every day and sit at their own table. It’s a fixture in people’s lives and I like that.”

The menu is relatively simple, but beautifully and tastefully prepared. “We recently added a baker to the staff and she has started to add cakes and other items to our offerings,” Pierson said. Of course, cheesecake is a constant. The basic New York is always available and mouth-watering variations are rotated through the days.

There are special entrees served daily, such as Taco Salad on Tuesdays or special sandwiches, which some could suggest are gourmet. The specials are advertised on their Facebook page and some are even prepared and scheduled according to customer request. The season also dictates the menu with warm comfort food for cold days and lighter fare throughout the spring and summer.

Orders can be made in advance for desserts, luncheons, hors d’oeuvres, and finger foods, including coffee bars. Often the orders are initiated through their Facebook page.

Pierson said she invested in an espresso machine, and has tried several different ways to build on the coffee portion of her vision, but nothing had ever really taken off. But then, another door opened.

JK's @ Main comes to life

As Pierson struggled with integrating her coffee shop idea into the Café, she mulled over the idea of potentially opening another location

around town that would be a coffee shop. It sat in the back of her mind for almost two years.

That’s when Doug Molin started telling her about his newest project, The Main Connection. There was a space that was the old server room and he was just going to tear it out. Then the idea of a coffee bar in the location that would become Launch Martinsville came up and the pair agreed it would be a perfect pairing of both their visions. JK's @ Main opened in March. Pierson hired a former barista to run it.

The match between Pierson’s operation and The Main Connection means catering and coffee services are available when needed. Two small businesses found a strategic partnership that benefits everyone.

The future

Pierson said, “I am just going to keep moving forward and see what next door opens.” That is how she has operated from the beginning and says that it works for her. “The Café is going to run its course and run its course well.”

She says that staying focused is a priority and recommends that every business owner stay true to their path. “What I set my face towards is knowing what it is I want to do and how I want to accomplish it. I stick with that. Some people have made suggestions and tried to get us to change course. There were times we would veer off but then we would have to regroup and bring it back.

“Every entrepreneur should do their own thing and not try to be like someone else,” Pierson recommends. She added, “Don’t compromise and stick to your own personal convictions. Recognize that if something is not your strength, it’s not your strength.”

JK's Cheesecake Café and Coffee has become a landmark, a destination, in Martinsville because of Pierson’s convictions and focus. And it all started because she just wanted to be able to get a decent piece of cheesecake.



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The on again off again DOL fiduciary rule

I so wish our new president would quit hemming, hawing and pussyfooting around and make the Department of Labor's Fiduciary Rule the law of the land. For crying out loud! How can it make any kind of sense that a supposed "trusted advisor" can legally put their interests or the interests of their firm AHEAD of the best interests of their client?

The Department of Labor's definition of a fiduciary requires that advisors act in the best interests of their clients, stating that advisors MUST put their clients' interests above their own or face legal consequences. It leaves no room for advisors to conceal any potential conflict of interest, stating that all fees and commissions must be clearly disclosed in dollar form to clients. The rule has been extended to apply to any financial professional making a recommendation or solicitation — and not simply giving advice. Previously, only advisors who were charging a fee for service (either hourly or as a percentage of account holdings) on retirement plans were considered fiduciaries. Now any advisor dealing with retirement accounts must put client needs first.

The fiduciary requirement is a much higher level of accountability than the suitability standard previously required of financial consultants, such as brokers, planners and insurance agents selling retirement plans and accounts. "Suitability" meant that as long as an investment recommendation met a client's defined objective, it was judged appropriate. Now, advisors are legally obligated to put their client's best interests first rather than simply finding



JEFF BINKLEY
Finance

"suitable" investments. The new rule could therefore eliminate many commission structures that dominate the industry.

Advisors who wish to continue working on commission will need to provide clients with a disclosure agreement, called a Best Interest Contract Exemption (BICE), in circumstances where a conflict of interest could exist (such as, the advisor receiving a higher commission or special bonus for selling a certain product).

An educated investor is a better investor. I would encourage

you to have an open and frank discussion with your advisor about their thoughts on the Fiduciary Rule. Should they express discomfort and dismay about its implementation, ask them why? If they aren't comfortable with a legal requirement to put your interests first, then maybe it's time to seek a new advisor.

Jeff Binkley is the Founder and Managing Director of Binkley Wealth Management Group LLC located in Avon. His firm is an Independent Fee-Only Indiana Registered Investment Adviser that has adhered to the fiduciary rule since its founding in 2010.

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How to improve your health and increase profits!

Being a small business owner is really a lifestyle and not just a job, and “all work and no play” is often the mindset of the entrepreneur. But owning and running a small business takes its toll on even the strongest individuals and their families, so carving out time for a vacation is not just important, it’s essential to the health of both the owner and their business.

But why don’t small business owners take the much needed vacation time? According to many entrepreneurs, it is stressful leaving work behind for a vacation. As much as two thirds of all business owners worry about their companies while on vacation. According to a recent small business sentiment survey, more than a quarter of small business owners only take one week of vacation per year or don’t take any time off through the year, including holidays!

Even though there are many small business owners that think it’s impossible to vacation, there are plenty of reasons to make time for a vacation; here are at least four reasons. First, a vacation is good for your health. Research shows that men who take vacations are 32% less likely to die of a heart attack. Women who don’t take vacations are up to 8 times more likely to suffer from heart disease than women who take 2 vacations a year. Secondly, you’ll be more productive after a vacation. Vacationers reportedly experience an 82% increase in job performance post vacation. However, research



WILL GOTT
Business Travel

indicates that long weekend of 2 or 3 days off don’t have the same effect as a one or two week vacations. Third, you get your best ideas when you are out of the office. When you don’t have the day to day pressures and interruptions, you can take time to consider more innovative approaches to your business. Finally, you can reconnect with your family. One of the biggest benefits of a vacation is to focus on your family or your loved ones while on vacation, by spending quality time with them while experiencing your vacation together. The best thing you can do for you and your business is to take the much needed vacation!

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

Allergy issues? Here is relief!

Many of us suffer with seasonal allergies. We all know what triggers the symptoms are



Jod Woods

particles in the air. Some of these particles can be seen, but most are much too small. As we breathe, these particles are taken into our body and the unpleasant magic begins. My wife and son are among those that suffer with this. I can do nothing to help them when they are outdoors, but I will do all I

can to protect them while indoors. We are removing up to 99.98% of the bad stuff as small as .1 micron in size from the air in our home. To put this into perspective, a human hair is between 50-70 microns in diameter. The Trane Clean Effects air cleaner is what is doing this for me. It is a permanent air filtration system that requires simple cleaning, NOT replacing. It eliminates the need for any other disposable or permanent filter in the furnace. The Trane Clean Effects has truly helped manage the allergy symptoms for my family. Additional benefits to this piece of equipment are assisting



with the removal of cooking odors, pet odors, and overall household dust. Feel free to contact us to discuss your “clean air” options. 317-831-5279 or EconomyHeatingandAir.com

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

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Looking for more energy or strength?

Have you noticed all the energy drinks near the checkout lanes at almost every store you visit? There are so many. I even noticed a drink to help you fall asleep in the event you've had too many of those little bottles of energy.

I know of a better, safer way to boost your energy and your strength: Think about your purpose. That is it? Yes, just ponder the purpose of your company or of your own life. You will be amazed at the energy and strength you receive from such a simple thing.

Keep in mind that our purpose is why we do what we do, not the what we do, not the tasks. Our purpose can be a powerful motivator to do more. Motivation has its root in the Latin word *motere*, which means to move. Our motives move us to action. Said another way, our purpose gives us the drive to achieve. Having a purpose gives us strength in many ways. Let me give you a couple of examples from the business world to illustrate what I'm talking about:

Smucker's is an American company that makes fruit spreads, jellies, jams, ice cream toppings, peanut butter and many other yummy items. The stated purpose at Smucker's is to "bring families together." When there is a product fail or an unsatisfied customer, the fine folks at Smucker's see it as an inhibitor to bringing families together.

Siemens is a manufacturer of hearing aids, among many other things. The purpose of the hearing aid division at Siemens is to change peoples' lives. Imagine not being able to hear and having your hearing restored. That certainly would change your life. Everyone at Siemens, from the person who packages the product to the person who answer the phone, all see it as their job to change peoples' lives.

Identify your purpose

What about you? What about your company? Have you clearly defined your purpose? If not, it might be time to put the energy drink back on the shelf and begin to do some reflection. Why do you do what you do? Your purpose is the reflection of your story and your power.

Author Laura Morgan-Roberts suggests using four great questions to ask yourself to discover it is that drives you, your purpose. It has



**JACK
KLEMEYER**
Business Coach

been proven through research that thinking on or focusing on your best self lifts you emotionally to powerful places.

Here are Laura Morgan-Roberts' powerful four questions:

1. What three words best describe you as an individual?
2. What is unique about you that leads to your happiest times and best performances?
3. Reflect on a specific time, at work or at home, when you were acting in a way that felt natural and right. How can you repeat that behavior today?
4. What are your signature strengths and how do you use them?

Effective self-affirmation is grounded in truth. You can make your deepest self accessible by reflecting on or writing about how you see yourself. Self-affirmation comes from clarifying yourself to yourself. And from that comes your true direction, your purpose.

Your boldest self emerges through the experience of having full access to your values, traits, and strengths and knowing that you can autonomously and sincerely demonstrate them through your actions and interactions. That is what it means to believe in your own story and live with purpose to motivate your actions.

Grow Your Business™ Coaching founder Jack Klemeyer is recognized as a preeminent resource for business professionals. As a John Maxwell Certified coach, speaker, trainer and facilitator of Mastermind groups for business owners and professionals, his results-driven philosophy calls for action and accountability. He and his Grow Your Business™ team are dedicated to taking businesses and their owners to the next level. Jack can be reached at Jack@GYBCoaching.com or at 317-755-6963. Learn more at GYBCoaching.com.

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Tim Currens on the Community Foundation of Morgan County, Inc.

Why should a business or individual donor support the CFMC?

The Foundation is more than just looking at the community for charitable needs - we're looking at making the quality of life for the community better. Businesses want to have a nice neighborhood to live in, they want to have a good school system, they want to have a nice park system, they want to have government that's stable, they want to have people who are happy...The Foundation understands that is what the community and businesses need to be strong.

What's the CFMC's impact on the community?

The Foundation board has become more focused on how we can actually serve the county and address some of the needs in a more productive manner. Every community has different needs. Every community has some of the same needs. But, I think, the Foundation's role is to be able to connect and join together entities that are doing different things for the good of the community and the quality of life. I think that is critical in today's world that if we're going to have an impact on making the community better and addressing the actual needs of the community we must undertake this endeavor.

Why do you support the community?

I think each of us owes a little commitment back to the community in some way. You start to realize how many people out there are doing more than their fair share of work to give back to the community. So throughout my years here I have always considered that kind of a fun thing to do. I believe we all have a duty to contribute back to our community.



Community Foundation of Morgan County, Inc.

Philanthropy with Measurable Impact

Our Mission

The mission of the Community Foundation of Morgan County is to connect donors and their charitable giving with our evolving community needs in order to enhance the quality of life for current and future generations.

Check out our website at www.cfmconline.org to learn more about CFMC and how we are working towards our vision of Morgan County as a vibrant, giving community.

Taylor will move into superintendent's chair

Randy Taylor, the current Assistant Superintendent for Business at Mooresville, was announced as the new superintendent of Mooresville Schools at a special meeting of the board of Mooresville Consolidated School Corporation Tuesday evening. Taylor will replace Dr. David Marcotte, who announced earlier in the year that he will retire this summer.



"In 2013 the school board conducted a statewide search for a new superintendent and assistant superintendent," said Mooresville School Board President Dr. William Roberson. "After interviewing several candidates, the board selected Dr. Marcotte as superintendent and Mr. Taylor as assistant superintendent. With Dr. Marcotte retiring we are fortunate to have Mr. Taylor as our new superintendent for a smooth transition."

Taylor has served as assistant superintendent at Mooresville for the past 3 1/2 years. He was named 2011 School Business Official of the Year by the Indiana Association of School Business Officials.

"I'm grateful for the opportunity to serve as Superintendent of Mooresville Schools," said Taylor. "When I first joined Mooresville I was embraced by the school family as well as the community and have enjoyed this positive atmosphere ever since. Great things are happening in Mooresville for our students and our school community, from improved schools and campuses to increased educational opportunities for students. I'm honored to be a part of this growth."

Before joining Mooresville Schools, Taylor has served as assistant superintendent for business at the MSD of Martinsville for 12 years. He began his career as a teacher and coach in Monrovia. He then moved on to teaching and coaching at Martinsville High School and then rose to become the school's assistant principal and as principal of West Middle School. He served as Martinsville's assistant superintendent in 2002 and became Mooresville's assistant superintendent in January 2014. Taylor received his



Randy Taylor

Master's Degree and Ed.S. in School Administration from Indiana University.

"There are very few school business officials in Indiana with the experience and expertise that Randy Taylor has. We are excited to have Mr. Taylor, who is a respected school leader in Indiana, lead the Mooresville team," said Roberson.

"The Mooresville Consolidated School Corporation has been known for its fiscal responsibility and excellence in education. I look forward to continuing Mooresville's great traditions," said Taylor. "I appreciate Dr. Marcotte's leadership and hard work these past few years and wish him the best as he continues to teach at the collegiate level."

Dr. Allen named next assistant superintendent

The Mooresville School Board has announced that Dr. Jake Allen, current Principal of Paul Hadley Middle School, will become the next Assistant Superintendent for Business of Mooresville Schools.



"Dr. Allen is a servant leader who puts the interest of others above his own self-interest," said School Board President Dr. William Roberson. "He is a relationship leader and brings a caring approach to everything he does. Welcome, Dr. Allen!"

The search for a new assistant superintendent for Mooresville Schools began after it was announced current Assistant Superintendent Randy Taylor will become the Superintendent when Dr. David Marcotte retires this summer.

"Jake is a great leader within our school corporation who has done a lot of good work for our schools and our students. We now look forward to having him help at the district level," said Taylor.

Allen has served as the PHMS Principal since 2011. In addition to earning his Doctorate in Education from Indiana University during that time, he has also received the IU School of Education Transformational Educator Award and the Dean F. Berkley Emerging Leader in Education Award. He was also named the Indiana Association of School Principals District 9 Principal of the Year in 2016.

"I'm extremely excited to have the opportunity to work so closely with Mr. Taylor, district leaders, and the school board - and to continue to serve the Mooresville community at large," said Allen. "I am thankful to be in a position to impact all students in the corporation and to assist the teachers and building principals in reaching their goals for success."

Allen joined Mooresville Schools in 2004 as a language arts teacher at MHS before moving to PHMS as the Dean of Students in 2010. He



Dr. Jake Allen

also currently serves as a mentor for the Indiana Effective Leaders Academy team at IU's Center for P-16 Research and Collaboration as well as a member of the Alumni Board of Directors for the Indiana University School of Education. He earned his undergraduate degree in English literature from Southern Illinois University and then his Master's Degree in English literature from Indiana University. Allen will remain at PHMS for the rest of the school year and join the district administration staff over the summer.

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, Camby.

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 Trine University, 7508 Beechwood Centre, 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.

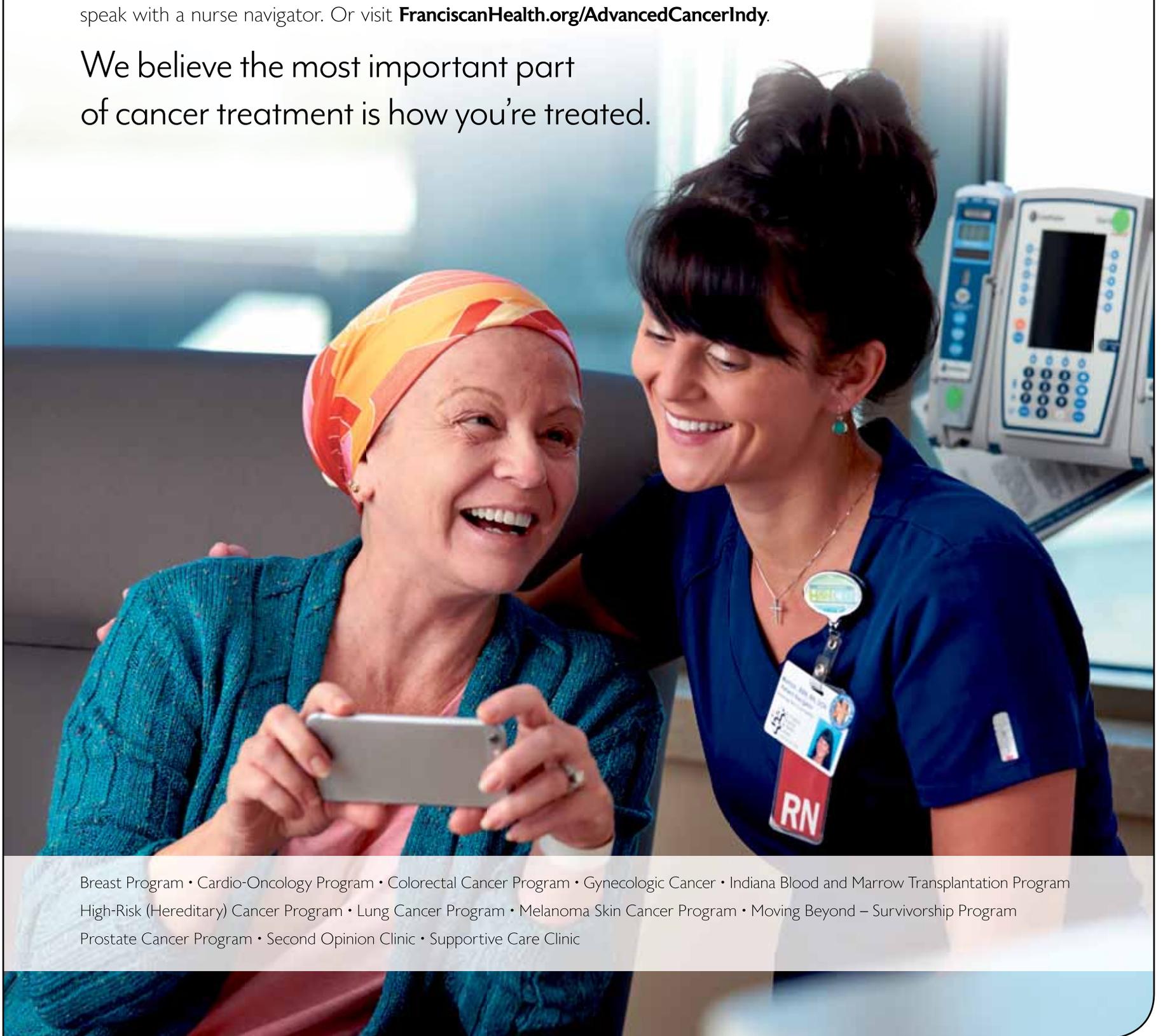
Mooresville Chamber of Commerce

Networking Breakfast: Event the 4th Thursday of each month at Bran & Shorts Coffee House at 8:00am, located at 15 W Main Street in Mooresville. Please RSVP to mindy@mooresvillechamber.com, public welcome, do not need to be a Chamber member to attend.



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Prostate Cancer Program • Second Opinion Clinic • Supportive Care Clinic