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BUSINESS LEADER

MORGAN COUNTY

September 2017



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What is at the core of success?

We hear that passion, skills and knowledge of the markets are all critical to the success of a business. But when we get right down to it, I would submit there are two factors that are really at the core of every successful business.

The first is commitment, doing whatever needs to be done to make it work. Or, as the principles at Capital Adhesives put it, being willing and available. Melissa Schiff enjoys and supports community and civic programs and activities, but she is quick to point out that “client things come first.” She’s committed to providing service – and security to her clients.

But to own and build a successful business, the level of commitment goes to new heights. The words “all in” come to mind. When families pull together with a unified vision, tighten belts and sacrifice for the short-term to build something bigger and better for the long-term, the outcomes include trust, stability, and a confidence in the future.

The second factor is plain old hard work and a positive work ethic. Roger Wathen and Mark Andermeier called it their ambition, “to do their best in whatever they were involved in and to be successful.” Doing your best is relative, but when those people who are committed to being successful do their best, it means lots and lots of effort, time, and thought.

Vann Sanders not only sees his best as part of the standard in the products he manufactures, but in learning, planning, and preparing for his industry and business. Knowledge



JIM HESS
From the Publisher

might, or might not, be power, but it is, for sure, the fuel to power successful businesses.

No one knows, for certain, whether they will be successful in their entrepreneurial ventures at the outset. But the subjects of our stories this month all demonstrate that putting your head down and giving it your all reverberates with positive vibrations.

A strong work ethic, combined with commitment results in peace when you lie down at night. That’s because a business owner who knows that he has truly done his very best for his customers that day has confidence that he can do it again tomorrow and the day after that. Many good days build not just confidence, but success.

We are committed to sharing the stories of successful businesses in Morgan County. We are also committed to sharing the insights, knowledge, and beliefs of those successful business owners. Together, learning from each other, we can strengthen our community.

Everyone has a story. What’s yours?

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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By Elaine Whitesides

Morgan County Business Leader

If you are observant when you walk into the offices of Melissa Schiff, CPA, you will see the philosophy which guides her accounting practice. There are plants galore and, on many days, you will be greeted by puppy noses. Things are nurtured here – including small businesses.

Schiff is a life-long Morgan County resident. She grew up in the country between Martinsville and Mooresville. She graduated from Mooresville High School and married her high school sweetheart (Michael) Shawn Schiff a week later. As a high school senior, Schiff worked in an accounting firm and that set her path. She attended both Indiana University in Bloomington and IUPUI in Indianapolis to finish her degree in accounting early. The couple purchased a home in Waverly, which was home to their children, Miranda and Michael, and is still their home today.

She opened her practice in 2001. A bit unusual, but pragmatic for her, the first office was in rooms 11 and 12 in the Hillview Motel. The motel was one of the multiple entrepreneurial endeavors her family owned and for which Melissa handled the finances.

In 2008, the Schiffs purchased land and, in 2010, built the building which currently houses not just the CPA firm, but a studio for Shawn's second career in photography, Hunt Towing, and the Dreams in Motion Academy of Dance by Miranda, all family businesses.

Growth of a business by building other businesses

Through the years Schiff has discovered a few truths that she has incorporated into her



Melissa A. Schiff

practice.

First, she understands that growth is something that must be nurtured and fed. It could be the growth of plants, or children, or puppies, but also the growth of businesses. Steady growth that is constantly managed is the key to a different philosophy for serving individuals and small businesses. She said, "We don't bill by the minute, but by task or project. That means my clients know they can call to ask questions at any time and not expect a bill in

the mail."

Second is diversity. The firm has six full-time employees to handle a myriad of services from bookkeeping, payroll, invoicing, to tax-related and accounting services. "Whatever a client needs," Schiff says. "Our services range from full accounting to just the pieces they need. It really is customized."

Another unique aspect of the Schiff services is built around her own knowledge and experience. "I have run a lot of small businesses in the last 33 years," Schiff said. "We offer our clients that expertise combined with a view through the financial lens."

She said that the three biggest problems that small businesses face are: 1. Enough growth – getting customers; 2. Growth that comes too fast – not being prepared to handle the volume of business; 3. Finding good help.

To nurture her clients' businesses, Schiff provides what she calls Business Management Meetings. "Our meetings cover everything from how to market to how to build a web presence," she said. "We talk through how a business is supposed to work and spend time

hammering out ideas and how to adjust, evolve, and manage everything so it gives them the best opportunity for success."

It is not just start-ups that need guidance, but Schiff says that many business owners don't understand the important aspects of business. "We start talking to them about the steps they need to take. For instance, obtaining new customers. We actually build a checklist of the steps they need to take."

She wants each client to be as successful as they can and want to be. Schiff said. "As our clients grow, they need more services and can afford them, and that has supported our growth. It takes more effort to run a CPA business that way, but it's much more rewarding."

What happens at the CPA, stays at the CPA

While Schiff loves living and working in the small-town atmosphere, she says that historically there have been confidentiality issues in small towns. Schiff decided she did not want to ever battle that kind of scenario, so she set strict guidelines for her firm. Schiff won't reveal her client list to anyone, even other clients. "They know they are protected," Schiff said, "and there are no exceptions."

For a business owner that might suggest that she limits her own growth opportunities because she is not willing to create strategic partnerships or refer people to her clients. But for Schiff, she says, "Confidentiality is serious. We go all the way and create a very hard line with no disclosure. Our clients appreciate that."

Schiff says that slow, steady growth has always been her goal. Having such a hard line regarding confidentiality is aligned with that goal. In fact, she says, "I don't ever intend to grow so big that I cannot stay involved with each client."

"One of the reasons you go into small business as an owner is to enjoy life. I'm glad I'm doing it in the community I'm doing it in. This has always been home and there's a lot of small business here. There are a lot of people trying to make their own way and it's exciting to be involved with them."

Storytelling

"Marketing is no longer about the stuff that you make, but about the stories you tell."

– Seth Godin

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Hide and seek ... a game we still play

One of my most fond memories is playing Hide and Seek with my cousins and friends. Hide and Seek was one of those games you could play inside or outside, daytime or nighttime and with any number of participants. Remember the goal was to find the person hiding no matter if they were hiding high or low, just find them.

I think that game is still in play today and in our businesses and personal lives on a daily basis. The good news and the bad news is we find what we seek. However in this version of the Hide and Seek game, there is much more is at stake.

The late Earl Nightingale, in his Gold Record recording of "The Strangest Secret" in the late 1950's shared an age old truth that: We become what we think about most. We find what we look for every time. The question becomes are you consciously aware of what you're looking for or is it, as it is for many, the worry of the day, week or month?

To help set the stage for your Hide and Seek journey, Integrity Solutions has done extensive research over several decades, with a significant sample size to determine what traits do successful people have in common. Compiling their research they found that there are four traits successful people have in common.

1. **Strong Goal Clarity** – is having clear, specific, written goals of things you want to have happen in your future. The late Jim Rohn said, "If you have enough "whys" you can endure most anything."
2. **High Achievement Drive** – is the energy released when you have clear goals. It is released to the degree you believe your goals are possible and you have the desire to



JACK KLEMEYER
Business Coach

achieve them.

3. **Healthy Emotional Intelligence** – is the ability to understand your feelings and emotions and their impact on your behavior. It is also understanding how you impact the emotions of other people.
4. **Excellent Social Skills** – relate to your ability to gain rapport, adapt to different behavior styles and listen for subtle meanings revealed through non-verbal communication.

Please take note that the first of these shared traits of successful people is having **Strong Goal Clarity**. That is the one domino that needs to be set into action for all of the other dominos to fall into place. Once you have **Strong Goal Clarity**, your **Achievement Drive** kicks in and becomes, **High Achievement Drive** it then becomes the multiplier taking you to success faster.

To move forward, set aside the time to reflect on your goals, and ask yourself a few questions. Are my goals in writing? That means written down somewhere besides in your head. If you have a team: Does my team know my goals?, Do they have goals? Are your goals big enough? I've noticed a trend that people's goals aren't as big as they could be or should be to take their business and their life to a much better place.

A word of caution, become aware when you add in confirmation bias, you'll certainly find what you seek. Confirmation bias says that there is a "tendency to search for, interpret, favor, and recall information in a way that confirms one's beliefs or hypotheses, while giving disproportionately less consideration to alternative possibilities." We see this played out everyday on the television news channels and on talk radio. This can become dangerous in determining what the truth really is in a given situation.

My challenge to you is to begin to notice and become aware of what you're focusing on each day. Is it what you want? Or what you don't want? Remember we're still playing Hide and Seek and what you look for you'll surely find.

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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Making a footprint in your community

How do you stay engaged with the local community?

IU Health Morgan acknowledges the importance of building strong relationships within the community we serve. Our team members are committed to the health of Morgan County residents as well as the social and economic impact on the community.

IU Health encourages team members to be active in the communities where they live and/or work. The entire IU Health system is dedicated to volunteerism using tools like Volunteer-Match to post opportunities and account for hours served. Team members who volunteer for at least 2 hours in a one month period are eligible for 100 Healthy Results points (benefit cost saving program), and team members who volunteer for 15 hours in a quarter are eligible to be entered in a drawing. The system will donate \$250 to the organization where one team member has volunteered each quarter.

Staying in tune with the community we serve benefits all involved. A recent example includes sponsoring the 5K and booth at the Martinsville Artie Fest. IU Health Morgan team members worked as route guides for the 5K to keep the runners and walkers on route and safe from vehicle traffic. After the race the participants visited the booth for bottled water and shade. The booth offered a location for questions and answers concerning recent changes at the Morgan facility and knowledge sharing regarding other IU Health Morgan sponsored events.

Here are a few ways to get involved with the community:

1. Look for Local Events

Having a public presence at local events and festivals will build a positive relationship with patrons and increase name recognition.



LARRY BAILEY
Wellness

2. Volunteer Your Time

Connections happen everywhere you go. Time is an essential part of building the community relationships. Team members volunteer on their time and choose the organization of their choice.

3. Donate Resources

IU Health Morgan hosts several donation drives throughout the year. Some include:

- Food drive for the local food bank.

- Hats and gloves for the local schools and shelters.
- School supplies for back to school.

4. Organize Your Own Event

Earlier this year IU Health Morgan hosted an open house for the community. We offered free entertainment (bounce houses), food and drinks as well as tours of the facility to share the excitement of the recently completed renovations.

IU Health Morgan team members are dedicated to the community and continue to suggest new ideas and organizations to serve. The positive outcome of serving our community keeps us engaged and encourages interaction among teams that may not otherwise work in the same area.

Give time. Give back. Get fulfilled. Get strong!

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.

Connections happen everywhere you go. Time is an essential part of building the community relationships. Team members volunteer on their time and choose the organization of their choice.

Bud Swisher is making an impact

Importance of community leaders to support the county

For far too long many have relied upon the "government" to provide a variety of our basic needs. But recognizing the fallacy of this dependency, community leaders in Morgan County are recognizing for our communities and its citizens to prosper we can only achieve that goal through the support of those locally in a position to assist through financial and leadership positions.

CFMC's Impact on the Community

Increasingly, the benefit of the support through the Community Foundation of Morgan County (CFMC) can be observed through the impact and return on investment of financial support. By partnering with the CFMC, programs have been and are continuing to be developed that bring about changing solutions to many of our county's needs. In addition, through the support of our business and individual partnerships, organizations have an opportunity with capacity building grants to become more effective and efficient.

Importance of Partnering with the CFMC

By partnering with the CFMC, community leaders can be assured that the investments in our communities will have a measurable, positive impact and that one-hundred percent of funds provided to the CFMC will be employed to bring about measures to improve and enhance the quality of life among our county's residents as well as the business community.



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Musical chairs and mp3.com

I recently saw a headline on a financial website that sent a chill down my spine. The headline was "Every company is a tech company now" (cnbc.com 8/10/2017). Many of you were still in short pants back in 1999 as we headed pell-mell toward the bursting of the dot.com bubble. Me? I was wetting my long pants as I watched billions of dollars in "value" disappear from the market as the bubble burst. Anyone remember pets.com? No? What about mp3.com?

Side note: I was working at Schwab at the time and was on the team that worked the mp3.com IPO. I spoke with a super famous artist that participated in that IPO. Funny part about it, I didn't recognize who I was speaking with at the time but only after a colleague saw her name on my screen and told me who she was after I hung up. (She's one of those artists that are known just by their first name and I was addressing her as Ms. Last Name) I'm not gonna tell you who she was other than stating she was a "girl" that enjoyed "material" things.

But I digress.

That recent cnbc.com headline chilled me because it was strikingly similar to headlines I had read 17 years ago coming daily from the financial press. (Yes, still on printed pages, not via websites. Actually there were only like a dozen websites back then so all we had was printed financial press and CNBC on cable. But we did have flush toilets and running water... most days.) The internet was changing the world and any publicly traded internet company basically had the ability to conjure profits and cash out of thin air so everybody

The internet was changing the world and any publicly traded internet company basically had the ability to conjure profits and cash out of thin air so everybody thought they better get on board the dot-com gravy train.



JEFF BINKLEY
Finance

thought they better get on board the dot-com gravy train. And millions of people did. And then more millions. But just like what happens when there's only so many chairs and the mp3 ends, a lot of those millions ended up flat on their butts. So when I see a headline stating that "Every company is a tech company now" and other headlines like "U.S. Credit-Card Debt Surpasses Record Set at Brink of Crisis" (Bloomberg.com 8/7/2017) or quotes from supposed wise investment strategists like Bruce McCain, chief investment strategist at Key Private Bank who recently said in a CNBC interview (8/7/2017) "It's really hard to see anything that could send the market for a stumble."

Yeah, I get nervous.

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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*Pictured from left to right:
Dr. Scott Wyndham, Director of Finance & Operations
Dr. Margaret Hoernemann, Superintendent of Avon Community School Corporation*

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STRONG BONDS

Mark Angermeier and Roger Wathen built Capital Adhesives on a lifetime of friendship and commitment

By Elaine Whitesides

Morgan County Business Leader

Most people can remember fondly childhood friends and games, but not many can imagine a partnership that has its roots on an Evansville baseball field for two Little Leaguers in the early 1960s. At that time Roger Wathen and Mark Angermeier were probably more concerned about getting a hit or making a play than building an international business nestled in the hills of Morgan County, Indiana.

The two boys grew into young men together, attending church, taking classes, and pushing themselves in sports at Mater Dei High School in Evansville. The pair stayed in contact after graduation. Wathen went to Indiana State (now University of Southern Indiana) to study chemistry and Angermeier left for West Lafayette to study accounting at Purdue. Accounting didn't present the challenge Angermeier sought which led him to change his major to chemistry. Throughout college, the pair would reconnect with friends to go boating and skiing and the friendship between the two continued to develop. Eventually conversations led to dreams of owning a business together.

It was 1982 and college graduates were facing an economy mired in recession; jobs were scarce and lucky candidates took whatever was available. Wathen took a lab job at Eli Lilly in analytical research and development. He was a member of the team working on groundbreaking insulin technology, primarily involved in developing methodology for manufacture of the product. Angermeier took a position in chemical sales, specifically adhesives, for National Starch and Chemical.

With similar work ethics and philosophies, both men had similar ambitions: to do their best in whatever they were involved in and to be successful. Wathen had married his high school sweetheart, Natalie, and had their first child, Marie. Angermeier married his college sweetheart, Elaine, and they had started their family with son, Zach. Both were financially comfortable and life was good.

Wathen soon realized that to move out of the lab and advance, he was going to have to move his family out of Indianapolis. "Staying at Lilly would have been a good place to work," Wathen said, "but there were limitations on what I was willing to do." He knew that turning down opportunities could limit your future in a large organization.

At the same time, Angermeier was seeing an opportunity. Wathen said, "Mark is a true entrepreneur. He's got a natural ability to understand business and knows how to present, sell, and market. It's a natural part of his make-up."

Angermeier was good friends with a group of men in the Chicago area who had opened



Mark Angermeier and Roger Wathen

distribution of National Starch and Chemical adhesives to smaller companies. It was a niche in the market that National Starch did not want to serve. "I called Roger," Angermeier said, "and told him these guys knew nothing about adhesives, but were printing money as a regional distributor for National Starch. We could do this in Indy."

Scrambling and scraping together a start up

The pair began planning. Neither had the capital they would need in savings, and neither wanted to take on investors. Banks would not lend to them. "Our business model wasn't anything they could wrap their heads around," Angermeier said.

"Our business plan didn't give them a warm fuzzy feeling," Wathen added, laughing. "We had to figure out a way to build our own capital, which is what our assets became."

"We could have had good lives in the organizations we were in," Angermeier said, "but we felt there was more we could accomplish as business owners than we could as employees. We reduced expenditures so we could use our own assets to build a business."

They decided to sell their homes and purchase a duplex outright in Garfield Park. Each family would have their own side and the rest of the cash would go into the business. Natalie and Elaine would handle the administrative work, Mark would handle sales, and Roger, well, he said, "My primary job was to not lose my job at Lilly." Both families would split his income to cover living expenses in the start-up phase.

While the couples were planning and get-

ting their ducks lined up, news came that Mark was being offered a promotion into management at National Starch, which would require a move to Detroit. "I not only turned down the offer," Mark said, "but resigned at the same time. It meant that we had to start our business quicker than we were planning."

At this point, both families invested everything they had and were all-in, completed committed. They spent the next several years tightening belts and going to church together, praying together, living together, and working together. The attic, accessible through a child's bedroom on either side of the duplex, became the corporate headquarters for Capital Adhesives & Packaging Corp.

Building customers and staff

Mark knew the product inside and out and he knew the market – in northern Indiana. He spent a lot of time in his car and calling on customers in the territory he knew. He had a non-compete with National Starch, so he had to build his own customer base from scratch.

Seldom do end users buy from manufacturers. And most manufacturers are not set up to handle the smaller guys. So Capital Adhesives would buy in bulk from National Starch and then repackaged and resell to their new accounts which were under supplied.

Their idea was working. In fact, Roger would spend his lunch hours at their contract warehouse on the site where Lucas Oil Stadium stands today. The partners broke down pallets loaded with cases of products into smaller packages and shipped them off to their customers between bites. After a day at Lilly, he

Capital Adhesives & Packaging Corp.

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would be back in the warehouse preparing more shipments.

Their business was growing and by 1989 it was clear that Mark couldn't handle the volume of orders and continue to build the client base. The couples convened to figure out what to do next. "It made sense for Roger to stay at Lilly and our wives would continue to handle the administrative work, and we would hire someone," said Mark.

That someone was Mike Payne. "We knew Mike through church," said Mark. "He left his job at Amtrak and was willing to invest in our dream. He believed in us and that we would be true to our word. He's been a great asset for us and he represents the type of people that have been willing to come and work with us."

"Ever since the very beginning, we have wanted to create a different environment that rewarded the employee to the best of our ability," said Roger. "We have a lot of committed people. We are at 46 full-time employees and have six off-site sales people across the country to serve customers in every state of the union and 15 countries around the world." And Mike Payne is still with them, as general manager now.

The twists that changed it all

Capital Adhesives had grown. "We started emerging as a competitor (to National Starch)," Mark said. Their wholesale prices increased and the numbers were beginning to not make sense. "We didn't have access to their full line of products and we were limited geographically, although we weren't necessarily looking to expand. Margins became so slim that we knew the only way to continue was to begin to manufacture our own products."

Originally the pair had included "& Packaging" in their name because they intended to be resellers. "We thought as distributors our business would expand into other products," Roger said. "We started investigating the other products, but we felt adhesives was a better way to go."

Mark had spent a lot of time in the labs at National Starch learning about the products he sold. "So we had a good idea of the chemistry,"

Continued on Page 15

Precision planning for precision manufacturing business

Multix Precision Manufacturing

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By Elaine Whitesides

Morgan County Business Leader

While Vann Sanders might be the owner of a new business, Multix Precision Manufacturing, on Water Street in Monrovia, he is not new to the industry, or to Morgan County. Sanders grew up in Brooklyn, Indiana. He and his wife, Raeann live in Martinsville. "I will probably live in Morgan County forever," Sanders said, "so that's where I wanted my business."

It was during his years at Martinsville High School that he discovered precision manufacturing. "I could make things that were useful," Sanders said, "and I found I was good at it." The school had a manufacturing program and Sanders was so interested that he took the coursework for two years. Looking to the fu-



Vann Sanders

ture, Sanders pursued people in the industry to ask about the career path. With a positive out-

look, he set his sights on learning all he could.

He went to Vincennes University where he got two associates degrees; one in Tool and Die Technology and the other in CNC (Computer Numerical Control) Manufacturing. The next step for Sanders was to secure hands-on experience. He returned home and worked in several Indianapolis area shops. During that time, he took on every aspect of the job from cleaning up machines to sales, and making and inspecting parts. "I enjoyed everything related to the industry, no matter what the task," Sanders said.

The customers ranged from the aerospace industry to the food, medical, and racing industries. He worked with large and small corporations making parts and moving up to be a shop floor manager at one job. But that wasn't enough. Sanders wanted to know everything he could about the CNC machines he was using to manufacture parts. He made the conscious effort to learn more by moving into the sales side for a CNC machine business. His territory was the entire Midwest. When the company had a change in the structure of the sales division, it was the right time for his big move.

Making the move to business ownership

"I have always pushed myself to the next level in everything I have ever done," Sanders said. "Once I figured out what I could do, I always wanted to own my own business," Sanders said. "I mean, owning your business is the highest level. There's nothing higher. That's why I am here."

Just as Sanders pursued his knowledge of the industry and built his manufacturing skills, he took the same measured approach to business

ownership. He and his wife began reading and researching, talking to people, gathering information, planning, and saving. They connected with Mike Dellinger of the Morgan County Economic Development Corporation and the Small Business Administration. They studied business plans and wrote their own to obtain financing.

He said they have learned through the process but he has always known that contacts in the industry mean everything. He said, "I have built on relationships with people in the industry and know that it is better to over plan than to under plan."

Contacts are not just important for keeping

the machines running with work, but for getting wise advice, introductions, and help when it is needed. For example, in finding the perfect location for setting up his shop, it was his insurance broker who gave him the lead for the building in Monrovia.

He purchased and has installed a CNC Swiss Lathe to make parts that are 1.25 inches (32 mm) diameter or smaller from any metal including brass, stainless steel, aluminum and other difficult to machine alloys. He said, "I am not afraid of parts that others might be because I have experience and worked in industries that require precision and accuracy like the aerospace industry." His experience has taught him to work from precision blueprints or from specs drawn on napkins.

Prepared for the future

Sanders says that being prepared is key. "I understand the industry well enough to know there might be surprises, but we will deal with those as they come." Just like in all the previous steps of the process so far, Sanders has a plan. His first priority: keeping the machine full of work.

"I know there is a certain number of hours to run the machine to keep the business operational," Sanders said. "We are pursuing different routes to bring in a broad range of business and customers in different industries."

Owning a business, Sanders says, was something he was going to do. To him it is a matter of planning, putting your head down and getting to work. "I weighed the pros and cons and I see this as a great opportunity for me and my family," Sanders said. "It seemed like the natural next progression."

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Citizens Bank celebrates grand opening

Citizens Bank is proud to announce the re-location of its newest branch in Avon, Indiana. Located at 99 S Dan Jones Rd. Since 1931 Citizens Bank has served customers in Morgan, Hendricks, Johnson and Marion counties. The company celebrated its 11th anniversary serving customers in Avon, Indiana.

During the grand opening a ribbon cutting sponsored by the Avon Chamber of Commerce was held. Bank President/CEO, Keith Lindauer, and Avon Branch Manager, Rachel Barnhart, jointly cut the ribbon officially opening the branch to the public.

Citizens Bank's Avon location is its ninth location. In Hendricks County the Bank has two additional locations – one in Plainfield and one in Heartland Crossing. The Bank also has five locations in Morgan County and one straddling Marion and Johnson Counties on County Line Road just north of Greenwood Park Mall.

Later in the day a donation presentation was made to Family Promise of Hendricks County. "Our donation of \$2,500 today represents just one of the Bank's many efforts to give back to all of our communities," said Mark Lemieux, Senior Vice President of Retail & Marketing for Citizens Bank. "We are all very blessed to live and work here in Central Indiana. However, not everyone in our communities has enjoyed the same experiences. We are very proud



to support an organization that works to make sure no one is left behind."

About Citizens Bank

Citizens Bank was formed in 1931 as Mooresville's only previous financial institution permanently closed its doors, a victim of the Great Depression. Community members banded together to ensure that Morgan County had its own, independent, Bank. Since its inception Citizens Bank has remained independent. The Bank is wholly owned by CITBA Financial Corp, a publicly traded company on the OTCQX market trading under the ticker symbol CBAF.



Steve Kaiser; Keith Lindauer, President & CEO; Patti Wilson; Virginia Coffey; Julie Randall, Ex. Dir. Family Promise; Rachel Barnhart

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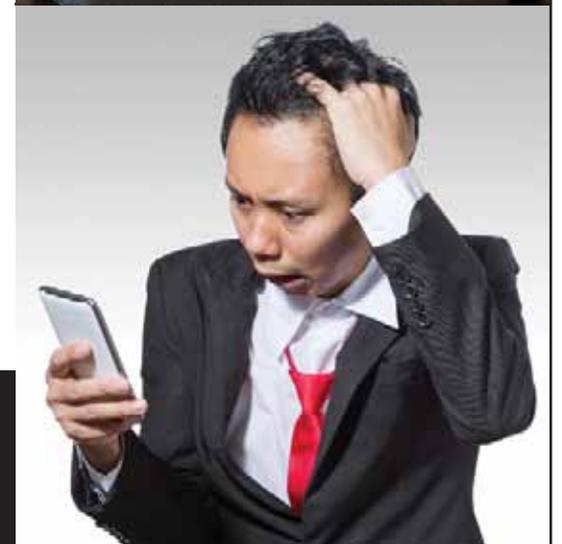
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Business travel tips

The outlook for business travel in 2017 continues to be strong. New travel apps hit the market every day that will cater to the unique and personal preferences to a business traveler, travel programs are now offered to help speed up the boarding and security process and also help business travelers avoid flight delays or cancellations. New travel requirements are forthcoming and new legislation is being implemented, business travelers will need to be aware of how this impacts their travel.

Here are a few tips for business travel in 2017:

Travel and Award Programs: Travel programs are a great way for frequent business travelers to skip lines, receive priority boarding, and upgraded seats and/or accommodations. Here are a few tips to maximize the benefits of these Travel Programs.

- Apply for expedited travel status. You can do so through programs like TSA Pre-Check for US Travel, or Nexus, Sentri or Global Entry for international travel. These trusted traveler programs are vital for business travelers.
- Focus on one or two hotel chains. Make sure you have a frequent quest account numbers at one or two hotel chains. Business travelers are a major source of revenue for hotels, so pick one that caters to your individual needs and preferences. Some even provide discounts on meetings rooms, shuttle services, wifi and room rates.
- Pay attention to the US Department of States travel warnings. When there is a travel concern within the international community, a travel alert is issued. Safety should be your #1 concern when traveling; these alerts help you understand your risk when you travel.



WILL GOTT
Business Travel

Air Travel: There are many travel tips to help you when you fly for business, here are just a few.

- Use your flight time to relax. Instead of working while you are 35,000 in the air, that the time to relax, read a book, take a nap or just listen to music. Many planes now have wifi on the plane (Such as Southwest) and you can enjoy a movie or TV show while you are in flight.
- Put a spare change of clothes in your carry-on luggage in the event you get separated from your checked luggage. Keep it light, smart and simple.
- Don't forget that those serving you while you are on business are also on the clock, so be kind to others as well as the person sitting next to you. Many times a kind word or action can get you a free upgrade or preferred seating on the plane!

Stay Healthy and safe: Staying healthy and safe while traveling should be your top priority. Your body and family will thank you if you follow these few tips.

- Wash your hands at every opportunity. You most likely are around others that are sick or ill and washing your hands often will help avoid sickness being spread to you and your family. Keep in mind that many of the things you handle during transit may not be cleaned all that often.
- Reduce your risk of blood clots by standing up and walking around every 90 minutes or so.
- Eat plenty of fruits and veggies. Many times when you travel, you don't eat the same diet as you do when your home, and you are more likely to get sick than the average person. So, take this time to eat fruits and veggies to protect your immune system.
- Stay hydrated. Water keeps you skin looking fresh and your mind alert. Bottled water is the best to drink while traveling.
- Protect your stomach. Don't experiment with new or unusual cuisine while you are on a business trip. You don't want to miss that important meeting because you were stuck in the bathroom or your hotel room!

Consider these tips and make your 2017 business travel safe, healthy and productive.

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@cruiaseone.com, or call (317) 451-4232 or via www.magnifiedvacations.com



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Is your water making you sick?

Did you know that the lack of many illnesses in the United States is credited to modern plumbing?



Jod Woods

In the early days of our country, water was usually drawn from nearby rivers, streams, lakes or springs. In more heavily populated areas, the water was delivered by some of the first water mains which were constructed of hollowed out logs.

Many of the health issues were due to contaminated water. Sewage would leak into the drinking water. Log piping would sag in low spots causing stagnate water and a breeding ground for insects.

All these health risks can be avoided by keeping your plumbing system maintained and repaired by a qualified professional. Licensed plumbers have been through years of training. They can maintain your plumbing system properly and protect our water supply.

Do you know your plumber? Are they licensed? Have they fulfilled all training and craftsmanship requirements to protect your health and the water supply? Know who is work-

ing on the water system from which you are drinking. Don't be afraid to ask to see a plumbing license from someone working on your home's plumbing.

A professional will be happy to show you their license. Making sure the right person is working on your water system is not only going to confirm that a repair is done correctly, but it also ensures the cleanliness of the water coming out of your faucet and into your drinking glass. Please contact us at 317-8312-5279 or EconomyHeatingandAir.com if we may be of any assistance.

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

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Tobacco use hurts bottom line

If you think tobacco use is not a big expense for businesses, think again.

According to the Center for Disease Control, approximately 20 percent of the nation's adult workforce still smokes cigarettes, which not only threatens employees' health and well-being, but also results in decreased productivity, increased absenteeism and increased workplace maintenance costs.

Cigarette smoking remains the most common cause of preventable disease, disability and death in the United States.

The www.in.gov/quitline states Indiana employers are heavily burdened by tobacco use in the state. Average annual healthcare costs due to tobacco use total an estimated \$2.9 billion, and tobacco use costs Hoosiers an additional \$3.2 billion in lost productivity, according to the website.

An Ohio State University 2013 research study found that employees who smoke cost employers approximately \$5,800 per smoke per year. Those costs include more than \$2,000 per smoker in excess medical expenditures and more than \$3,500 per smoker in lost productivity.

Employees who smoke contribute to higher life insurance premiums, increased absenteeism, more time spent on smoking breaks, greater risk of occupational injuries, more disability claims, increased cleaning and maintenance, and more disciplinary actions.

Employers can help improve employee health – and overall business health – by reducing tobacco use and secondhand smoke exposure. Employers can provide assistance to employees seeking to quit smoke and as a result reduce excess smoking-related costs to those employees.

For employers, the CDC foundation website at www.businesscaseroi.org/roi/default.aspx can help estimate how much a business could save by providing coverage, promotion, and encouragement of smoking cessation among employees.



JENNIFER WALKER

Smokefree workplace policies can help businesses protect non-smokers from secondhand smoke and improve productivity.

Most employees who smoke want to quit. Employers who become a Quit Now Preferred Employer can help their employees break their tobacco addiction by providing access to free resources and services to help. As a Quit Now Preferred Employer, you will have access to free resources and services to help employees quit tobacco.

The benefits to the employer include reduced workers' compensation cost and reduced healthcare cost, reduced absenteeism and increase productivity as well as improved overall employee health and morale.

Employers can refer their workers to the Indiana Tobacco Quitline, which is for all adult Hoosiers at 1-800-QUIT-NOW. Trained quit coaches will schedule follow up calls with the tobacco user after assessing their readiness to quit and determining the best approach for that individual. The service is free.

Preferred employers also can receive materials to educate employees about tobacco use, updates on new resources and research and monthly summaries of the number of employees who were referred to the program.

Employers may become preferred employers by completing a form at www.in.gov/quitline/2340.

The CDC foundation website at <http://www.cdcfoundation.org/businesspulse/tobacco-use-infographic#intro> also offers a wide range of information and tips on how to reduce tobacco use.

Jennifer Walker, Director, Ready Set Quit Tobacco, may be contacted at 317-306-1282.

The benefits to the employer include reduced workers' compensation cost and reduced healthcare cost, reduced absenteeism and increase productivity as well as improved overall employee health and morale.

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Community Leadership

It is not often we are privileged to work with a “giant” in our field let alone have them as a partner in our business. The Community Foundation of Morgan County is honored to have Bud Swisher as a Board member not only for his leadership but for his view and judgement on “what’s right and how to get it done”.

For all who know Bud, they understand his family’s history of service to Mooresville, Morgan County and the State of Indiana; a model of community leadership and service before self. During an average day, we all are pulled in many ways to solve management problems or get on the floor to fix a production issue. After dedicating our lives to our business pursuits, focusing on the importance of our families and our relationship with God, there are precious few hours left in the week.

However, as Bud states, we as community business leaders have relied on others to fix our own back yards and left the responsibility of increasing the quality of life in our community to others who may or may not hold the values we wish to pass on to our children and grandchildren. There is no better time than the present to change this trend and take on an active role in community leadership. Partnering with like-minded business leaders, we can begin to move our community in a direction which respects our beliefs for a better future.



**ED
KOMINOWSKI**
Philanthropy

Through efforts like the CEO Roundtable and the Parallel Pathways Program for Skilled Trades, we hope to provide all business leaders in Morgan County with a voice to make a difference. In whatever capacity community leadership makes sense for us as business owners, now is the time to interject our voices into what’s happening in our community to create a future that represents the best in which we believe.

With more than twenty years of executive management, non-profit and fundraising experience, Ed is passionate about philanthropy and community building. Philanthropy with a measurable impact has led Ed to focus on how philanthropy and private support can make a greater difference in our community with a hand up, not a hand out. Private and corporate donors should begin asking, “What impact am I really making?” when giving support to local charities. Ed is driven by a “Social Return on Investment” and focus on a true outcome or solution to the challenges in our community and towards the improvement of the quality of life for Morgan County residents.

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Roger said. "Together, we said, 'I think we can do this.'"

"Chemicals are more specialized, we understood that," Roger said. "We knew how to use our education to find the resources we needed and contacts were willing to help us step into it. Raw material suppliers said that they were willing to give us the technology we needed, and the recipes and materials to make the products."

"Then we started modifying and tweaking to dial in the properties we wanted," said Mark. "It was a learning curve for sure."

Two things happened at that moment that were critical to their continued success.

First, timing was perfect for them in that a mandate was issued from a regulatory standpoint, forcing people away from solvents in adhesives. Certain chemicals were banned and the larger companies couldn't respond fast enough for their customers.

"We hadn't started formulation yet," said Mark, "so we could respond quickly. We began to formulate without solvents and we got first to the marketplace that the big guys couldn't get to."

Roger added, "We didn't have a manufacturing process in place, we had never planned to be in manufacturing, but we could change quickly enough."

One of markets that opened to them was single component packaging, or cartons, like for toothpaste and other products. "Cartons require a more sophisticated adhesive and a variety of different kinds of glue for different uses," Roger explained. They began to see more markets and needs following the packaging through the entire process. Different kinds of packages, clear plastic, foil, cardboard, labels, the variety was immense, and so were the markets.

Second, was their relationships with customers. "We were always transparent with our customers," Mark said. "We told them exactly what we were doing in the move to our own products. We were upfront in those conversations."

"They had developed a relationship with us that they didn't want to lose," said Roger. "The face of Capital Adhesives was Mike on the phone and Mark face-to-face. They had a lot of respect and had built great customer relationships. Our customers told us they wanted to give us a try."

"Because Mark has the chemical knowledge, we understood the language and could explain the products to the customers," Roger said, adding, "Mike had learned the language as well because he had taken ownership and took the role of being more than a shipping and receiving clerk, he did things to learn the product."

During the changeover, they had stockpiled product so they had extra inventory to cover. "We wouldn't put anyone in jeopardy," Roger said, "It would hurt us in the long run."

The lessons and learnings

There's no doubt that becoming international players in the adhesives market never entered the minds of two little leaguers playing catch on a field in Evansville, which begs to answer how it ever came about.

"We didn't know where it would take us," Roger said. "If it fit what we could do, we would make ourselves available. We started small with what we could handle and service. It would

start as one drum, then grow to two or three. Pretty soon, our customers would give us an idea and we'd go with that."

"We started at places that allowed us to gain expertise and confidence in the marketplace," said Mark, "so people would talk about us positively. We helped customers get to the level they needed. We stepped into markets that needed attention."

They have even worked with machine manufacturers to create products that work with new innovations, which has moved them into other new markets. They said they have been invited into situations that the big adhesive companies didn't want to deal with. "Being available and being willing to take a risk with a company," said Roger, "makes us unique in the industry."

There is something else that makes them unique, and not just in their industry, but in the business arena overall.

In the beginning, Roger said, "We were living on roots. Our wives were in this with us. There are not too many relationships between partner's spouses that are as strong as the relationships in our individual marriages. We have very unique families. It ended up that we worked together, lived together, went to church together, held Bible studies and planned out our weeks together. Accountability and communication were the foundation to building trust. Understanding our personalities allowed us to use our individual strengths to build something remarkable. We chose to allow our diversity to unify us rather than destroy us."

Their families grew along with the business. Mark and Elaine added sons Joe, Nick and John, and a sister, Sarah, for Marie. Roger and Natalie's son Zach became brother to Abram, Lydia and Rachel. And, to keep things interesting, Mark and Elaine have two granddaughters and Roger and Natalie have two grandsons.

The economics and appeal of small-town living attracted the group to Morgan County. They bought the land on Old State Road 67 in 1994 and both families settled into homes in Mooresville during that time as well. The Capital Adhesives facility was built in 1996 and fully occupied by January 1997.

"I would not have believed that we would be where we are today," said Mark, "but a lot of it is that we made decisions that were solid."

All major decisions are made by all the spouses. Even minor decisions are discussed and agreed upon by the partners. "We are great proponents of people having different understanding. We borrow on the strengths and grow on the strengths," Roger said. "We hold each other accountable. Mark and I review our finances together. We don't make contributions without both talking and agreeing. There are no surprises."

That doesn't mean there are no disagreements. Roger said, "There's a verse, Faithful are the wounds of a friend (Proverbs 27:6). We value each other's friendship and relationship to hold each other accountable to create a wound long before it becomes a scar."

"We didn't want to be a footnote," Mark said. "In looking at it from our perspective, too many people start a business, but they don't want to step back to minimize the risk and give up what they have. We didn't have money to waste. We had limited resources and so we were going to use those to the best of our ability and we planned ahead. We were more interested in the long-term. That is what we wanted."

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 Mooresville Eagles Lodge, 451 Samuel Moore Pkwy. Lunch is free. 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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Mooresville

A photograph of three men of different ages and ethnicities laughing together at a table. An older man with a white beard is seated in the center, wearing a blue and white checkered shirt. He is laughing heartily. Two younger men stand around him, one on the left in a light yellow shirt and one on the right in an orange t-shirt. The man in the orange shirt has his hand on the older man's shoulder. They are all smiling and laughing. There are glasses of beer on the table. The background is a dimly lit room with a window and a door.

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