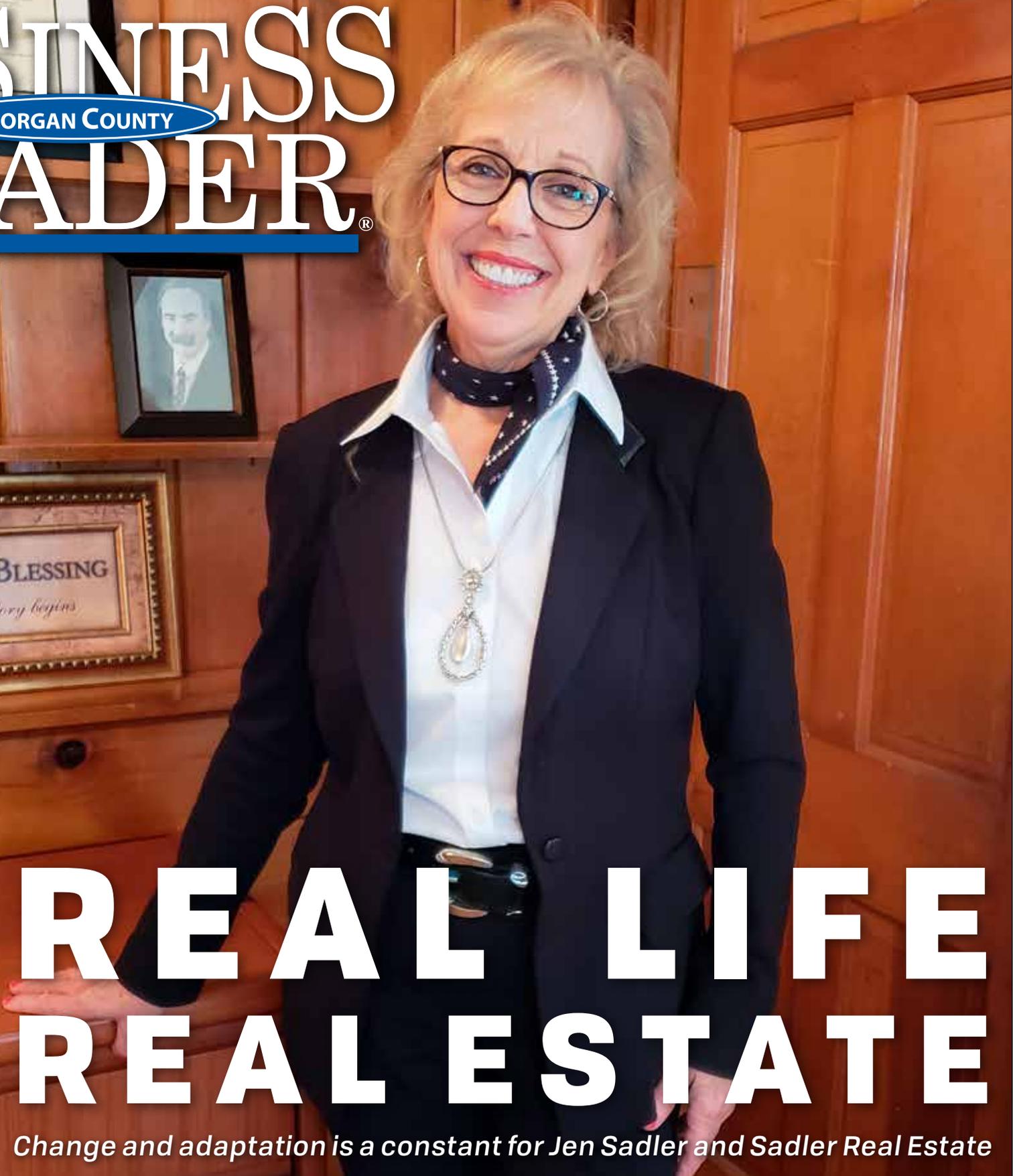


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MORGAN COUNTY

February 2019



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REAL LIFE REALESTATE

Change and adaptation is a constant for Jen Sadler and Sadler Real Estate



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Ed Kominowski, Executive Director

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Love is in the air ... for your business

Everyone knows that February is the month of love. You are probably already planning something special for someone special. If not, let this be a reminder that you better get going on that.

Love is something that we generally think about when it comes to relationships with people – family, friends, that significant other. But there is another love that small business owners hold dear. It is how they feel about the work they do and their business. And, the fact is that it doesn't matter what work is being done or what business an entrepreneur has. It could be keeping a family safe and warm with a new furnace or roof. It could be advising people on legal or financial matters. It could be serving tasty hot food, or providing a resource and information that is important to success for their clients.

Loving our business and the work we do is part of what gets us up every morning and keeps us going when times are tough. It is passion and here at the Morgan County Business Leader, we see it and share it with you. The great thing about passion is that it can be about anything that stokes a fire inside.

Jen Sadler has a passion for real estate and being a businesswoman. And, she loves it so much that she wants to know everything about it and how to be the best at it that she can be. She has devoted more than forty years to the industry and still gets up every morning eager to see what will happen and how she can use her knowledge and skills for someone in the community.

For Michael Barnes, it is cleaning. And not just the surface, but really getting down deep



JIM HESS
From the Publisher

and giving his customers something jaw-dropping. He loves doing the work as well as sharing the results. Like Jen, he pursues education and training to grow his knowledge and excel in his service.

Sometimes we get so busy getting the work done, I know as I have done this, that it wears us down and we forget the passion that burns in our bellies. So, while you are showing love this month to those people in your life that touch your heart, acknowledge the way you feel about your work and business. Bring yourself back to how that passion that got you started, or the first job that made your heart sing and how proud you were. Think about how you have grown as a business person. Acknowledge how far your business has come from its inception. That feeling will be better than a box of sweets or a bouquet of flowers. It is the glow of passion that re-ignites the love you have for what you do, what you are achieving, and what you are bringing to the community.

Love is definitely in the air this month, and for business owners, it sticks around long after this twenty-eight days are over. We try to remind you every month that passion and love is everywhere around you.



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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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It's in the details

B' Boys Detailing

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By Elaine Whitesides

Morgan County Business Leader

What do you envision when you hear the word clean? Is it tidying up and straightening stacks of paper? Is it wiping down counters and desk tops? Is it employees looking sharp in your employee apparel? Chances are that however you see clean in your world, it does not look like the clean Michael Barnes sees and achieves in his.

Barnes's world is vehicle detailing, where clean is much more than a vacuuming and swipe across the dusty dash and dirt encrusted wheels of a car. He says he has a passion for clean. The third-generation entrepreneur brings his passion to work every day at B' Boys Detailing in Camby. The part of Camby that used to be a part of Mooresville, which is where he has always called home.

The obvious choice

The seeds of B' Boys Detailing were sown in Barnes's youth. His father and his friends gathered on the weekends for car shows. "We'd have twelve or so vehicles in the drive. The older guys were talking and they'd give me a few bucks to wipe wheels, clean windows or sweep out their cars. I didn't make a lot, but it was then I realized I could make money doing it."

By the time he was fifteen years old, and ready to get a vehicle of his own, Barnes knew he really enjoyed making cars shine. By that time he also realized that washing a car or cleaning it out does not touch the reality of detailing.

"I wanted to know how to do it right," he said, knowing that if he, a broke teenager, wanted his car detailed, he had to do it himself. He also learned something about himself. "Some people are car enthusiasts," Barnes said, "I'm a detailing enthusiast."

It was not long before he was taking on side jobs. That evolved into working part-time in the concrete business and part-time detailing. In November, 2014, Barnes's dad fronted the cost of a carpet extractor and B' Boys Detailing became full-time work and a business. "When I realized I loved what I did," Barnes said. "I worked hard at it." He said he set about getting his name out and building a business that now thrives on repeat customers and customer referrals.



Michael Barnes

The details of turning passion into a profession

Barnes said he was like most do-it-yourselfers when he started cleaning his own car as a youth. "I didn't really know what I was doing," he said. "Detailing is when you get in and thorough-

ly clean the exterior of that car bumper to bumper or from glass to glass on the interior of the car."

Thoroughly includes removing mats and seats and using specialty, commercial-grade cleaning supplies and equipment to get into every nook and cranny. He says it is not just a surface clean he achieves, but a deep clean and sanitation. "Your vehicle is the second most present place for people," he said. "I use a steam finish to remove dirt and allergens and it leaves no smell. It is really good for people with allergies."

He specializes in exterior paint correction employing wet sanding and compounding in a variety of stages. He is certified by Ceramic Pro in the use of a ceramic glass coating products which leaves a thin layer of glass sealant to protect the finish.

According to Barnes, the detailing industry is in its infancy as far as professional development. He is a member of the International Detailing Association and working through the levels of certification they provide. "In ten to 20 years," Barnes said, "I expect it will become a trade and industry standards will be established."

Although Barnes avails himself of all the training he can get professionally, through the years he has developed his own training program. "I went to junkyards and get hoods, seats, and carpets to test and learn the trade," Barnes said. "There was nowhere to go to learn how to detail, so I had to learn on my own."

For Barnes, detailing is not just a good cleaning. He says he is a professional reconditioner and protection specialist. "It's hard work. You are in the garage and spend countless hours getting deeper and deeper. Then you match the before and after pictures and show them to the customer. Their face lights up and they say it is a remarkable transformation," Barnes said.

Since 2014, Barnes has relocated the business three times because of growth and the business needs. The last move to his current location reveals the same attention to details Barnes applies to his work. The property is zoned to allow him to build a shop that will become the hub of the business. "I want to be a significant small town business with a home town feel," Barnes said. "I believe that my main location will always be in Morgan County."

Barnes says he sets goals for the business at the beginning of the year and keeps chipping away at them all through the year. At the end of the year when he reviews the list, he takes pride in noting that he achieves the majority of them. "I am building something greater than just me," Barnes said. "I turned something I enjoy doing into something I can do every day for a living," Barnes said. "There is nothing better than combining passion with profession."



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How safe is the cloud?

Backing up our critical files and email is something we'd all agree is important, but we often treat it like flossing our teeth. We know we should do it daily but it's all too easy to take shortcuts or push it back until the next checkup. You never know when you're going to need a computer backup, though. A disgruntled employee can wipe your shared drive in minutes. A mislicked link can corrupt your hard drive in seconds. A poor selection of cloud services can disappear with a single missed payment.

Last month we introduced the concept of "business continuity." Business continuity planning centers around a documented plan to minimize the occurrence and impact of IT disasters. Over the next couple of months we'll review how we can balance these planning efforts in realistic, economical ways.

Let's consider the cloud - the invisible, magical, and evolving data storage medium that's taken off this decade. We store everything on the cloud - family photos, business bookkeeping, and even our list of passwords. Just how safe IS the cloud, and are there steps of preparation we should take to protect ourselves from losing access to the information it holds?

The cloud is a vast array of servers scattered around the world. Some work together to provide services such as Office 365. Others sit in the corner of a small business' home office and run an e-commerce site that is now gathering and storing payment information and passwords. While many systems within the cloud are more secure than a safe stored under your bed, it's important to consider who has this data, what they're doing with it, and what kind of problems can arise when we outsource data



CHET CROMER
Technology

storage to 3rd parties.

A recent poll stated that 86% of companies have one or more cloud-based storage systems. This means that most companies either trust cloud storage enough to incorporate it in their data storage efforts or that the benefits of cloud storage are so great that it's worth the risk. The question, though, is what is that risk? Let's list a few here:

- If your internet is down, the cloud is down, too.
- If your cloud provider has a disruption, your data may become inaccessible.
- If your or one of your employee's account is hacked, all of your data becomes immediately at risk.
- Much of responsibility for backing up cloud-based data is pushed off to the provider, so it's often out-of-sight-out-of-mind for the business using the service.

These are just a few of the risks we face when storing data and systems in the cloud. In many cases, with proper monitoring and research, these systems are well worth the risk or alter-

native cost of hosting the data ourselves.

As we continue on in this new year, now's a good time to chat with your critical providers or IT partners about the safety of your data and the preparedness of your providers to help you through any situation that may arise. Consider and talk about data recovery, how you'll access cloud-based data when the service is unavailable, and redundancy and on-site replication. When the time comes, you'll thank yourself for getting prepared.

Chet Cromer is the president of C2IT Consulting, Inc., a Morgan County-based technology business that provides websites, mobile apps, and IT consulting/support to businesses across central Indiana. He can be reached at chetcromer@c2itconsulting.net or (317) 721-2248.

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Who was Jack Bogle?

I've never done this before, but as I read the news this a.m. I knew I needed to. I'm using this column very selfishly today. I want to share a little bit about one of my heroes. Thank you for indulging me.

Jack Bogle died yesterday. Who was Jack Bogle?

Jack Bogle wasn't a star athlete. He wasn't a great political leader. He didn't invent a miracle drug or anything earth shaking like that. But he did make the world I live in better. I am an investment guy, a money manager, a coach for those who seek success on the field of stocks and bonds. I never met him but he was a coach of mine. Along with Chuck Schwab, Mr. Bogle inspired me to go out on my own and create an investment practice built around concepts he championed. Principally, help clients keep more of their return by selecting investments that are efficient and lower cost. His success with the Vanguard Funds showed me and others that what Wall Street thinks is necessary for success is not the only, nor arguably best way to achieve good returns in portfolio results.

Mr. Bogle's philosophy was captured in an interview he gave for Jonathan Burton's 2001 book, *Investment Titans: Investment Insights from the Minds That Move Wall Street*.

He said, "This business is all about simplicity and low cost. I'm not into all these market strategies and theories and cost-benefit analyses — all the bureaucracy that goes with business. In investing, strip all the baloney out of it, and give people what you promise."

A great philosophy: "In investing, strip all the baloney out of it..." And that's what he did. In 1976 he launched the Vanguard



JEFF BINKLEY
Finance

First Index Investment Trust, later renamed the Vanguard 500 Index Fund. No high cost manager, no fancy algorithms, and no computers running moment by moment quantitative analyses to adjust allocations and sectors and weightings. Nope. Just the 500 companies of the S&P 500 index.

No baloney.

For Bogle, the value of an index fund is not that it can beat the market — it can't. The value lies in that it IS the market. And that try as they might, 90% or more of the so called professional, learned, dare I say gifted (?) mutual fund managers FAIL in their attempts to beat the market. And they charge significantly higher expenses in that process of failing their investors year after year after year. (<https://www.marketwatch.com/story/why-way-fewer-actively-managed-funds-beat-the-sp-than-we>

thought-2017-04-24)

Yep. Check this out. Here is a breakdown and comparison of average expense ratios for basic fund types:

- Large-Cap Stock Funds: 1.00%
- Mid-Cap Stock Funds: 1.10%
- Small-Cap Stock Funds: 1.20%
- Foreign Stock Funds: 1.25%
- The Vanguard 500 index fund has an expense ratio of 0.14%.

Mr. Bogle said, "Why can't managers beat the market? Where's the value added? In terms of industrywide statistics, it's just not there. One reason is because of cost. The cost is a handi-cap on the horse. If the jockey carries a lot of extra pounds, it's very tough for the horse to win the race."

So next time you hear of a mutual fund or exchange traded fund LOWERING their expense ratio, Thank Jack Bogle.

God Speed Mr. Bogle. Thank you for making the world I love to work in better.

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.

"In investing, strip all the baloney out of it..."

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COMMUNITY FOUNDATION OF MORGAN COUNTY

Leading by Example

Longtime Morgan County businessman Jod Woods, President of Economy Heating, Air Conditioning and Plumbing, was blessed to have father who set a great example of family, business, and helping others. Understanding not everyone has or had a stable foundation for growing up, Jod lives by the Romans 12:10-11 truth and principle:

“Be kindly affectioned one to another with brotherly love; in honour preferring one another; Not slothful in business; fervent in spirit; serving the Lord.” (KJV)

“We’re to treat each other like family. This community has been very good to me, so I want to return what I’ve received by giving my best in who I am and what I do. It’s my responsibility and I take it very seriously,” said Woods. “Morgan County is a fantastic place to live, work and serve. There are so many opportunities to help people.”

Jod and many of his employees are active members at Good Shepherd Baptist Church in Mooresville. When not busy at home, work or church, Jod is passionate in serving those at the League of Miracles – a non-profit operating a sports complex specifically designed for people (children and adults) with special needs and their families to participate in sports, such as baseball. “When I see the kids and their smiles on that baseball field, it just blows me away,” Woods said.

Jod set up a League of Miracles Fund through the Community Foundation of Morgan County (CFMC) so people could donate to ensure more children and adults have oppor-

tunities to “play ball”.

According to Jod, everyone has time, talent and treasure they can use to give people in need a hand up, instead of a handout. There are people, he said, who allow the system to run their lives and others who are serious about changing their circumstances. When Jod wanted to invest his money into long-term solutions for issues affecting the community, he turned to CFMC for help. “CFMC does the research on issues that I don’t have time to do. I trust when I invest my dollars, it goes to organizations making a positive difference,” he added.

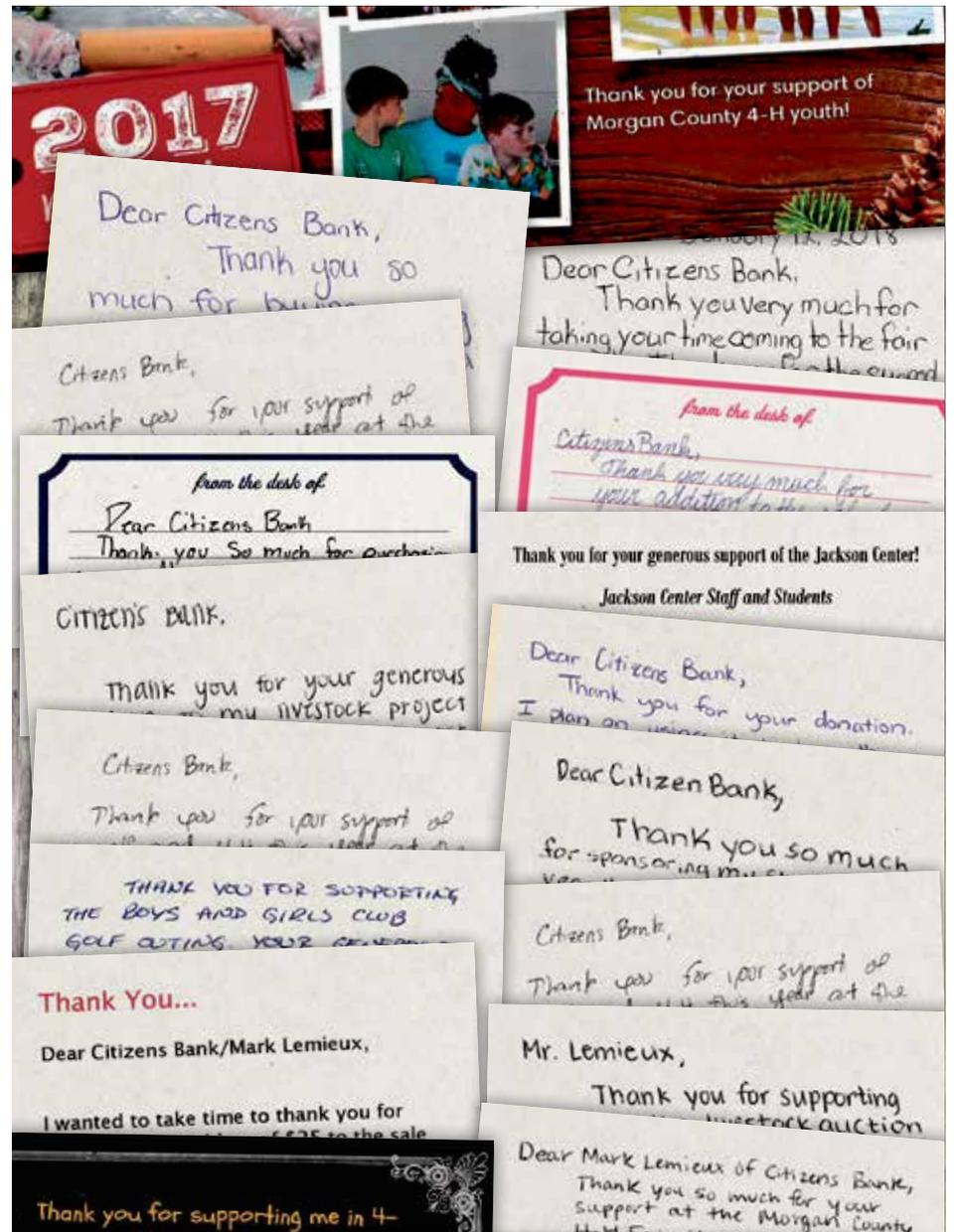
Jod is a firm believer when we continue to give of ourselves and what we have (i.e. money, skills, possessions, etc.), the more we receive in return to continue helping others. Regardless of how big or small our “pool of resources” may be, everyone can do something.

“There’s no better place to start than with CFMC with its insights and resources to put your money to good use,” Woods said. “Everyone has different interests and that’s okay. There are so many opportunities to find something you’re passionate about and then start supporting it. Standing still gains you nothing. Even a small step, like making a phone call to get information, can create impact. Think about who you can help and start there.”

CFMC can connect you and your giving with organizations making an impact. Contact CFMC at (765) 813-0003 for details and visit our website at www.cfmconline.org.



Woods



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*Pictured from left to right:
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Dr. Margaret Hoernemann, Superintendent of Avon Community School Corporation*

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REAL LIFE

REAL ESTATE

Change and adaptation is a constant for Jen Sadler and Sadler Real Estate

By Elaine Whitesides

Morgan County Business Leader

Jen Sadler noticed she was only one of a few women in the mass of 400 students in the lecture halls at the Kelley School of Business at Indiana University in Bloomington. But it did not intimidate her. Because, she said, "I was there on a mission to get my business degree."

She began college in the late 1960s, pursuing a degree in psychology, although business was what she had on her heart. "I didn't know it was OK or acceptable at that time," Sadler said explaining why she was taking psychology classes instead of business classes at first. She switched majors and nothing else mattered. Women were stepping into new roles and she was right there on the front lines and credentials were important.

After graduating, Sadler went to work for Mayor Richard Lugar and then went on to work at the Indiana Department of Commerce. While she was there, she met Stan Sadler, who was working in commercial real estate sales downtown. He encouraged her to take classes to become a Realtor™. Again, credentials and a deep knowledge of the field were important to her, so she took all the classes and exams necessary to not only be a licensed real estate agent, but a licensed broker as well.

Partners in life and business

By the time Jen and Stan married, both were licensed and ready to open Sadler Real Estate in their mutual hometown of Martinsville. When the business was established, Jen was the sole owner, which suited her desire to handle the details of a corporation. It was 1978 and a fitting beginning of a business that has stood both the test of time and markets for more than 40 years.

The Sadler family name had been embedded in the community for generations. Stan's folks at the time were actively involved in the government and civic activities in Martinsville and Morgan County. The couple wove their life and livelihood into the fabric of the area. Stan handled the commercial and land transactions and Jen took on the residential side of the business.

Part of her contribution to the success of Sadler Real Estate was to always pursue the certifications, credentials, and the continuing education and knowledge that kept the firm on



top. She achieved the Graduate Realtor Institute Certification (GRI) and the Certified Residential Specialist (CRS) designations, which only a small portion of realtors obtain.

According to Jen, the couple were well suited partners, in life as well as business. She says Stan was affable and never met a stranger, and she was detail-oriented and organized. Their business was an extension of their lives as they welcomed three children, Joe, Amanda, and John to join Stan's daughters, Catt and Jane. Life was chaotic, and wonderful, according to Jen. "You just do it," Jen said. "With children you learn to juggle, not just time but finances,

too. Sometimes I wonder how we did it." All chores and jobs were tag-teamed by the parents as needed. Sometimes she was the business woman working long hours and Stan was Mr. Mom and that was fine with him, she said with a smile.

They ran the business sharing the responsibilities, each playing to their strengths and interests as well as pitching in wherever needed.

That kind of partnership is especially needed in an industry like real estate. "The nature of the business is that we work when other people are off. Realtors have to be accessible," Jen said. Now, with the changes to the industry trig-

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gered by the computer and internet, it is even more important.

"I remember distinctly when a colleague told me that people are going to be able to look on the computer to see property listings," Jen said. She laughed and said it reminded her of when the fax machine started to show up in offices. "I told someone, that's great you have a fax, but if no one else has one, who are you going to fax to?"

Her partner had other ideas. Stan was always an early adopter of technology and she says he saw getting Sadler Real Estate on the World Wide Web as an important strategy. "We were one of the first real estate firms to get on the internet," Jen said, "and that gave us a competitive edge."

Rolling with the punches

The firm has built on successes, one at a time. Adding staff and helping build careers has been fulfilling. Buying the property that still houses the business on Morgan Street makes her proud. Being a participant in multi-million dollar sales, and, in fact, selling three of the top properties over \$900k ever sold in the history of Morgan County has been a highlight. Helping families start new chapters in homes and helping businesses start or expand into new spaces; there are many, many fond memories.

In looking back over the years of the business, Jen can identify the challenges, too. She remembers how fortunate they felt in 1985 when the couple bought their first home and the interest rate was only thirteen percent. She remembers the chill of the plummeting market in 2007 that was made worse by the Martinsville flood in 2008. "We just put our heads down and worked hard at getting through it all," she said.

Continued on Page 14

Why invest in your business website?

Prioritizing is one skill that every small business owner needs to learn and practice. Every. Single. Day. Right? Time and money are two resources that must be carefully allocated to achieve the most with the least expenditure.

Spending money on anything having to do with technology, online presence, and marketing has to come with the understanding that it is all an investment in yourself and your business.

The results might not be immediately evident, but over time, the effect of your investment can be exactly the edge that drives your business forward.

What is a good investment for business?

The most obvious – the one that stands out first – is a website. If you don't have one, get one! But beware, you don't want a website that just barely qualifies as a website. You want your website to be an online home that reflects your business, does everything to promote and support your business, and sets you up for the future.

What are the elements of an effective website?

- Great design. You want your website to be memorable and stand out. Your initial understanding might be that the design is attractive. However, above everything else, you want a website that easily navigated and FUNCTIONAL! Every visitor can get around easily. In addition, you want everything in your website, from home page, to services, FAQs and even the blog, to be consistent with your business branding.
- The content is clear, complete, and concise. No one has a boatload of time to read pages and pages of content. That means that you want to explain WHAT YOU CAN DO FOR YOUR CUSTOMERS in terms they can understand. To understand the explanations need to be clear, and for your sake, complete. No, you won't be able to explain every single situation or problem you can solve, but you can give enough information so the reader gets hooked.
- Ecommerce tools that are effective. Even if you don't have an online store, an ecommerce element to your website means customers can pay you online. Ten years ago that wasn't such a big deal, but today, it



YOUR WEBSITE IS YOUR ONLINE ADDRESS

gives customers a way to take care of their bookkeeping quickly and efficiently – at 3 a.m. when they have time to do it. It also gives you faster access to the payment and saves you time by not having to sign checks and make a trip to the bank. Faster, more efficient, and better for all.

- Security is a must. No one, and we mean no one with a protective bone in their body, wants to interact with unknown websites that are not secure. And, on the other side, you don't want your online address to be vulnerable to outside attacks and hackers, either. So the technical background structure should include protection that is strong, proven, and effective 24/7. Security also revolves around the technical details of your sight. Registration and hosting for your domain, backup solutions and having IT support are critical to keeping your sight up and running.

Once and done is not the gold standard for websites

Not meaning to add to the burden of business ownership, but there is a reality to understand when it comes to websites. Just like everything else from lawn maintenance to financial oversight to ordering supplies and maintaining inventory, a website requires your ongoing attention.

First of all, times change. You might not be caught dead in your favorite attire from 10 years ago, but your website might be reflecting a trend or a technology that was popular once and has now been replaced with something better.

It's not just that your website looks dated, but changing technology can render it inefficient, slow, or, in some instances, broken. Think about your cell phone. Even if you take care of it and it "still works" after four years, chances are that it is slow and starting to have problems downloading information or functioning properly. The technology has advanced and you have to keep up with it.

In addition, search engines LOVE new content. That does not mean you have to continually revise or add new pages to your website. No, a blog is a great tool to attract the attention of search engines as well as give you something to promote that will connect with your potential market. A blog is used to explain, educate, and communicate your business values and personality.

Plus, things change in your business. You know how services and products evolve. There is nothing worse than getting a call or email from someone interested in an obsolete product found on your website. Even things like a change of address or staffing can be a problem for you. Broken links to products, contact emails that don't work, or just plain bad information can drive a customer away.

Just like sweeping, dusting, doing the dishes and laundry keep your home running smoothly, updating and refreshing your website does the same for your business. It's all an investment in what is important to you and has a great impact on the success you find.

Courtesy of NuMedia Marketing
www.mumediemarketing.com

Don't be broken hearted



JASON KING
Wellness

The phrase, "happy heart is a healthy heart", may be a bit cliché, but there is truth to the saying. Sure, we repeatedly hear heart health advice, but that is not the whole story. What should you be on the lookout for when your heart breaks?

A healthy heart starts with several factors in your control, such as: exercise, drinking more water, eating healthy, quitting smoking, cutting down on salt, watching your weight, etc. You've heard them. One factor often overlooked, however, is the ability to control stress. While studies are still exploring if stress contributes to heart disease, stress can affect behaviors that increase heart disease risk, such as an unexpected bill or mounting work problems. Regardless of the cause(s), left unchecked, stress can result in interrupted sleep patterns, zapped energy levels, forgetfulness, headache, back pain, a rise in blood pressure and an increased breathing rate.

But even if you are healthy, circumstances of shock can literally create a stress-induced cardiomyopathy event, or more commonly called broken heart syndrome. This is a reaction to a surge of stress hormones that can be caused by an unusually emotional stressful event and is more common in women than men. A bad breakup, death of a close relative or friend, divorce, or severe family crisis can set off a chain of events that could be misdiagnosed as a heart attack. Symptoms of broken heart syndrome like severe chest pain, shortness of breath, and irregular heartbeat are similar to that of a heart attack and certainly very real. The difference, however, is that the patient's EKG results won't look like a heart attack. With broken heart syndrome, most people typically recover fully within a few weeks, rather than months, as with heart attacks.

Easier said than done, but maintaining a positive approach to managing stress is simply a good idea for your overall health. Discuss any and all symptoms you may have with your physician on a regular basis, as he or she can advise best practices.

King received his Doctorate of Nursing Practice from the Indiana University School of Nursing. In service to his profession and community, Jason is an active participant in multiple nursing organizations local/regional/state boards and has garnered seven awards for nursing excellence. Jason has led day-to-day operations helping to transform IU Health Morgan into a successful outpatient facility. Jason has played a key role in developing and evolving of IU Health Morgan's success.

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That's not for me

One of the most frustrating things in the world is to be extremely excited about something and try to convince a friend or acquaintance about how valuable, good or beneficial it is, only to hear them say, "That's not for me."

Of all the things that influence our lives, our beliefs are perhaps the most powerful. What we believe shapes both our attitude and our behavior. Trying to force someone to change an opinion or position usually fails miserably. So how can you help someone come to a different conclusion? Here are five ways I've found that help and either singularly or together help a person come to a new conclusion.

1. Language Patterns
2. The Power of Questions
3. Counter Examples
4. Proof by Others
5. Curiosity Rules

I find it fascinating that people process things so differently and when it comes to helping a person see things from a different perspective you have to be creative and open to possibilities.

Language Patterns

In the early 1980's a guy named Roger Bailey created a model of language patterns that we use as filters to make up our model of the world. Yes, we each have a model of the world and understanding how different folks create the reality around them helps us to understand and communicate with them better. This model has many facets, the one I am focusing on here is the language pattern of direction.

In essence, does a person know within themselves, internal or does a person need to be told (or influenced) by others facts and figures, external. Noticing where a person is coming from helps you to frame your language for influence.

A simple way to determine is a person is internal or external you can ask them this simple question: How do you know that you have done a good job at...? An answer of "I just know" or something similar indicates the person is motivated internally. The influencing language you can use is: only you can decide, you might want to consider, it's up to you, what do you think?, etc. For externally motivated folks you can say things like: you'll get good feedback, others will notice, well respected, etc.

The Power of Questions

The most powerful language pattern known is that of asking powerful questions of another person. If the questions are positioned correctly the person being asked begins to see things from a different perspective.

When asking good, powerful questions, do all you can to avoid the "why question." Usually when you ask a person why... it takes you both down a track of distraction. Work as asking

"Of all the things that influence our lives, our beliefs are perhaps the most powerful."



JACK KLEMEYER
Business Coach

good questions that start with "how" or "what" your results in influencing will be much better.

Counter Examples

Many times a person believes something because that's all they've ever experienced. It's said that when a sailing ship from Europe approached a foreign shore of people who had never seen or experienced a sailing ship they described the sails as clouds and thought the passengers had special powers to be able to move on the water with the clouds.

Today we know that cloth or canvas sails are what the indigenous people were seeing but they didn't have a frame of reference to explain or understand.

When you provide a counter example (an example of your case actually working) to a person a wedge of doubt is put into their beliefs. That wedge creates an open to possibilities place. That is a starting place.

Proof by Others

Similar to a counter example, demonstrating believable proof from people just like them (the person you're trying to influence) will go a long way to help influence another person. Your proofs need to be genuine and specific to the thing, product or idea, you're attempting to influence another person on. Proofs can sometimes be in testimonials, case studies or validated stories. Many times video works wonders in showing proof.

Curiosity Rules

The under lying, hidden element, that makes all of the other four so powerful is for you, the person influencing, to be wildly curious like a child. Having that amount of curiosity will keep you flexible enough to keep asking, trying and exploring for something that will work to influence another person.

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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Kendrick Foundation awards \$15,160 to Youth First, Inc. to support Morgan County students

The Kendrick Foundation has awarded a \$15,160 grant to Youth First, Inc. to strengthen the social and emotional well-being of students in Mooresville and Martinsville schools. This investment will help Youth First expand its highly impactful model of prevention to reach more youth and families in Morgan County.



stronger, healthier and self-reliant families.”

“The Kendrick Foundation’s investment is critical to growing Youth First’s life-changing work in Morgan County. Working together, we can protect and heal the hearts of more young people

and their families,” said Parri O. Black, Youth First’s President & CEO.

Youth First launches services this month at Paul Hadley Middle School in Mooresville with support from the Kendrick Foundation, Home Bank and the school district. Youth First began serving Martinsville’s Bell Academy in August with funding from the Lilly Endowment’s Comprehensive Counseling Initiative, the Governor’s Director of Drug Prevention, Treatment, and Enforcement, and the school district.

“Kendrick’s grant goes a long way toward helping match Home Bank’s \$30,000 challenge gift, but we must still raise another \$15,000,” said Black. “We invite all community members to support Youth First’s life-saving work.”

Gifts designated for Youth First in Morgan County may be made online at youthfirstinc.org/morgan or by mail to 111 SE Third Street, Suite 405, Evansville, IN, 47708. To learn more, contact Regional Development Officer Adam Novello at 574-286-3093 or anovello@youthfirstinc.org.

In partnership with school districts, Youth First embeds Master’s level social workers to become specialized mentors for students and prevention coaches for parents and teachers. Youth First Social Workers build caring relationships, foster readiness for positive change, and boost resiliency along with other valuable life skills. Research shows these are the keys to preventing addiction, suicide, violence, school dropouts and more.

Kendrick Foundation President Greg McKelfresh sums up the Foundation’s motivation for supporting Youth First: “Children in Morgan County are our greatest asset in building a brighter future for this community. However, so many of them are struggling due to circumstances out of their control, whether it’s poverty, homelessness, addictions, mental illness, etc. We need solutions to help them and their families break these destructive cycles. We’re excited to partner with Youth First as they provide additional people and resources to tackle these issues head-on and build

Community Foundation of Morgan County announces 2019 Lilly Endowment Community Scholarship recipients

Foundation of Morgan County (CFMC) announced this week that Jared Poston and Grace Allman were awarded the 2019 Lilly Endowment Community Scholarships.



Jared Poston is the son of Stacey and Scott Poston and will graduate from Monrovia High School in May 2019. When he was not busy with school activities such as marching band, National Honor Society, tutoring and playing soccer, Jared volunteered as a bell ringer for the Salvation Army, raised money for the Riley Children’s Hospital Dance Marathon, and played piano at a local nursing home.

Grace Allman is the daughter of Anna and Neal Allman and will graduate from the Indiana Academy for Science, Mathematics and Humanities at Ball State University in May 2019. In her spare time, Grace has volunteered at her church’s Vacation Bible School, IMPACT Youth Group, and the National Honor Society’s summer program. She plans to major in Engineering when she goes to college.

The other five Lilly finalists were Kaylee Wise (Mooresville High School), Asher Markitan, Riley Henson, Kaity Kraszyk and Ashley McHugh – all from Martinsville High School.

Congratulations to Jared and Grace!

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The nation goes red in February

On the first Friday of every February, which is designated as American Heart Month, the nation comes together, igniting a wave of red from coast to coast.

Everywhere we look, we will see RED in February. This annual outpouring of support joins millions of people together for a common goal: to reduce heart disease and stroke. You can help spread the word. Share on social media to encourage others to wear RED to support heart health.

It's never too late to quit smoking. Here's why:

Within 20 minutes

- Blood pressure decreases to normal
- Heartbeat stabilizes
- Temperature of hands and feet increase to normal

Within 8 hours

- Carbon Monoxide level in the blood decreases to normal
- Oxygen level in the blood increases to normal
- Mucus begins to clear from the lungs improving breathing

Within 24 hours

- Chance of a heart attack decreases

Within 48 hours

- Sense of smell and taste improve

- Nerve endings begin repairing

Within 3 months

- Circulation improves
- Walking becomes easier
- Lung function improves
- Immune system improves

Within 9 months

- Coughing, sinus congestion, wheezing, fatigue and shortness of breath decreases
- Cilia regain normal function in the lungs, increasing the ability to handle mucus and clean the lungs

At 1 year

- Risk of coronary heart disease is lowered to half that of a smoker

At 5 years

- Risk of stroke is reduced to that of a person who has never smoked

At 10 years

- Risk of lung cancer drops to half that of a current smoker



JENNIFER WALKER

- Risk of a mouth, throat, esophagus, bladder, kidney and pancreatic cancer decreases
- Risk of ulcers decreases

At 15 years

- Risk of coronary heart disease is similar to those who have never smoked
- Risk of death returns to similar level to those who have never smoked

But there's more. You can die from exposure to secondhand smoke. In the United States, secondhand smoke is estimated to cause over 41,000 deaths among non-smokers each year, including nearly 34,000 deaths from heart disease and over 7,300 deaths from lung cancer. In Indiana, secondhand smoke was estimated to cause 1,337 deaths among non-smokers in 2014, including 1,325 deaths among adults and 12 deaths among infants and children.

The U.S. Surgeon General has concluded that there is no risk-free level of exposure to secondhand smoke. Exposure to secondhand smoke can cause numerous health problems, including: lung cancer, coronary heart disease and stroke. This is why smoke free air policies (including vaping) are necessary to protect ourselves from exposure to the toxic chemicals found in secondhand smoke/vape.

For more information, please visit our website at www.readytoquit.org or email Jennifer Walker at jennifer@readytoquit.org. If you're ready to quit, call 1-800-QUIT NOW (800-784-8669). It's FREE! The Kendrick Foundation and Community Foundation of Morgan County are proud supporters and funders of Ready Set Quit Tobacco. To find more information on the Kendrick Foundation or CFMC visit cfmconline.org.



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How Long Should a Water Heater Last?

A water heater is potentially the most ignored appliance in our homes. We prepare to take a shower, and assume we will have

warm water. Did you know that the average water heater should be replaced within ten years? A water softener will only add a couple years to a water heater's life expectancy. Why should you consider replacement prior to failure? Water leaking from a



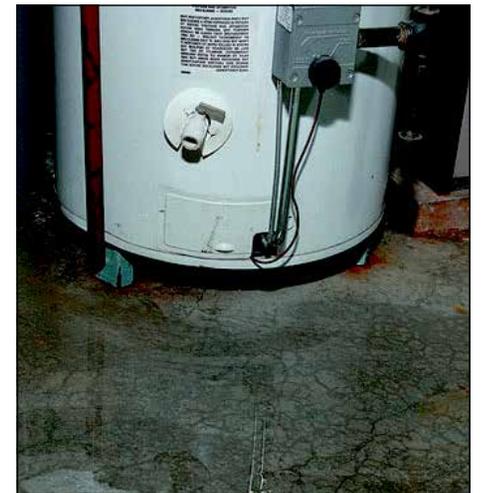
Jod Woods

ruptured heater tank is the most common failure. This type of leak may create severe water damage if not caught early. In addition to damage from a leak, old water heaters consume much more energy and produce less hot water

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than a new heater. May I recommend that you replace that water heater before you end up with no hot water, high energy bills or water damage? Please call Alicia today at 317-831-5279 to schedule the replacement of your old water heater. You will save money and gain peace of mind with a new high-efficiency Bradford-White water heater.

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She had a role model for forging ahead. His image hangs right next to her on the wall. "Abe Lincoln failed so many times through his years," Jen said. "I try to teach my agents that in real estate you can fail time after time. But if you keep your mind on the goals, you can succeed. He is my visual tool to remind me."

However, in recent years, the biggest challenge Jen has ever faced has been the death of her partner, Stan. Because their home and work lives were so inextricably woven together, every aspect of life at home and in the office changed with his passing. "He had a wealth of knowledge about the community and was actively involved in land development and growth of the county," Jen said. "I want to ask him questions every day, especially with the I-69 project."

She says she and the current three-person team at Sadler Real Estate have taken over the commercial and land projects. "As a team we have fully worked together and expanded our knowledge base to become well-versed in those areas," Jen said. "I bring them in on those deals and it's given them an opportunity to grow."

She says the energy and synergy in her team has been a positive for her during the evolution since Stan's death. The camaraderie has helped her step into the role of the face of the business. "I was always out there with Stan, side-by-side," Jen said, "but now going forward without him has been difficult. But he would have wanted me to do that, and I don't know



Kim Brennan, John Jones Jr., and Jen Sadler

any other way to be."

Adjusting to changing times

Real estate, just like all industries and businesses, changes and evolves. While this has been a traumatic change for Jen and Sadler Real Estate, she sees a positive future. "I know somehow we weathered markets and disasters and we will continue to do that now and in the future," Jen said. As a realtor, she says you have to always hope for the best and be prepared for

the worst.

She says a big part of being a successful Realtor™ is being a problem solver and she thinks she has been good at that. "You have to have that attitude that when there's a will, there's a way," she said. "We can figure it out." And the energetic septuagenarian gives it her all. "In real estate, what you put into it is what you will get out of it. It's just hard work and there are no free lunches."

The industry rules, regulations, and even the way business is done has changed dramatically over the last forty years. From big heavy listing books years ago to electronic delivery of documents and signatures today, every business person has to learn to adapt.

Jen Sadler, as a woman in business, has been a part of a huge change. "I have always known I had to take care of myself," she said. "Women have to have the stamina and know they can endure. They can't fall apart the first time something goes wrong. They have to be independent, rely on themselves, and know they can take care of themselves."

For Sadler, that strength is buoyed by a strong work ethic. She grew up with the expectation that everyone had to get something accomplished before the day was over and it was just not acceptable to do anything but your best, either. "The best piece of advice I would offer a woman going into business," she said, "is to never give up and always believe in yourself."

There have been many firsts in Sadler's life. She is the first in her family to go to college and, at the time, she was one of only a few women to graduate from the Kelley School of Business. She forged the path for women as business owners and gained credentials that are held by only a few, men or women. She was, and is still, a part of a team that operates a successful business and she has a positive vision for the future, whatever that brings her and the business. She says, "I just don't know any other way." And the community is better for that.

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Moore is elected Chair of FHLBank of Indianapolis Board

The FHLBank Indianapolis Board of Directors has elected Dan L. Moore as Chair of the Board of Directors for FHLBank Indianapolis. Moore, who is President-CEO of Home Bank



Moore

SB, will serve a two-year term beginning January 19, 2019.

The FHLBank Indianapolis (FHLBI) is one of 11 independent regional cooperative banks across the U.S. With \$66 billion in assets, the institution is privately capitalized and owned by its member banks, credit unions, community development institutions (CDFIs), and insurers across Indiana and Michigan. As a cooperative, FHLBI can pass its borrowing benefits in the form of lower borrowing costs which are subsequently passed on to consumers, businesses and communities.

Serving for over 40 years with Home Bank, Moore has been a Member Director of FHLBank Indianapolis since 2011 and is currently



the Vice-Chair of the Board, a role he has held since 2016. He holds an appointed position on the Mutual Advisory Board of the Office of the Comptroller of the Currency and sits on the boards of Hoosier Voices for I-69 and Stability First.

“During Dan’s tenure on the Board, he has been a strong and consistent voice representing the needs of the Bank’s community lenders,” state Konich. “Dan’s guidance and counsel have been of tremendous value to both the Board and our management team, and we look forward to plotting a course forward under his leadership.” Home Bank SB was chartered in 1890 as a mutual institution which essentially means that it is owned by its depositors. Without private ownership or stockholders, the bank’s profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support. Home Bank serves South

IU Health Morgan names new COO

The New Year is bringing a key change to IU Health Morgan. Brian Shockney, President, IU Health South Central Region announced the promotion of Jason King, CNO to the



King

new position of Chief Operations Officer/Chief Nursing Officer. In healthcare for over 18 years, Jason has led day-to-day operations helping to transform IU Health Morgan into a successful outpatient facility. “Jason’s key role in developing and evolving IU Health

Morgan’s success in Martinsville makes him a stand out choice for Chief Operations Officer,” says Shockney. “His enthusiasm demonstrates his dedication to patients and team members as well as to the community.”

“I am honored to be able to step into this new position for IU Health Morgan,” adds King. “I have been fortunate to work with an outstanding team whose passion and commitment to our patients is second to none. We have exciting plans in store and I look forward to how they will further our service to the surrounding community.”

King received his Doctorate of Nursing Practice from the Indiana University School of Nursing. In service to his profession and community, Jason is an active participant in



Indiana University Health

multiple nursing organizations local/regional/state boards and has garnered seven awards for nursing excellence.

Larry Bailey, who has been providing leadership to both Morgan and Paoli over the past several years is returning full time as President of IU Health Paoli Hospital to expand hospital initiatives. “These moves represent a significant and continued investment to the Paoli and Martinsville communities as we strive to provide meaningful and cost effective healthcare service for those we serve,” concludes Shockney.

Indiana University Health Morgan has provided leading care to Morgan County Indiana for more than 92 years. To learn more about IU Health Morgan, visit iuhealth.org/morgan or call 765.349.8441

As the only nationally recognized healthcare system in Indiana, Indiana University Health is dedicated to providing a unified standard of preeminent care. A unique partnership with Indiana University School of Medicine – one of the nation’s leading medical schools – and the depth of experience from the most complete network of highly skilled specialty and primary care physicians, gives IU Health unparalleled strength in delivering assurance to patients. Discover the strength at iuhealth.org.

Networking opportunities

Rotary Club: Martinsville meets every Tuesday at noon at the First Presbyterian Church, 240 East Washington Street, Martinsville.

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.

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.

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

Martinsville Noon Lions Club: Meets every Wednesday at Noon at the Wilbur Kendall Room at Morgan County Fairgrounds. For more, visit facebook.com/martinsvillenoonlions

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.

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.

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 Coffee Connections: 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.

Morgan County Toastmasters Club: Meets every Thursday at 6:30 p.m. at the Ivy Tech Mooresville Education Center.

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