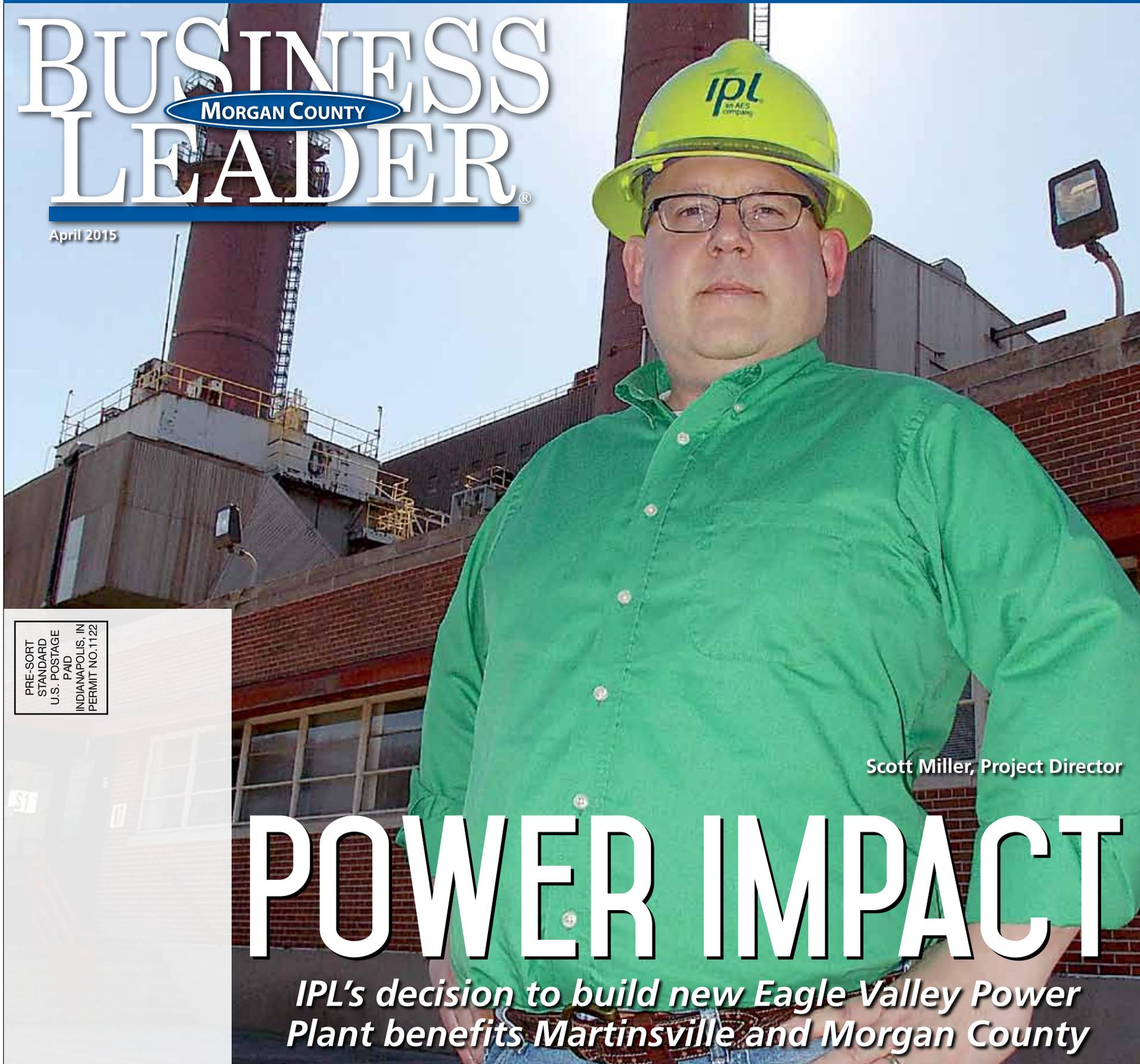


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April 2015



Scott Miller, Project Director

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# FROM THE PUBLISHER

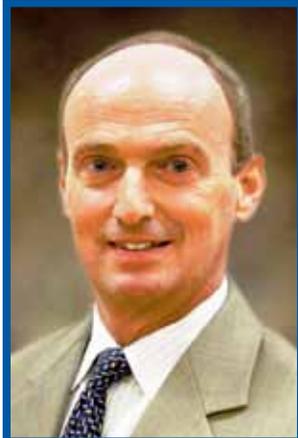
## Celebrating the Best of Morgan County

Twice a year, we have the honor and privilege to celebrate business leaders of Morgan County. Every month, we seek the best of the best leaders to feature in our cover stories. The Morgan County Business Leader provides an opportunity for area centers of influence to get together to celebrate the success of these local businesses. It's a great time for us to gather to network, build strategic partnerships and enhance enterprise success. Next month, on Tuesday, May 12, from 5-7 PM, we hope you will join us at Heartland Crossing Golf Links (6701 S. Heartland Blvd, Camby, 46113) for an evening of fun and networking.

You won't want to miss Lt. Governor Sue Ellspermann speak on issues related to small and medium sized business topics. She is an accomplished business woman who will provide encouragement and insight to business themes here in central Indiana. As Lt. Governor, Sue manages five state agencies including the Indiana State Department of Agriculture, the Office of Energy Development, the Indiana Housing and Community Development Authority, the Office of Community and Rural Affairs,

and the Office of Tourism Development. She also serves as President of the Indiana Senate and chairs the Indiana Counter Terrorism and Security Council. She has a history in manufacturing, has been a business owner as a business consultant and was the founding director of the Center for Applied Research and Economic Development at the University of Southern Indiana. Sue was elected to the Indiana House of Representatives in 2010. Governor Pence appointed Ellspermann to co-chair his Blue Ribbon Panel on Transportation Infrastructure to identify the next generation of Indiana's major transportation projects. Additionally, she is serving as Vice Chair of the Indiana Career Council that is leading the State's work-

force development, education and training initiatives. In June 2014, Ellspermann led an agricultural trade mission to Japan, South Korea and Taiwan where she signed agreements promoting additional imports of Indiana corn, soybeans and hardwoods. We are honored to have her join us, along with our cover story business owners, on Tuesday, May 12th from 5-7 PM and ask that you mark your calendars to join us!



**Jim Hess**  
Owner & Publisher

The Morgan County Business Leader is published monthly and direct-mailed to Morgan County businesses free of charge. Subscribe at [morgancountybusinessleader.com](http://morgancountybusinessleader.com)

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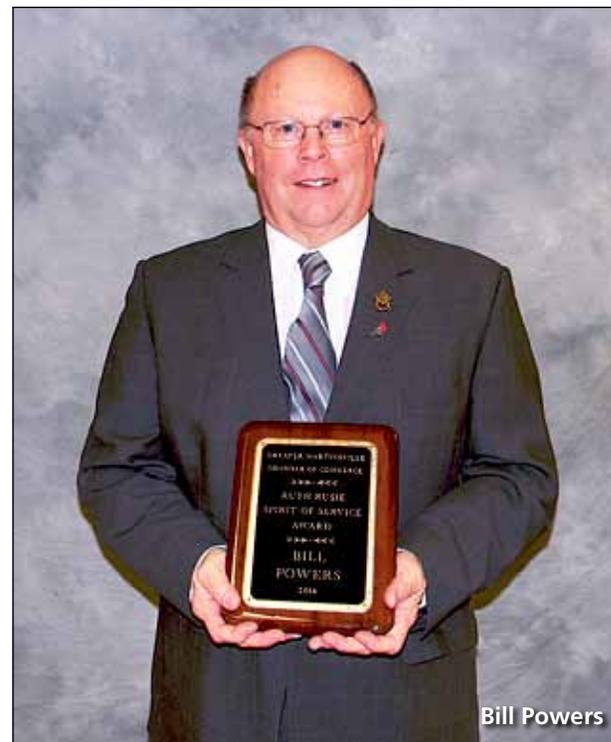
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Chelsey Manns



Dave Keister



Bill Powers

## Martinsville Recognizes City's Best of 2014

By Bob Sullivan

*Morgan County Business Leader*

On Tuesday, March 10, Over 300 guests attended the Morgan County business community gathered at Martinsville High School for the annual State of the City address. The evening opened with an hour of socializing, followed by a delicious meal served by Spice of Life Catering. Keeping with tradition, the Martinsville Rotary Club partnered with the Greater Martinsville Chamber of Commerce and the mayor's office to host the event. John Taylor of WCBK emceed the evening. Central to the event was the Chamber of Commerce announcing their "best of the community" awards.

### The Outstanding Business Professional of 2014:

Chelsey Manns, Executive Director for the Morgan County Economic Development Corporation.

In his introduction, Taylor said: "In her short time [as director], she has raised our county's visibility, helped secure more than \$74M in new capital investment, with 241 new jobs created within existing businesses. She's assisted with facilitating IPL's new combined cycle gas turbine plant, and has helped address workforce development challenges by facilitating the first-ever county-wide career expo with the Martinsville Chamber."

He also referenced Manns' participation in the Morgan County Leadership Academy and her support of Bridges out of Poverty.

Manns called herself "humbled and honored by this award," and emphasized that she's thoroughly enjoyed her time serving Martinsville and Morgan County. "I look forward to continuing to build these relationships."

*Manns was profiled in the October 2013 issue of the MCBL. The issue is archived with all back issues on our website: [www.morgan-countybusinessleader.com](http://www.morgan-countybusinessleader.com)*

### The Outstanding Business of 2014: WCBK, accepted by founder and president Dave Keister

Introducing his employer, Taylor told the story of how Keister arrived in Morgan County with a dream and \$5,000.00 startup money. "His dream was fulfilled in April 1967 when his business opened. ...I would venture to say that [the station] has touched the lives of every person in this room at one time or another, maybe even on a daily or hourly basis. [WCBK Radio] is here to help in good times and not-so-good times. We're glad he chose Martinsville."

"My wife and I were in a terrible accident a little over a year ago," Keister recounted during his acceptance speech, "so I want to publicly thank you for your support and your prayers."

It is probably a miracle that we are here today. In just two more years, WCBK will be celebrating its 50th Anniversary on the air; those years have gone by so fast. It's important for a community to have media that's interested. Thank you for the times you've tuned in and I hope you'll continue to turn in."

### The Ruth Rusie Spirit of Service Award 2014 Recipient: Bill Powers, Chapter Dad of Martinsville's Raymond P. Foster Chapter of DeMolay

Taylor recounted that "[Powers] was a pretty good softball player in his day. He's worked with the [Martinsville chapter of DeMolay] for over 23 years. During that time, he helped mold the lives of countless men in this community, driving them all over...Indiana ...and even to out-of-state sporting competitions, and never once asked to be reimbursed for his out-of-pocket expenses. Many young men have grown up to be successful due at least in part to the commitment [Powers] made to their lives."

During his acceptance speech, Powers recalled the day he received a phone call in 1992 saying that the organization was about to go under and they wanted him to help start it up again. "It's been a long journey. This is quite a shock. We teach boys to honor God with their speech, and now I'm speechless."



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## Why is the market so worried about an interest rate increase?

Every morning, before my cup of green tea with a teaspoon of My Hunny's Honey (great stuff out of Danville, Google it), I peruse the articles in Google Finance, Yahoo Finance, WSJ.com, and RealClearMarkets.com.

What I've been seeing more and more interest in is the "everybody knows it's coming" Fed rate hike. And the market has responded with increased volatility, with a lot of that volatility to the downside.

So why is the market so worried about an interest rate increase? It's all about the money. Or more relevantly, it's all about the dividend rate. What you talkin' bout Binkley?

At press time (Early March, 2015) the dividend rate for the S&P 500 is 1.90% ([www.standardandpoors.com](http://www.standardandpoors.com)) and the yield on the 10-year Treasury bond sits at 2.24% ([www.treasury.gov](http://www.treasury.gov)).

Like it or not, true or not, Treasury bonds are generally perceived as less volatile than stocks. Therefore when the "stable" Treasury bond is paying more than the "less stable" stock market, some money moves from the stock market to Treasuries. As interest rates rise, the lure of the perceived price stability of bonds partnered with a more attractive interest rate becomes stronger and stronger. Money is not static. It ebbs and flows from one type of investment to another in pursuit of stability and return.

2015 so far has been an interesting year to be a student of the market. Yield on the 10-year fell as low as 1.68% the last week of January. But now sits at the year to date yield high of 2.24%. That represents a 33% increase in the yield rate in just over a month. The market, as measured by the S&P500, has had a year to date return (as of press time) of 1% (not counting dividends). This



Jeff Binkley

is complicated, but if the "fear the Fed" mentality continues, and the announcements from Ms. Yellen and the minutes from the Federal Open Market Committee (FOMC) remain enigmatic

and volatile themselves, bond prices and interest rates will remain volatile. And in turn, the flow of money from bonds to the stock market and back will ebb and flow. The investor who would be successful needs to prepare themselves, mentally, emotionally, and financially for that increased volatility. In both markets, stock and bond. My suggestion would be that if you're considering participating in the ebb and flow yourself with your own investments, stay short to ultra-short in the maturities of your bonds (but be aware of premium prices and larger broker markups for short stuff) and re-evaluate

your strategy on your stock portfolio. Are your holdings truly long-term holdings or were they trades? If long-term, recommit yourself to holding them long term regardless of what happens. If they were trades and they've given you some nice paper profits, have a conversation with your advisor or yourself about a strategy to start to lock in at least some of those profits. Maybe even some option strategy hedges?

But what do I know? I've been at this for 22 years now and still only know a little about this stuff. But I do know it's YOUR money. Save it. Grow it. Protect it. And when it's time, Enjoy it.

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



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## Mooresville Chamber 2014 Honorees

By Bob Sullivan

*Morgan County Business Leader*

Members of the Mooresville Chamber and the business public of Morgan County numbering 250 assembled at Jones Crossing Banquet Hall on Thursday evening, March 20, for the Annual Greater Mooresville Chamber of Commerce Awards Dinner and Auction. For the first time, the Chamber implemented an electronic bidding system for the silent auctions, accessible to guests via tablet and smart phone. The guests seemed to enjoy being able to raise their bids from their seats.

Chamber President and Ivy Tech-Mooresville Director, Treg Hopkins, emceed. After speaking about a very successful 2014 which include the Chamber website upgrade, Treg presented 2014 Chamber President and publisher of *the Morgan County Business Leader*, Jim Hess, with a special plaque to honor his 2014 service. Hess also introduced and voiced praise for the outgoing Chamber Directors: Dave Doyle of Big O Tire, Michelle Gladstein from Chick-Fil-A Plainfield, and Paul Uhls of BNC Printing.

The centerpiece of the evening was the announcement of the community service awards:

**The Mooresvillian of the Year for 2014:** Diane Huerkamp, Director of the Mooresville Public Library.

Jim Hess made the announcement and testimonial for Huerkamp, explaining, "The Mooresvillian of the Year is someone to be recognized for their contributions to our community, county, region, state, or even internationally.

This person is usually someone who has given great service without the thought of credit, acknowledgment, recognition, or reward. It is someone who has given of themselves for the betterment of others". He continued, "Diane is among other things, past president of the Rotary Club, has been a friend and booster of the Chamber and involved in the Community Foundation of Morgan County, the Rotary Club, the Boy's and Girl's Club, and...as a volunteer for United Way's Read-Up program...and much more." Hess then relayed this personal story. "A few years ago, I had the privilege of taking a missions trip to Africa. We were in a remote area...on our last day, in a place with no running water and no electricity; two women...asked if we could obtain a grain grinder for their village. I wasn't completely sure how I could make that happen. Months later, I presented a talk about my trip to the Mooresville Rotary Club, mentioning the story of the request. Several months later I received an invitation from Diane to come back and discuss the grinder request in detail with the Club". Hess continued, "The Rotary Club decided to take the project on, but Diane was the driving force behind it. In December 2013, a grain grinder was delivered to Dourou, Mali, a community of 3000 residents...making their lives better."

Huerkamp was not available that evening, but having been told of the award, she video-recorded a thank you that was played for the dinner audience. Her response was a charming combination of improvised comedy and sincere gratitude. "What thrills me the most is to officially be considered a Mooresvillian...although I was not truly born and raised here, I feel honored and blessed to

be part of such a wonderful community."

**The Outstanding Business Person of 2014:** Dianna Grindean, Abba & Associates Real Estate.

Hopkins said in his introduction, "This person is loyal, committed, and serves without thought of any reward. She has served on the Chamber board and as a past president. She serves on several committees to this day."

Hopkins called her to the stage and continued: "She entered into real estate in 1977...In 1986, she [operated as an independent realtor] for the next 20 years as Century 21 Abba & Associates. In 2006, she sold the business...and in 2013, her husband built an office in their home, and she re-opened as Abba & Associates Realty and Appraisal Services.

"She was the first real estate agent in Morgan County to sell \$1M in real estate in one year, and was named Morgan County Realtor of the Year in 1988 and 2013. From 1985 to 1990 she served as director of the just-formed Mooresville Economic Development Board, and was president of the Chamber in 1993. She...currently co-chairs the Mooresville Business Development Committee."

Clearly shocked, Grindean kept it simple. "I love the chamber and I love this community. This is such a great honor, thank you very much." Grindean's family joined her on stage to share the moment.

*Huerkamp was profiled in the May 2012 issue and Grindean was profiled in the February 2014 issue of the MCBL. The issues are archived on our website: [www.morgancountybusinessleader.com](http://www.morgancountybusinessleader.com)*

"You couldn't find a nicer place or staff."  
—June Doty

Pictured with June Doty is daughter Belinda Doty

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# Learn from your mistakes

There are several books on failing forward and the importance of failure in learning but from take it from me... when you're not accustomed to failing... it stings.

It is important to take stock though when setbacks happen and review the setback as objectively as possible.

Dr. Paul Stoltz of Peak Learning has a great book on adversity and learning how to respond when things don't go like you thought they should have gone. He and his team have created a process and even an assessment that helps all of us go through adversity. Dr. Stoltz proposes, "The stronger your AQ, the more effectively you will respond to adversity, and the less life's events will take a toll on your energy, performance, health, and outlook"

At the heart of one's Adversity Quotient are four C.O.R.E. dimensions. Here is an explanation of those four dimensions...

**Control...** the extent to which someone perceives they can influence whatever happens next.

**Ownership...** the likelihood that someone will actually do *anything* to improve the situation, regardless of their formal responsibilities.

**Reach...** the extent to which someone perceives an adversity will "reach into" and affect other aspects of the situation or beyond.

**Endurance...** the length of time the individual perceives the situation / adversity will last, or endure.

According to Stoltz and the folks at Peak Learning each of

the four dimensions determines a specific area of your life.

**Control** determines your resilience, health, and tenacity. How you bounce back from the event.

**Ownership** determines accountability, responsibility, action, and engagement. Do you step up and take responsibility for your actions that caused the setback?

**Reach** determines burden, stress, energy, and effort; it tends to have cumulative effect. Does the event bleed over into other areas of your life or can you keep it compartmentalized?

**Endurance** determines hope, optimism, and willingness to persevere. How deeply does the setback set you back?

Whatever situation you have experienced think about how you reacted to the setback, adversity or failure... walk through each of the four C.O.R.E. dimensions. For example, if you see the event (your setback or failure) as reaching over into other areas of your life you could stand to improve your Adversity Quotient in the Reach area. Realize that it was in the one area where the setback occurred and keep it there.

Everyone experiences setbacks and failures. It is how we deal with them that makes the difference in how much of an impact they make on us – and our business.

Jack Klemeyer is the founder and head performance coach of GYB Coaching ([www.gybcoaching.com](http://www.gybcoaching.com)). Contact him at [Jack@GYBcoaching.com](mailto:Jack@GYBcoaching.com).



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# POWER IMPACT

## IPL's decision to build new Eagle Valley Power Plant benefits Martinsville and Morgan County

By Elaine Whitesides

Morgan County Business Leader

Evolving federal regulations, especially in highly regulated industries like energy and utilities, mean that change is inevitable. Nowhere is that truer than at the Indiana Power and Light (IPL) Eagle Valley Power Plant in Martinsville. IPL is now a company owned by AES Corporation in Arlington VA. Indiana Power and Light built the plant in 1948 and it was determined that the cost to bring the plant into compliance with new regulations was prohibitive. The plant had to be shut down. A hard decision had to be made. A new plant could be built in a new location, or at the Eagle Valley location. Either way the existing plant would have to be de-commissioned.

### The decision

The final decision brought Scott Miller, AES project director, to Martinsville in the fall of 2014. The existing power plant will be retired in April, 2016 and a new, state of the art facility will replace it. Miller, who will oversee the project, explained the decision. He said, "We were going to have to retire the plant, but we value the relationship with Morgan County and Martinsville, so we are replacing the plant here instead of relocating." The closing of the plant would have meant that the 25 full-time, permanent jobs the new plant will provide would go to another community.

He continued, "Typically when you determine where to place a plant, you look for three things and all three were satisfied here. First, the location is near an IPL transmission interconnection. Second, a plant needs to have a source of water. This location uses wells. New wells will be dug to replace the existing ones due to their age. Lastly, connection to a fuel point. This was the greatest shortfall, but we are working with Vectren to install a natural gas supply line to the site."

Miller says that AES is building the new plant to meet IPL's forecasted needs for energy and to replace the existing plant's capacity. The new plant will be a combined-cycle gas turbine (CCGT) system and will produce two times the electricity capacity of the existing plant. The CCGT combines a natural gas-fired turbine and a steam turbine to maximize efficiencies.

Not only will the new plant produce double the electricity capacity, it will do so using more natural gas than coal, reducing emissions by almost 98 percent over the existing facility.

## Indianapolis Power and Light

Scott Miller, Project Director  
The AES Corporation

Katie Bunton, Senior Community Relations  
Administrator

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Martinsville, IN 46151  
Phone: 317-261-8362

Email: katie.bunton@aes.com  
Web: IPLpower.com

### The plant project director, Scott Miller

For more than two decades Scott Miller has worked for AES. He has managed several plants and plant construction projects in the U.S. and around the globe in places such as Wales, Bangladesh and Kazakhstan. His wife, Mona and four children Kyle, Ryan, Carly and Dylan will be joining him in Martinsville this coming summer. (At least those children who aren't away at college will join him.)

Originally from Maine, Miller intended to be an engineer on ships in the Merchant Marines. "I always knew I wanted to be in power generation, either onshore or offshore." He stayed onshore after moving up in the organization from a material handling technician moving coal in 1991.

"I love that I have been with the same company and stay in the same line of work but progress and have changes of scenery every three to five years," he says. He describes his role as community interface, bringing financial accountability and responsibility, and, very important, safety. "It all boils down to how well you interface with people and motivate people to do the right thing," he says.

Even though Miller has been in Martinsville a very short time, he says, "I like the candidness and friendliness of people in Indiana. When there are three people standing in line, you strike up a conversation. It's not like that everywhere."

He especially notices the sacrifice people make for their fami-

lies. "People here are willing to travel a commute of two hours, work a full day and travel back home. I respect a person that is willing to make that type of sacrifice to go home to their families every night."

Family is very important to Miller. "I try to do stuff with my kids," he says. "Lately it's a lot of Facebook and Skype. Even homework on Skype. If I could, I'd do more. But in construction projects like this, you work all the time."

He is excited for them to visit and looks forward to them joining him. The food-lover has already found a favorite eatery in Martinsville, Los Reyes on Morgan Street. "It's a good, relaxed atmosphere and good food. You get to see a bit of Martinsville." He says that is his go-to spot when he has visitors.

Miller enjoys his position in overseeing the construction of the plant and sets a high standard. "I'm bringing transparent leadership and interface with the local community and government. (I want to be) somebody that people can trust. I hope that I am bringing that here so when people have questions, they know they can get real answers (from me)."

### Immediate impact for Morgan County

Although the service territory for the plant is primarily Marion County, roughly 170,000 customers, Morgan County benefits from the plant being located in Martinsville. Some electricity is used in the local county, but the greatest economic benefit is what Miller terms "living off the land."

The most immediate economic impact for Morgan County will be during the construction phase of the new plant. Between 650 and 750 workers will be involved in the construction. Many of those jobs will be procured from the local area. Some of those workers will need housing; apartments, hotels for short-term and long-term needs. They will all need to eat, patronizing restaurants and shopping for groceries and other material needs at local stores. Service businesses also benefit as workers and

Martinsville native, Katie Bunton, is Senior Community Relations Administrator at IPL. She knows Martinsville and Morgan County and she is committed to the further development of the connection between IPL and Morgan County. Katie tells of IPL Park initiatives to benefit the County:

## WAVERLY PARK

Waverly, nestled alongside the White River, was once considered as a location for both the state capitol and the Morgan County seat but lost out in both situations. However, now the town has been chosen as the site of a new community park.

In a partnership between IPL and Morgan County, additional tax revenues will provide \$1 million for the Waverly Park project. Development will continue over five years and is slated to begin soon.

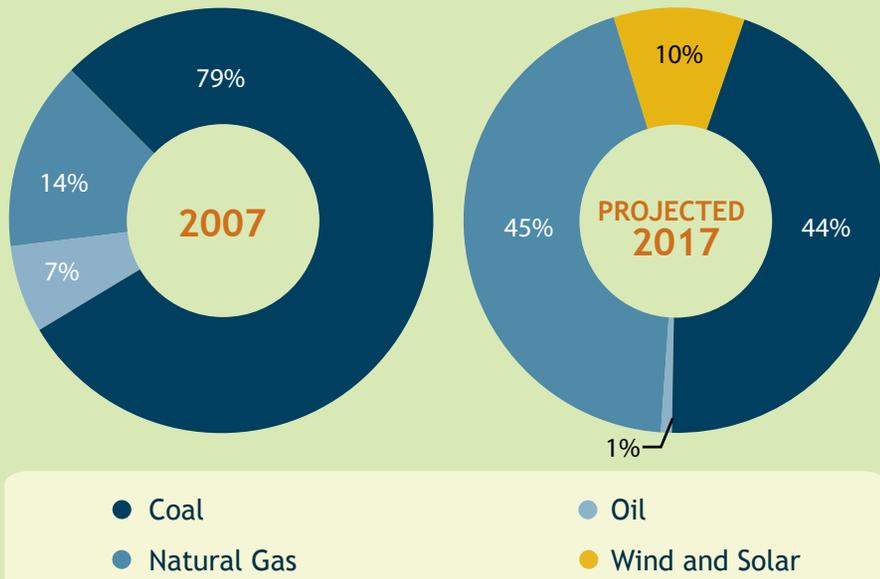
## PRITCHARD PARK

Originally established for use by IPL employees, Pritchard Park



Katie Bunton

## IPL GENERATION RESOURCES



2007: Resources based on maximum summer rated capacity.  
 2017: Resources based on maximum summer rated capacity.  
 Includes existing long-term purchase agreements for wind as well as solar power under contract per Rate REP (Renewable Energy Production). Also reflects the proposed refuel of HSS Unit 7 from coal to natural gas.

their families need haircuts and oil changes. Construction workers began work onsite on March 18 and the completion date of the project is set for April, 2017. That means 25 months of continued economic benefits for the area.

### Long-term benefits to Morgan County

The decision to keep the plant in Martinsville has other advantages for the county. First, about \$1.6 million per year over the next ten years in economic tax benefit, impacting schools, roads and local infrastructure. Next,

affordable energy is part of what drives the economy. Miller said, "Morgan County will be lucky to have one of only a dozen state-of-the-art power plants in the nation. The plant being here helps the system reliability in Martinsville. We will provide safe, affordable and reliable power in central Indiana and it is emanating from Morgan County."

Having that source of energy close attracts people and businesses to Indiana, which benefits the county directly and indirectly.

grounds and the lodge are available for use by organizations and individuals. The park is located directly across from the plant on Blue Bluff Road and is maintained annually by a group of retired IPL employees.

## IPL DAY IN THE PARKS

IPL releases employees from their regular duties one day a year to allow them to volunteer in park facilities. To allow Morgan County residents to contribute to their home communities, Morgan County parks have been included in the project roster. Employees take time for revitalization, painting and repairing park facilities. Bunton says, "It is always a great day for communities and employees."

IPL has become a member of the community in Morgan County including both the Greater Martinsville Chamber of Commerce and the Greater Mooresville Chamber of Commerce. Many of the sponsorships from IPL and the events they participate in are employee-nominated organizations. IPL has supported many in Morgan County including the Boys and Girls Club Morgan County, Barbara B. Jordan YMCA, Community Foundation of Morgan County, Fraternal Order of Eagles 3988, Morgan County Leadership Academy, Manna Mission, Habitat for Humanity Morgan County and the Haven Youth Center.

While Morgan County has seen growth with new businesses opening and new companies relocating to the area, replacing an outdated facility with a new, modern facility is growth in a different way. No matter what, this project supports Morgan County as a great place to live and do business.



Scott Miller, Project Director

# Guiding business leaders to where they want to go

## Azar Evolution

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Mooresville, IN 46158  
317-493-0546  
By appointment  
Rodney.Koons@azarevolution.com  
www.azarevolution.com

### By Bob Sullivan

#### Morgan County Business Leader

Over a 20 year career, Rodney Koons has worked as an IT consultant and a COO. He's co-founded several small businesses and developed a patented procedure for prescription antibiotics. These experiences, and more, taught him the techniques and innovations that he uses as a business coach doing business as Azar Evolution.

The word 'Azar' is Hebrew, it means 'to help'. Rodney explained, "Evolution refers to growth and development, which is what I guide. He's a member of the Indianapolis Chapter of the International Coach Federation, which "sets a code of ethics and training in an otherwise unregulated industry."

Paraphrasing Einstein, Rodney said, "The thinking that gets us into a specific situation isn't the same sort of thinking that can get us out. You can't turn to spouses or co-workers because there's too much emotional attachment,

so they won't ask the harsh questions. I help business owners who know where they want to go but don't quite know how to get there."

Rodney explained, "Coaches are trained the same way, but we pick our niche, based on our background. Entrepreneurs are my soft spot. I also do well with businesses on the edge of growth that need to formulate new strategies. I also work with next-generation family owned businesses, early in the transition, when they're still trying to do what their parents did, but have their own ideas and are trying to find that balance."

Geography is no challenge for Rodney. "I've worked clients all over the state, and many outside the state. A lot of people will really open up over the phone. It's convenient for the busy business owner." Rodney said, "I steer clients toward determining their own agenda. It can take awhile to know what that agenda is. Initially they may think they have one problem, but when we drill down a bit, we find the real problem."

Rodney grew up in New Palestine and joined the U.S. Army out of high school. He served for three years, getting experience with IT. "I came out of the military in 1990 with college money, and was hired by Eli Lily," Rodney recalled. "I was part of a self-directed work team where I had my first chance to function as a project leader." Rodney earned his Masters in Business Management from Indiana Wesleyan during this time.



Rodney Koons

Rodney then formed his own IT consulting business and worked with Eli Lily on a project basis. He partnered with a group of former Lily employees and co-formed a contracting company to handle pharmacy recalls. They developed a process that's still used by the company. "I didn't even know you could invent a handling process until I did it."

Next, Rodney co-founded an IT company in 2002 called Eclipse Solutions. Computers were commonplace in the business by then, and Rodney helped those businesses stay up on the

latest innovations to get the most from technology to advance their business. "Businesses would collect data but didn't know how to step back and analyze it. I managed and interpreted a lot of data, and worked with a variety of business owners at a deep level."

In 2007, Rodney was hired by one of his top clients, Jackson Systems, an HVAC company in Beech Grove. For the next four years he grew their company at all levels of operation, and eventually became the COO. "They were a family owned company passing ownership to the next generation. I guided them through the transition."

Between 2009 and 2013, Rodney co-created a new office product line. He took his Bauble Board office display product from concept to retail, eventually handing off the business in a distribution deal. "I learned more from that experience than anything I'd done until then."

As the product venture wound down, Rodney looked back at his background and experiences. "The concept of coaching was new to me, but once I looked into it, I realized everything I've done was some form of coaching. I started researching the International Coaching Federation and found the local branch. Once I reconnected with my contacts and started networking with a purpose, the clients found me."

Rodney moved to Mooresville in the late 90s, a move that satisfied a balance between the great outdoors and being a close drive to downtown.

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# Your biggest business challenge: Marketing

Over and over again, small business owners – from startups to seasoned pros – when asked about their biggest business challenge – admit that they struggle when marketing their businesses. Why do companies have so much trouble in this area of their business? I have some ideas on why this occurs, and what business owners can do now to change their fate. Are you making one of these marketing mistakes?

## Won't invest in planning:

Companies will pay \$1500 for a piece of equipment or technology to run their business, but won't invest the same amount in a marketing plan to guide their marketing and advertising tactics.

Operating without a plan is like trying to reach a destination without directions or a GPS: you're probably going to make a few wrong turns along the way. A marketing plan can help you see and realize your big-picture goals, as well as help you target your advertising and messaging for better results.



Susan Young

- **Stuck in the status quo:** Has your business been doing things the same way for years and still getting the same result? I often hear, "Well, we get most of our business from referrals, so we don't need to change things or market ourselves in another way." Referrals are great, but so are new customers! Are you spending the time or energy to get them? And don't be afraid to try a new marketing tactic, even if it's something new or unknown. If it's targeted to reach your desired audience, and fits within your objectives and budget, it's something worth considering.
- **Don't have a marketing team:** I see many companies hire multiple salespeople but have no one in charge of the marketing function of the business. This is a mistake, as marketing drives sales leads. I'm sure your salespeople would appreciate it if there was a concentrated effort toward finding and driving new sales leads into the pipeline for them to nurture and close. This makes their jobs that much easier, and can increase the effectiveness of their sales effort. Whether it's an outsourced or internal resource, you need to have a marketing team (or person) to help coordinate the marketing effort.
- **Haven't aligned sales and marketing people:** Even if companies have sales and marketing teams, they often don't work together to succeed. After all, marketing and sales people are working toward the same goal: increased business. They should be collaborating on an ongoing basis with regular status update meetings, updates on campaigns

and insight from the trenches. When sales and marketing teams work together, they can produce more successful marketing campaigns, derived from a greater understanding of the customer.

- **Have no marketing budget:** Many small businesses are guilty of operating without a true marketing budget for the year. They have not taken the time to set aside funds for the use of promoting their business, and instead prefer to spend little to no money on marketing/advertising, or may choose to invest in a random campaign or tactic if the idea presents itself (what I call "shotgun marketing"). With no marketing budget, a business risks underspending on marketing and missing their mark, or overspending because no plan exists and still not achieving the desired outcome. Either way is risky business.

So there you have it -- five reasons why marketing may be one of the most challenging areas of business success. If you're making one of these mistakes in your business, the time is now to start turning the ship around. Invest in a plan and then create a marketing budget and team that aligns with your sales efforts and company goals. Then you can begin to watch your success materialize.

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



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## What's that smell!?!?

After a few days out of town, the Elmores were excited to return home. While they were gone, the spring rain had blown through and washed away some of the dirt and gloom left behind by the harsh winter. As they opened the house door, the pleasant aroma of fresh rain was replaced by an unpleasant odor. The search began to find the source of the horrible stench. The last step into the basement reviled four inches of water. The basement had flooded! Mr. Elmore was conscious of the aging sump pump, but it ran occasionally and seemed to be fine. The spring storm had brought more of a punch than their sump pump could stand.

Does this sound familiar? Has this happened to you? This could have been prevented. It is important to test a sump pump periodically; but even with regular testing, a sump pump can still fail. Excessive stress (like a severe rain) can cause this failure. Most sump pumps should be replaced every 7-10 years. A new pump alone is not fool-proof security from failure, or potential property damage. Many items are available to monitor your sump pump and sump pit. An audible alarm is great if you are home, but this would not have helped the Elmore family. Now you have access to a monitor that not only sounds an alarm, but sends a text message or email alert. This advanced notice may prevent significant loss.

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Jod Woods



## Tourism continues to grow in Morgan County

Recently released numbers from a study detailing the economic impact of tourism in Morgan County shows that visitor spending is an important, and growing, part of the local economy. Visitor spending in 2013 was the highest on record, at nearly \$22 million, a 2% increase over the previous year's spending. That increase is significant in that it refers to tourism growth over 2012 numbers, which are widely recognized to be inflated throughout Central Indiana due to spillover to neighboring counties from the influx of visitors in early 2012 for the Indianapolis-hosted Super Bowl. Visitor impact from the Super Bowl was significant, even as far as 2-3 hours away from Indianapolis.

Visitor spending habits can tell us a lot about what tourists do while they're in Morgan County. The food and beverage sector accounts for the largest share of tourism spending, totaling 41% of all visitor expenditures. Retail accounts for the next highest share of spending, coming in at 29% of expenditures, followed by transportation at 14%, lodging at 9% and recreation and entertainment at 7%.

This tells us that visitors are supporting locally-owned small businesses through dining and shopping while in the Morgan County area. It does not, however, mean that they are not also enjoying recreation and entertainment opportunities. In fact, since many recreational opportunities in Morgan County are free of charge, it is very difficult to track their usage. It is very encouraging to note that though

overall growth was at 2%, certain categories of spending grew at even larger rates. Notably, visitor spending on lodging grew by 3.6%, telling us that more visitors are staying overnight at area hotels. Spending in the recreation and entertainment category grew by 3.3% and retail spending grew by 2.8%.

The significance of increased visitor spending in the local economy is illustrated by the fact that 71 cents of every tourism dollar spent in Morgan County in 2013 stayed local, increasing the county's economy. In addition, visitor spending supports a total of 442 local jobs in Morgan County, and generates a total of nearly \$9 million in total wages and proprietor income for local business.

Visitors to Morgan County generated a total of \$4.8 million in Federal, State and Local tax revenues in 2013, including \$1 million in property taxes to support the local tax base. Without these tourism-generated property taxes, each household in Morgan County would need to pay an additional \$110 per year in taxes to maintain current tax levels.

The full study is available from Visit Morgan County. This is the second year that Morgan County has participated in the study, which is part of a research cooperative formed by the Indiana Office of Tourism Development and Tourism Tomorrow to align the state of Indiana, its counties and largest cities around common research methodologies and industry best practices.

## 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](http://www.MartinsvilleChamber.com)

### Rotary Clubs:

Martinsville meets every Tuesday at noon at the First Presbyterian Church, 240 East Washington Street, Martinsville. Mooresville Decatur meets every Wednesday at 7:30 AM at Jones Crossing Banquet Center, S.R. 67 and Allison Road, Camby.

### Business Networking International:

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

### Mooresville Chamber of Commerce:

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

### Morgan County Toastmasters Club:

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

### Business & Professionals Exchange:

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

### Networking Business Women of Morgan County:

NBW of MC meets on the second Thursday at 11:30 AM at the Mooresville School Administration Building next to the Post Office on Carlisle Street. Bring your own lunch. For more information, call Patti Wilson at 317-856-9801.

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## Stress free business travel

So you have decided to take a business trip, to either get that new contract signed or attend a conference. However, combining work stress with the hassle of traveling can make business trips particularly tiring and potentially could cause a lot of stress. Recent research from the CWT Travel Solutions Group, gathered data from over 6,000 business travelers and found that an employee traveling for work can lose up to 6.9 hours on a trip due to stress. The research also found that flying economy on medium or long-haul flights, and getting to the airport or train station, were the most stressful aspects of business trips.

However, business travel doesn't have to be something you come to dread or fear. If you travel for work, being prepared in advance can go a long way in making the experience more enjoyable. Here are six ways to minimize your stress and to help make your next business trip more productive.

- **Wifi Access.** Make sure there will be wifi access in your hotel or conference area before you leave, and if there won't be, plan accordingly. If needed, come prepared with a company data plan you can use on your iPad, or a USB-powered portable router.
- **Pack Light.** Save yourself long waits at the check-in and baggage claims by packing light and efficiently. For maximum packing space without exceeding size limits, try bringing two mid-sized bags, one shoulder bag and one compact rolling suitcase.
- **Equip your phone.** Make sure your cell-phone has helpful travel apps installed as well bring a backup phone battery or charger so that you never have to experience the dread of only having 10% battery left without a charger. Use travel apps such as iFly, TripCase or TripIt to make travel more seamless and can help you stay on



Will Gott

top of delays, food selection and ground transportation options. There are many apps today to make your business travel a

positive experience.

- **Don't waste your time.**

It can be easy to waste time waiting for flights or in the air, but these can actually be your most productive periods. Make the use of your time an opportunity to prepare for presentations, meetings, catch up on email, take care of any unfinished business, or catch up on some reading. There are several great business books you can download on your phone or tablet, or go old school and take along an actual book. This could also be a great time to read some of your favorite trade publications and magazines.

- **Pay attention to your health.**

Be mindful of your health while you travel for business. Drink lots of water, get proper rest, make time for mild exercise and eat healthy while you travel. Try to keep a similar night time routine as you do when home and don't stay up late doing work. All of these will help you get back into the flow faster when you return from your travels.

- **Be Smart about your expenses.**

Staying on top of your expenses is one of the most important ways to keep business stress in check. Keep all your receipts in a safe place, and file your expense report as soon as you return to the office for timely reimbursement or bookkeeping. Download some apps to help with this, such as shoebox and concur.

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



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## Chris Branson selected to the Board of Citizens Bank

Chris Branson has been selected to the Board of Directors of CITBA Financial Corporation (CITBA) (CBAF), and Citizens Bank effective February 17, 2015.

Mr. Branson succeeds David Kollmeyer who retired as a Board Member in 2015. David joined the board in 1999 and served for over 15 years as a Director.

"After 15 years as a Board Member and the most recent 11 as Secretary, David has announced his desire to pass the responsibilities onto Chris," stated Keith Lindauer, President and Chief Executive Officer. "We are so grateful for what David has provided in the way of leadership, commitment and dedication to our customers, shareholders and employees over the years. We wish David the best in his retirement.

"Chris has been unanimously selected by the board to succeed David with the Board recognizing his strong leadership skills and commitment to Morgan County," according to Lindauer. "Chris' daily interaction with the community will be vital in the Bank's ability to fulfill its mission of Building Customer Relationships to Maximize Shareholder Value."

Chris Branson purchased Carlisle & Son Funeral Chapel in 2007 and rebranded as Carlisle-Branson Funeral Service & Crematory in 2010. Chris is the Board President of the



Community Foundation of Morgan County, Vice President of the Mooresville Chamber of Commerce and serves on the Board of the

Mooresville Senior Center. He is a member of the Mooresville Kiwanis Club, the Mooresville Lions Club, Mooresville Masonic Lodge #78 and the St. Thomas More Knights of Columbus. He is also actively involved with Saints Francis and

Clare School in Greenwood. Professionally, Chris is an active member of Selected Independent Funeral Homes and a member of

the Indiana Funeral Directors Association and the National Funeral Directors Association. He earned a B.S.B.A. degree in Entrepreneurial Studies from Xavier University and graduated from Worsham College of Mortuary Science in Chicago. Chris is married with two children and lives in Mooresville.

"It is indeed an honor and pleasure to continue in the footsteps of David," said Branson. "I look forward to serving on the Board and facing the challenges that lay ahead for Citizens Bank."

Citizens Bank is a FDIC insured state chartered commercial bank founded in 1931, headquartered in Mooresville with 10 Offices. The bank offers a wide range of consumer and commercial financial services in Morgan, Hendricks, Johnson and Marion Counties.

## Morgan County EDC hosts new KSM location advisors president

The Morgan County Economic Development Corporation (EDC) held its 2015 annual meeting on March 11th at South Central Indiana REMC in Martinsville. Chelsey Manns, executive director of the Morgan County EDC, presented organization highlights from 2014 and welcomed keynote speaker Katie Culp, the new president of KSM Location Advisors.

Part of the Katz, Sapper & Miller Network, KSM Location Advisors works closely with companies across the country during the site selection process, assisting with identifying available sites, providing comparative analysis of qualified locations, and assisting in negotiating and securing economic development incentives.

Previously, Culp led DTZ's national location advisory and incentives practice. She has also led economic development efforts in central Indiana for organizations such as The Indy Partnership/Indy Chamber, Boone County EDC, and City of Indianapolis.

In 2014, the Morgan County EDC received 116 project leads directly as well as through the Indiana Economic Development Corporation and Indy Partnership. Topping the list of successes was a \$72 million dollar expansion project by TOA (USA), a Tier 1 supplier to Subaru and Toyota located in Mooresville, which led to the Morgan County EDC being chosen as

a Top 5 Award of Excellence winner in Metal Fabrication by Expansion Solutions magazine. Thanks to innovative measures taken by County officials, Indianapolis Power & Light will also officially begin construction this year on a new \$590 million combined cycle gas turbine plant north of Martinsville.

Other key accomplishments in 2014 include organizing the first ever county-wide career expo, enabling 1,200 students to engage with local employers. Manns and Lindsay Beckman, Director of Business Development, conducted visits with more than 40 existing Morgan County businesses as well as 44 site selectors and industrial brokers. Thanks to a grant from the Duke Energy Foundation, the Morgan County EDC website ([www.morgancoed.com](http://www.morgancoed.com)) was redesigned to better market economic development opportunities in Morgan County.

"I had truly missed the sense of community that I grew up with and am happy to say I found that again in Morgan County," said Manns, who began her current role in October 2013. "I look forward to another promising year of building on our strengths with new programs, more groundwork to cover, and cultivating strong relationships." New initiatives for the Morgan County EDC in 2015 include quarterly HR roundtables and a wages and benefits survey.



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# CFMC fundraiser returns for a second year

The Community Foundation of Morgan County is hosting the second "Hardly Trivial" Trivia Night for all ages on Friday, April 10. This fun team competition was a smashing success last year, with 15 teams testing their trivia knowledge to win prizes and bragging rights. This year the CFMC will be bringing teams a whole new set of questions, exciting door prizes, and more. Plus, participants will be helping to impact grant making at the CFMC with a \$1-to-\$1 match courtesy of a generous Lilly Endowment matching grant. This event is open to families, friends, office mates, schools, churches, or anyone interested in having fun and supporting their Community Foundation.

Hardly Trivial is scheduled for Friday, April 10, at Grace Church located at 4172 East Allison Road, directly adjacent to Highway 67 in Camby. Doors will open at 5:30 p.m. - Trivia starts at 6:00 p.m. Concessions will be available from the Grace Church Kidz Youth Group.

"With the success of last year's inaugural Hardly Trivial fundraiser, we are looking forward to making this year's event even more fun and exciting for participants," said Ed Kominowski, CFMC Executive Director. "We have already had individuals who participated in last year's event calling for registration information, so this year's event is guaranteed to draw an even larger crowd."

## Trivia Fundraiser Details

Hardly Trivial will have 10 different rounds, each with a unique theme. Teams can include four to 10 players, and the entry fee is \$100. The two teams with the most correct answers will receive cash prizes of \$500 for first place and \$250 for second place. Questions will cover a wide range of categories, and the more diverse the team, the better



their chance of winning. It's not just trivia though - there will be door prizes, concessions, and more.

The number of teams is limited, so early registration is encouraged. Registration forms found on the CFMC website must be received by Friday, April 3, to ensure a reserved team table.

## Sponsorship Opportunities

This is an exciting time to sponsor the Community Foundation's grant making, as all sponsorships will be matched \$1-to-\$1 courtesy of a generous Lilly Endowment matching grant. Major event support comes from generous local businesses who wish to support the well-being of those who call Morgan County home through the work of the Community Foundation of Morgan County.

All supporters will be featured on the CFMC website and various social media platforms, as well as throughout the Hardly Trivial event. Sponsorship levels range from \$250 for round sponsorship to \$2,500 for event sponsorship. All sponsors \$500 and above will also receive recognition year-round as a Millennium Society member, and \$2,500 sponsorships will receive a logo banner at all public CFMC events. These are just a few of the perks for sponsors. More information about sponsorship is available by contacting Larry Bryan, Director of Advancement for the CFMC at lbryan@yourCFMC.org or (855) 280-3095.

More information on the Hardly Trivial fundraiser event and the Community Foundation of Morgan County is available online at CFMOnline.org, as well as on the CFMC Facebook page. We also welcome phone inquiries at the CFMC office, (765) 813-0003 or toll-free (855) 280-3095.

## OCC Appoints Dan Moore to Mutual Savings Association Advisory Committee

The Office of the Comptroller of the Currency (OCC) has appointed five new members to its Mutual Savings Association Advisory Committee (MSAAC). Dan Moore, President and Chief Executive Officer of Home Bank SB, was named as one of those new members. He will join the committee of ten bankers from around the United States serving on this national committee.



The MSAAC's responsibilities include assessing the condition of mutual savings associations, regulatory changes or other steps the OCC could take to ensure the health and vitality of mutual savings associations, and other issues of concern to these depository institutions.

Moore has worked in the banking industry for over 40 years, joining Home Bank in 1978. He is a graduate of Indiana State University and holds a Master of Science in management from Indiana Wesleyan University. Moore is currently in his second term as a director for the Federal Home Loan Bank of Indianapolis and is a former director of the Indiana Bankers Association. In addition to his involvement in the local community, he has also served as an adjunct instructor at the University of Indianapolis.

Home Bank 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.



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Lt. Gov. Sue Ellspermann

We hope you can join us for Morgan County Business Leader's May Cover Party sponsored by First Merchants Bank. Come for food, fun and networking at the Business Leader's Premier Cover Party. Joining us this month will be Lt. Gov. Sue Ellspermann. Connect with your community's business leaders, enjoy appetizers, and win prizes in this business-to-business networking event, as we honor cover subjects.

TUESDAY  
**MAY 12**  
2015  
5-7 P.M.

## Heartland Crossing Golf Links

6701 S. Heartland Blvd. • Camby, IN 46113

RSVP by Monday May 11 at [rsvp@morgancountybusinessleader.com](mailto:rsvp@morgancountybusinessleader.com) or by calling (317) 418-7925

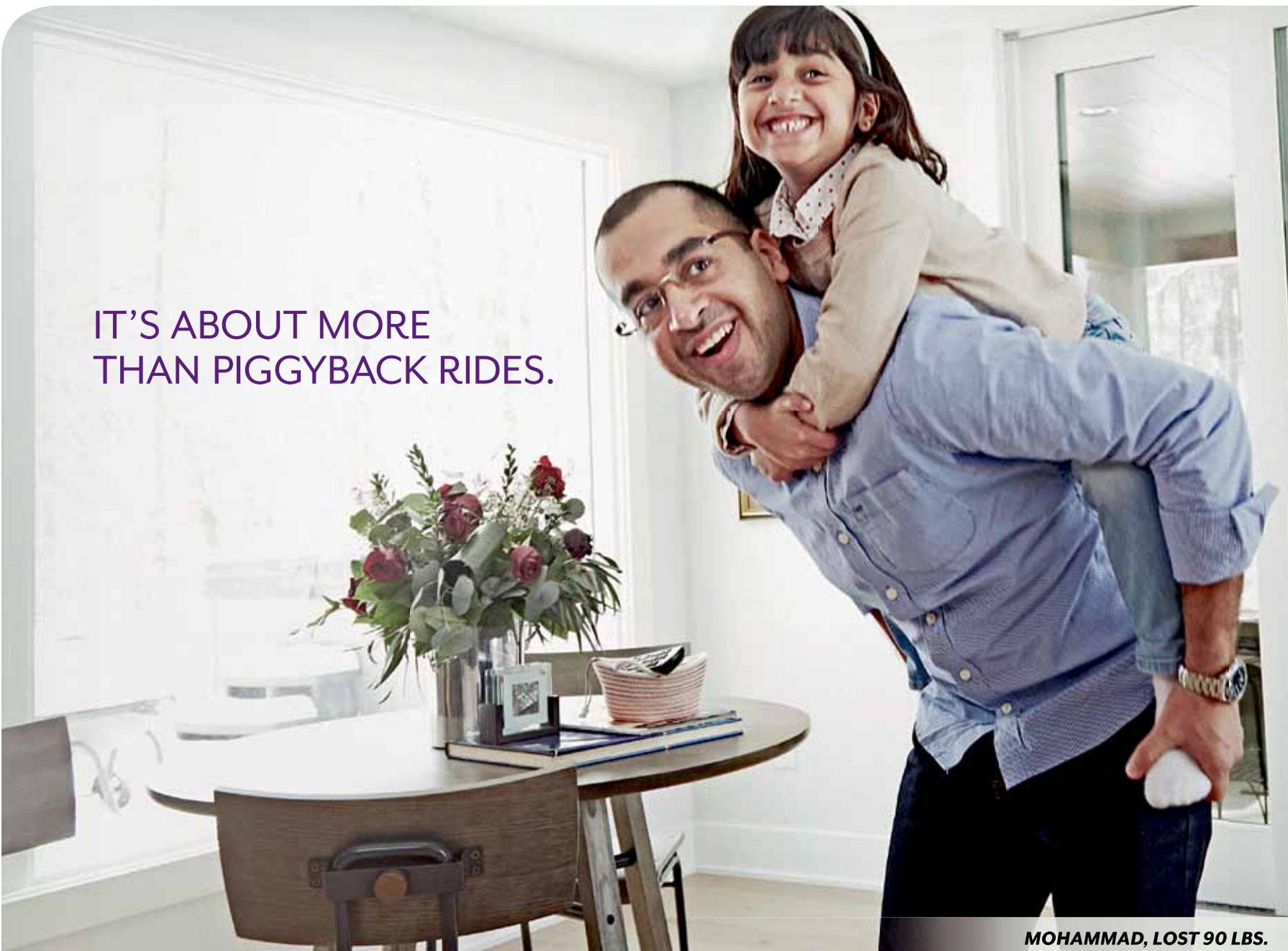
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IT'S ABOUT MORE  
THAN PIGGYBACK RIDES.



**MOHAMMAD, LOST 90 LBS.**

***I LOST THE WEIGHT FOR HER.*** I DID IT TO SEE HER SMILE AND MAKE HER LAUGH – TODAY AND AGAIN TOMORROW.

Find what inspires you to get off the couch and change your life forever. Whether you choose to lose 90 pounds or 290 pounds, our weight loss specialists and bariatric surgeons will help you drop it and keep it off.

Start today by visiting [FranciscanStFrancis.org/InchByInch](https://FranciscanStFrancis.org/InchByInch). Or, call (317) 528-7525 to schedule an appointment.

 **Franciscan** ST. FRANCIS HEALTH WEIGHT LOSS CENTER

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