

Where Morgan County Business Comes First

BUSINESS LEADER

MORGAN COUNTY

December 2015



**Martinsville Mayor-elect Shannon Kohl
ready to serve the community**

PRE-SORT
STANDARD
U.S. POSTAGE
PAID
INDIANAPOLIS, IN
PERMIT NO. 1122

**T♥P 2%: NATIONALLY
FOR OVERALL HEART CARE**

 **Franciscan ST. FRANCIS HEALTH
HEART CENTER**
FranciscanStFrancis.org/valve



THE STRENGTH IT TAKES

Trust in our strength and make your business stronger.

Indiana University Health now offers area employers convenient and easily assessable Occupational Health services right here in Morgan County. We work with employers of all types and sizes to develop cost-efficient and effective work-related medical care: From pre-employment physicals to injury care to back-to-work solutions. Quality care is located right where your employees work and live. Call us today to learn how we can help you make a difference in the lives of your employees – and the health of your organization.

Contact 765.349.6777 to schedule a consultation.



Indiana University Health

IU Health Occupational Health | 789 E Morgan Street | Martinsville, IN 46151

Pre-employment

- Drug & Alcohol Testing
- Physicals and Immunizations
- DOT/CDL Exams
- Vision/Hearing Screenings

On-the-Job

- Injury Prevention
- Injury Treatment/ Worker's Comp
- Independent Medical Evaluations
- Job Specific Ergonomic Evaluations

Return to Work

- Physical and Occupational Therapy & Rehabilitation
- Fitness for Duty Testing

Wellness Programs

On-Site Mobile Health Coach

FROM THE PUBLISHER

So, What is Christmas?

Each year, about this time, something happens to us. A most predictable transformation occurs. You may be sensing it even now. Driving home in late November, dusk setting in on shortened afternoons, you may see colorful lights strung, or notice a decorated tree propped up in a window. An air of festivity drifts into our homes and businesses, felt no other time of year.

Indeed, somewhere after we rake the last of the leaves, we begin to hear a lift in everyone's voice. In towns and villages across our county, we hold the door for each other a bit longer than we did in September, we pause in the drive and say hello to a neighbor, and we chatter excitedly as the first flakes of snow dusts the sidewalk. The radio lights up with songs that have been heard for over a hundred years, their familiarity never worn thin, their tunes have carried with us since childhood.

One writer has summed it up: "At Christmas play and make good cheer, for Christmas comes but once a year." Even while we know that come January 2nd, life will return to normal.

So what is Christmas, really? Is it just a time to play? Is this fleeting date on the calendar, which is ushered upon us so quickly to make

good cheer, going to usher us again to the long wait until next year? Are these things that we feel only the shining of the silver once a year and a toasting to imagined ideals?

Or is it something else? Could there be something more behind what we so easily sing of - peace on Earth, the first noel, and herald angels? Kindness, merriment, and festivity, these are the results we see and feel, and it certainly is contagious, but the cause is not in the calendar. The cause is in the Christ-Child, this One who came to us offering not a season of bells, but an eternity of the richest blessings and

ultimate peace. It is a gift that is given any day of the year, to anyone, anywhere.

Another writer has summed it up: "And the angel said to them, 'Fear not, for behold, I bring you good news of a great joy that will be for all the people. For unto you is born this day in the city of David a Savior, who is Christ the Lord.'"

Have a wonderful and Merry Christmas.



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

Contents

So, What is Christmas?	3	Speed kills.....	11
A practice left 'In His Hands'	4	Moving towards increased collaboration	12
Looking ahead: Healthcare in Morgan Co.	5	Home Bank now opening health savings accounts.....	13
Morgan County Business Leader Fall Cover Party was a successful event	6	Are you a 'Thermostat Scrooge'?	13
You are missing out with the same old plan	7	10 ways to reduce holiday business travel stress	14
Martinsville Mayor-elect Kohl ready to serve the community	8	Start 2016 with a business plan that leads to greater profits	15
Remote control on the rise.....	10	Networking Opportunities.....	15

BUSINESS LEADER
MORGAN COUNTY

ESTABLISHED 2006

Vol. 10, No. 7

Phone: (317) 418-7925

E-mail:

jim@morgancountybusinessleader.com

Publisher Jim Hess

Business Development Director Nicole Kendall

Copy Editor Sherry Smith

Writer Elaine Whitesides

Writer Rebecca Todd

Design/Production Zachary Ross



THE Smalling Group

LINDSEY SMALLING

317-435-5914

Lsmalling@talktotucker.com

Talk to Tucker

REALTORS

BUYING • SELLING • INVESTMENT PROPERTY • PROPERTY MANAGEMENT

www.TheSmallingGroup.com

RECYCLE
with
Ray's
TRASH SERVICE

317.539.2024 • 800.531.6752
www.raystrash.com

A practice left 'In His Hands'

In His Hands Family Medicine

Jennifer Bigelow, M.D., owner
461 Town Center Road
Mooresville, IN 46158
Phone: 317-584-3255
Web: <http://www.inhishandsmed.com/>

Morgan County Business Leader

"The medical field has always been a calling," says Jennifer Bigelow, M.D. and owner of In His Hands Family Medicine in Mooresville. "It was a natural fit. I get to use my knowledge base helping and serving people. I get to take care of babies, their moms, their mom's parents and grandparents; I have several four-generation families in my practice."

Few discover their purpose early in life, so one might consider Dr. Bigelow lucky. She knew as a child growing up on the south side of Indianapolis that she wanted to be a doctor. Dr. Bigelow did her residency at St. Francis Hospital in Beech Grove. From 2001 to 2012, she worked in two practices at the St. Francis Medical Group on the campus of St. Francis Hospital Mooresville.

During those 11 years she and husband, Lee, made Mooresville their home. Together they had three children, Tabby (16), Cassie (14), and Ellie (12) to add to two she calls her bonus children; Amber, now 28 and Josh, now 25. Being a part of the Mooresville community as a doctor, a mom, a church leader and as a role model for younger women and children is important to her. "I like that everyone who comes to my practice can know me on a personal level," she says. "We see people around town and they see me in all these roles. They get to see their doctor doing things in the community."

After taking opportunities to be part of mission trips to Ecuador and Belize, Dr. Bigelow, Lee, and the three youngest children decided to commit to a 2-year mission in northern Belize.



Dr. Jennifer Bigelow

An adventurous family, they focused on it as another adventure. Dr. Bigelow said, "The kids were a perfect age. It was the perfect time for our family to do something "crazy" like that. Initially there were lots of questions. But knowing we were being used by God and He had designed this opportunity just for our family, they caught the enthusiasm. They thought it would be cool living in a tropical area and they were fascinated with the prospect of speaking Spanish."

Once they arrived in Belize, conditions were very different from home. They had been prepared to be immersed in a foreign culture and

forced to find their way. "It was a whole new way of life that taught us how to build relationships with strangers so that we knew we could start with nothing and building something."

Electricity was spotty and the rainy season kept everything and everyone wet and battling mildew, mold and mud. It took some time to get used to the insects, geckos and continual rain on the tin roof, but they did.

"We were very fortunate," said Dr. Bigelow. "We lived on the doctor compound and had other people who had been on the mission for 13 or 14 years. English was the formal lan-

guage and the children went to the Presbyterian School in the next village. What we had was awesome. We could call, Skype and Facetime, but it wasn't the same as being here and having face-to-face time and smiles in your own language."

The experience illuminated that although friendly, outsiders are not always included into tight-knit families and society. She wondered out loud, "Do we accept people who come here from other parts of the world? How can we make them feel welcome? I think we consciously have to do that."

Dr. Bigelow knew she would be returning to Mooresville at the end of the two year commitment, but her perspective on life and the medical practice she wanted had been altered by the Belize experience. "I want this practice to be a ministry that reflects God's desire for me to serve this community," she says.

Becoming a business owner was challenging, especially from thousands of miles away geographically and technologically. The way the business world operates had changed dramatically in just two years. It was a fellow medical missionary, Coco Farr, and Citizen's Bank that were willing to step up and support her as she set up the In His Hands Family Medicine practice while still in Belize.

She says she wants to stay small and be a small town family doctor who cares for the people in the community. "It's a constant struggle to balance service with the fact that it is a business and I have bills and employees to take care of, but I have to keep the doors open. This is my mission field."

Life is a journey," says Dr. Bigelow, "and we should never stay in the same place too long. We must continue to grow. There are a lot of changes. Being a business owner can be overwhelming and so very time-consuming. You have to work hard at setting limits or it will take over your life."

That is true, but Dr. Bigelow says it is worth all the time, effort and energy because she has a purpose. After all, as she says, "The big global picture of life is that we are all in this together."



What would you do if a shooter entered your workplace?

"It will never happen at our business!"

- Do you understand your legal requirements as an employer in an active shooter situation?
- Knowing what NOT to do could save you and your employees!

Call today for additional information to protect your business and employees.

317-331-4890 • Nic Quintana
nic@qbsasbuilts.com • www.qbsasbuilts.com



FITE^{LLC}

PLUMBING

#CO19499924



10% OFF YOUR NEXT SERVICE — JUST MENTION "BIZLEAD"

**CELEBRATING 25 YEARS OF PROVIDING
24 HOURS SERVICE TO MORGAN COUNTY**

www.fiteplumbing.com

317-996-6100



service@fitellc.com

Looking ahead: Healthcare in Morgan County

As I look ahead to 2016, I am excited about the future of healthcare in Morgan County. Admittedly 2015 has brought many changes and challenges to the ever-transforming local healthcare landscape. But I believe change and challenge often bring opportunities for growth.

The changes at IU Health Morgan are no exception to that opportunity for growth. IU Health, Indiana's most comprehensive health system, is investing in the health of our community by allocating \$13.5 million to advance care at IU Health Morgan.

This multi-million dollar investment will help transform IU Health Morgan into a highly-advanced ambulatory care center. What does that mean? It means our leading edge medical care will be provided on an outpatient basis but will still include progressive medical technology and many of the procedures the community has come to expect from our facility.

But the \$13.5 million dollar investment will do so much more than create an ambulatory care center.



Larry Bailey

We're working right now to reconfigure our existing facilities to make it easier for patients and families to access and navigate. We're creating more space – and better space – for a variety of health and wellness programs tailored specifically to the needs of the people of Morgan County.

It starts with a robust relationship with physicians who are already offering improved coverage in the areas of adult and pediatric care; specialty care; women's health; emergency and urgent care; diagnostic imaging including 3D mammography; lab testing; outpatient office procedures; cancer care; cardiac, physical, speech and occupational therapies; and community health and wellness.

So what can the community expect in 2016 and beyond? Just a few of our plans:

- We're creating a new main entrance that provides greater customer access and, more importantly, convenience.
- All of our primary care providers will be on the first floor, again for ease of access and convenience.
- The Emergency Department – which remains here to serve our community 24 hours a day – will be renovated and updated.
- We're creating easier accessibility to our lab and diagnostic imaging services.
- Our outpatient surgery will be housed in a completely renovated second floor that will include dedicated space for

the extended observation of our surgical patients.

- We'll continue to focus on our nationally-recognized cancer center, which remains a cornerstone of our services to the community.

I am also excited about the new space for our wellness services. We hope to provide initiatives that will partner IU Health Morgan in the good health of those in our local community – to help people live more healthful lives and avoid the need for some of our services in the first place!

The renovation process is in full swing. I know there has been some confusion about whether or not IU Health Morgan is

open for business. I assure you we are definitely open and are here to serve the people of Morgan County. Our local community can take comfort knowing all of our services are available during renovation – and our staff is focused on

offering the high-quality care that this community deserves.

Yes, change can bring challenges, but it can bring opportunities, too. I very much look forward to the changing but bright future of healthcare in Morgan County.

We hope to provide initiatives that will partner IU Health Morgan in the good health of those in our local community.

Larry Bailey has been a member of Indiana University Health's staff since 1992 and currently serves as President of IU Health Morgan and CEO of IU Health Paoli Hospital. He holds a Bachelor of Science degree in Business from Indiana University and is a member of the American Institute of Certified Public Accountants and a fellow of the Healthcare Financial Management Association.

Economy

HEATING • AIR COND • PLUMBING

317-831-5279

www.EconomyHeatingAndAir.com



Photos courtesy of Ennis Photography

Morgan County Business Leader Fall Cover Party was a successful event

Morgan County Business Leader

Once again on Wednesday, November 4th, it was a privilege for First Merchants Bank and the Morgan County Business Leader to honor the last 6 Cover Stories at the bi-annual Cover Party. The event was a combined effort with Greg Hubler, of Greg Hubler Chevrolet in Camby and was held at the showroom facility.

There were 200 in attendance and all had the opportunity to enjoy some appetizers provided by Squealers Barbeque. The evening was for celebrating Morgan County business - to hear more about the recent Cover subjects. Jim Hess introduced each business that was featured with a brief synopsis of their beginnings and impact they each have had on Morgan County.

First, featured in the June Edition, was a reminder that the Lt. Governor was in attendance at the May Cover Party and she had shared her passion and challenge for servant leadership. It was an honor to have Sue Ellsperrmann visit and encourage the business leaders of Morgan County.

Randy Haymaker shared his efforts and work in volunteering. Dan Moore was honored for his 38 years of service with Home Bank and his vision for them is to leave a "legacy". Next was a focus on Morgan County Leadership Academy which has been instructing leaders for 20 years. Susan Haynes, accompanied by other Board Members, spoke of the impact this organization has had on area business leaders. Dealing with adversity and rebuilding was the central theme for Jeff Hobson of Hobson Chevrolet, GM, & Buick and how it takes a team to rebuild and be successful. And the final highlighted leader was Bill Moore from Pac-Moore. They have truly grown their business by having strong beliefs and stepping out in faith to help those across the world in need of food. I invite you to visit our website to read or re-read these stories.

Greg Hubler was also recognized for his efforts in building a successful business in Morgan County and a beautiful facility where the party was able to be held. Rob Patterson, the Zone Manager for Chevrolet, was present to



honor Greg with this award.

The evening was also in support of the Community Foundation of Morgan County. A silent auction was held to raise funds that will

be matched dollar for dollar by the Lilly Endowment GIFT Phase VI program, an effort to promote sustainable and effective community foundations across Indiana.



Be watching for the dates of our next bi-annual event next spring. We would love to see you attend.

You are missing out with the same old plan

There is an old saying that the financial services industry uses to communicate the importance of proper planning: Failing to plan means you are really planning to fail. That statement rings true with your personal and professional development, too.

I am amazed at the number of people who do not read or listen to something substantive for their growth on a regular, planned basis. I am an avid reader because I love to learn and it comes in handy when dealing with clients to help point them in the right direction from time to time.

Recently I heard the guru of leadership, John C. Maxwell, talk about being intentional with your growth. As a matter of fact it is the very first law of the 15 Invaluable Laws of Growth and it's the title of his latest release... Intentional Living, Choosing a Life That Matters. You see John Maxwell has been writing on leadership for more than 35 years and he is the undisputed living authority on leadership in the world today.

Here's what I learned from reading and following John: Growth doesn't just happen, it is not automatic. If you do not design your growth plan, you might fall into someone else's plan. I would like to challenge you, as 2015 comes to a close and the New Year approaches, to take some time and plan, really plan, the next few years of your personal and profession-

al growth. If there is a designation you can earn in your career field, make a plan and go after it. In your personal life take a few minutes and

answer these six questions:

- Where do I want to go?
- What do I want to have?
- Who do I want to become?
- What would I like to see?
- What would I like to give?
- What do I want to do?

When you answer, at first just list memory joggers like "new car" and do not critique or discount any idea. Then go back and pick the three or four that most resonate or that you are most passionate about and write a paragraph about that item. Answer questions like how long will it take? Who else do I need to help me? Be clear in what you want, what you need to get it and how you will go about

getting it. In other words, make a workable, achievable plan.

I would love to hear your feedback on this exercise.



Jack Klemeyer

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.

Growth doesn't just happen, it is not automatic. If you do not design your growth plan, you might fall into someone else's plan.

"You couldn't find a nicer place or staff."
—June Doty
Pictured with June Doty is daughter Belinda Doty

Proud to be 100% Employee Owned

Miller's
Senior Living Community

225 W. Harrison, Mooresville
317-834-6892

THIS IS THE ONE TIME YOU'LL SEE OUR BANKERS STANDING STILL.

Melissa Duke
317.548.4646

Steve Kaiser
317.204.7066

If our business bankers look a little out of their element, it's probably because they're much more comfortable on the go. After all, they prefer to spend their time hustling for their customers—not posing for pictures. Take a moment to speak with one of them, and you'll see exactly what we mean.

Citizens Bank
MEMBER FDIC EQUAL HOUSING LENDER

CitizensBankWeb.com

Martinsville Mayor-elect ready to serve the co

By Ariane Cagle
Morgan County Business Leader

When your maiden name is Orr and you live in Indiana, it seems like maybe you're in the office. Although incoming Martinsville Mayor Shannon Kohl says she's not closely related to Robert D. Orr, she does remember being captivated by the TV commercials the governor ran. From a young age, Kohl has always been interested in politics. She has been a Republican member. Besides Governor Orr, another person who inspired Kohl's interest in politics was Wayne

When Kohl was 12-years-old, she remembers watching Reagan's first inauguration in 1981. At that time, she was attending Tabernacle Christian School; and the students were allowed to watch the inauguration on TV during their lunch break. "So I went to watch it," she says. "One of my friends was like, 'Come on, let's go,' and I said, 'No, I'm going to watch this.' I was fascinated. Even though I was 12-years-old, I thought Reagan was the greatest. He made me feel hopeful. It made me proud to be an American."

Kohl is also proud to be a Martinsville resident for 36 years. In 1978, her family moved to Martinsville where she attended Central Elementary School during second grade. The following school year, she transferred to Tabernacle Christian School, which she attended for the rest of her elementary and middle school years. During high school, Kohl attended Martinsville High School during her freshman and sophomore years and Tabernacle Christian School for her last two years.

Following graduation, Kohl went to work at Farm Bureau Insurance for two years. In 1989, she and her husband Brian, whom she met at Martinsville High School, were married. They briefly lived in Indianapolis, but in 1990, they decided to move back to Martinsville to raise their children.

"We wanted to raise our three children close to our families here in Martinsville," Kohl says. "I wanted my kids to have an upbringing like I had in a small town."

Kohl thinks Martinsville is a great place to raise children, because it is such a close-knit community. "I think one good thing about living in a community like this is, a lot of people are there for each other," she says. "If you need anything, the connections are much stronger and personable that you almost feel like everyone is family. I think that's what is so unique about Morgan County and Martinsville."

In 2000, she started selling real estate – first for Wayne Ready Realty and later for Keller Williams.

"Wayne was a very good mentor," Kohl says. "He is really well respected. And he was so full of knowledge about Martinsville. I learned a lot more about the community through Wayne, because he was so connected with the county."

During her years as a Realtor, Kohl also worked for the Martinsville School Corporation as a teacher's aide and a manager in the high school book store. Additionally, she was very involved in the community, too. She was a court-appointed special advocate for children (CASA). She served on the board of Habitat for Humanity. She was a fitness instructor at the YMCA for five years. She also was a member of the MIBOR Realtor Association. And she was a member of the Methodist Church. Furthermore, her children were "active in everything," which meant Kohl was also active in those same things.

Around 2008, Kohl began her political career when she became a Republican Precinct Committeeman. But by 2012, she had decided she wanted to be more involved in Martinsville's government.

"I started getting interested in wanting to serve my community more," she says. "I wanted to make a difference. [When City Councilman Doug Arthur resigned,] I decided I really wanted to step in and take that opportunity. I was always so involved in the community that this was a way for me to go further – to be more involved."

Kohl went on to win on the first ballot for the at-large seat on the City Council. Now at the end of her third year on the City Council, Kohl is proud of her many accomplishments.

"What I am really proud of is being able to identify to the City Council that we needed to do things differently with our finances. I'm proud I helped to get the budget back in shape," she says. "Also I'm really gratified by the accomplishments of the boards I have served on. I've been a City Council representative for the Indiana Association of Towns and Cities. I've been really involved in the Morgan County Economic Development Corporation.

And I'm a member of the Planning Commission."

However, Kohl decided she needed to serve her community even more. In January 2015, she announced her plans to run for mayor. "Serving on the City Council really made me realize that Martinsville had great potential," she says. "We had some financial issues. We needed to do some things in a distinctly different way. And I decided that I was going to try to make a bigger difference than what I had up to that point."

Kohl won the primary with 56.6 percent of the vote. Then, during the November election, Kohl soundly defeated two independent opponents to become the first woman mayor to be elected in the town's 193-year history.

"To be honest, I didn't even realize I would be the first woman mayor until after I won the primary and it was stated on the news," she says. "I'm honored and humbled to be chosen by the good people of Martinsville to represent and lead our community. And I will work hard to serve them well."

As for Kohl's vision of Martinsville for the future, one goal is to bring more business and sustainable jobs to the community. "We're talking with the Morgan County Economic Development Corporation on how we're going to work together to get that done," she says.

Economic development is important to Martinsville, because right now if you want to have a good job, you have to go outside of the community to Indianapolis, Kohl says. But she thinks Martinsville is a great community for business opportunities. "We have a great location – right between Indianapolis and Bloomington," she says. "With I-69 coming through here, we're going to be right off of a major interstate. So it's going to be quicker to get here. That's a big plus when companies are looking to relocate. And we have low taxes."

Kohl would also like to see more mom-and-pop businesses catered in the downtown area. "It would be nice to have more small businesses like restaurants, because we're so limited," she says.

Shannon Kohl Community

destined to serve in a political of-
y related to former Indiana Governor
governor ran.

Republican for as long as she can re-
politics was President Ronald Reagan.

“Martinsville is such a community-oriented place, I feel like those
would bring the community together. And it would definitely
help with tourism.”

To reinvigorate the community, Kohl has already started look-
ing at other towns similar to Martinsville to see what they have
done in their communities. “I’m friends with the Franklin mayor,
so I’ve gotten a lot of ideas from him,” she says. “I’ve also been
in touch with a lot of mayors in towns like ours. I’ve tried to see
what works for their communities and how they’ve done things.
We definitely could benefit from doing some of the things they
have done.”

Besides economic development, Kohl hopes to work more
closely with the Martinsville School Corporation. And she wants
more citizens to get involved and feel like they have voice in their
community’s future.

Kohl’s main motivation for making Martinsville a better place
is, she wants her two sons and daughter to be proud of where
they grew up. “When people talk about Martinsville, we’re so
unfairly stigmatized, I believe,” she says. “I want that to change,
because we are a good community. But often times, I think that is
overlooked.”

Kohl is excited about helping to lead Martinsville forward.
“We are excited about the opportunities that Martinsville has,”
she says. “Because this is a team effort – it’s not just me – but it’s
also the council, employees, staff and community working togeth-
er to create a better community. I’m hopeful that people will now
feel like they can get more involved. And that they don’t feel like
they can’t do anything for their community.”

What sums up this new experience for Kohl the best are some
words she lives by: “When God puts a path in front of you, make
sure you take it!” Kohl is ready to take this path as Mayor and
serve her community.



Remote control on the rise



John Ward

J & J RC Hobbies

9 Moore Street.
Mooresville, IN 46158
317-831-4413
jjsvehicles.com
jjspecialtyvehicles@gmail.com

By Rebecca Todd

Morgan County Business Leader

The name Ward is synonymous with quality clothing in Morgan County. Wards Apparel, Indiana's largest jean and fashion store, was founded by Jack and Carolyn Ward in Mooresville, Indiana in March 1972. However, now the Ward name is becoming well known for another reason; J&J RC Hobbies.

Jack and especially his son John have long been off-road and radio controlled vehicle enthusiasts, so in 2007, they started J & J Specialty Vehicles. Their focus was initially on selling ATV's, dirt bikes and scooters, but in 2009, they also branched out into remote control

cars, boats, planes and helicopters. John had been racing remote control vehicles since he was ten years old, so he was quite familiar with the sport. "Racing is part of the fabric of Indiana," he says. "We started out small and it just kept growing."

Indeed, the remote control part of the business kept getting bigger, and with the economy slide at that time, ATV and dirt bike sells began to drop. New scooter laws that went into effect earlier this year have also caused a decline on that side of the business.

So the Wards decided to completely change the focus of the business. They recently moved to their new location in the strip mall down from Ward's Apparel and began selling remote control hobbies as J&J RC Hobbies. "We still sell oils, spark plugs, batteries, riding gear, etc. for ATV's and dirt bikes," says John. "But our main business now is remote control."

The number of remote control racing and hobby enthusiasts is on the rise in Indiana and J&J RC Hobbies is one of the biggest if not the biggest supplier of the top-selling brands including Traxxas, Team Associated, and Losi. The hobby is becoming much more affordable and attractive to newcomers as well due to new technologies.

Though top brands are also available online, John stresses that people enjoy having a place where they can come in and check out the vehicles in person, and there is no other place around that offers customers that opportunity. "We always try to answer people's questions. We like to point them in the right direction," he says. "You don't get that if you buy online."

When it comes to hobbies, parents are excited about finding one that gets their kids up and moving. "I get a lot of parents that say, 'I want to get something to get my kids outside,'" says John. "That's a big selling point. Get them off the iPads and electronic devices and get them outside. They still have the technology but they're also outside getting exercise. Then the parents will come back and get one for themselves. That's probably what they really wanted to do in the first place," he says with a laugh.

Though a lot of J&J's business comes from parents buying for their children, according to John, their customers actually come in a wide

variety of ages. "It's not just for kids," he says. "Customers range from 3 years old to 80 years old. Our median age is actually probably around 45."

John is optimistic that the business will continue to grow. Because of its wide appeal and growing technologies, he sees big things ahead for J&J RC Hobbies. "It's a niche business, but there's nobody else around that does it. We're pretty exclusive," he says.

Finally, Results You Can See At A Price You Can Afford!

Stem Cell Therapy for Arthritis

Helps animals suffering from:

- Osteoarthritis
- Hip Dysplasia
- Ligament & Cartilage Injuries
- Many Other Degenerative Diseases



Free Consultation by mentioning this Business Leader ad

St. Francis Pet Hospital

Dr. Thomas Parell

Camby & Centerton • 317-831-3271 & 317-831-8231

Our Best Service is Our Customer Service!



6078 E. SR 144 Mooresville
317-831-6142
jakesbs@msn.com

Speed kills

My son was driving me somewhere the other day. He's on his learner's permit now and seems to be a very conscientious driver, at least when I'm sitting beside him. He took a curve a little fast and ended up having to brake towards the middle of it. I gently reminded him that if he would have gotten off the gas and carried less speed into the entrance to the curve, he might have not had to brake. I then went on a standard "Daddy Diatribe" about how going slower can give a driver more options when faced with a potentially hazardous situation. Thus the genesis of this column.

Good drivers know that driving aggressively will ultimately catch up with them. They'll either get pulled over and get an expensive ticket.

Or worse yet, when faced with a really dangerous situation, their excessive speed greatly diminishes their ability to stay out of trouble. A good driver recognizes that eventually the law of averages will catch up with them and make them pay. Be it with that expensive speeding ticket or that accident that could have been avoided... if only they had just a little more time and distance to react and make adjustments.

And so it is with investing. Speed kills. I can't tell you how many times I speak with someone who tells me how they were too aggressive

with their portfolio for too long and got burnt. Stop it! "Drive" a little slower! Sure it may take you a little longer to get to your "destination"

but which is better? Getting there quicker but arriving with dents, and dings, a fender dragging and missing doors? Or arriving a little later with a couple scratches here and there but with you and all your passengers safe?

How aggressive an investment "driver" are you? The "roads" have become quite dark and slippery and visibility has become quite limited. Have you slowed down or are you plowing straight ahead?

If you're driving too fast with your investment portfolio, maybe take your foot off the gas a little.

And with regards to your traditional driving during this

holiday season of family, food, and frivolity, please slow down. Speed Kills.

Merry Christmas



Jeff Binkley

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 Independent Indiana Registered Investment Advisory Firm and is not compensated by commissions in any way. Mr. Binkley can be contacted via email at Jeff@thebinkleygroup.com or phone 317.697.1618

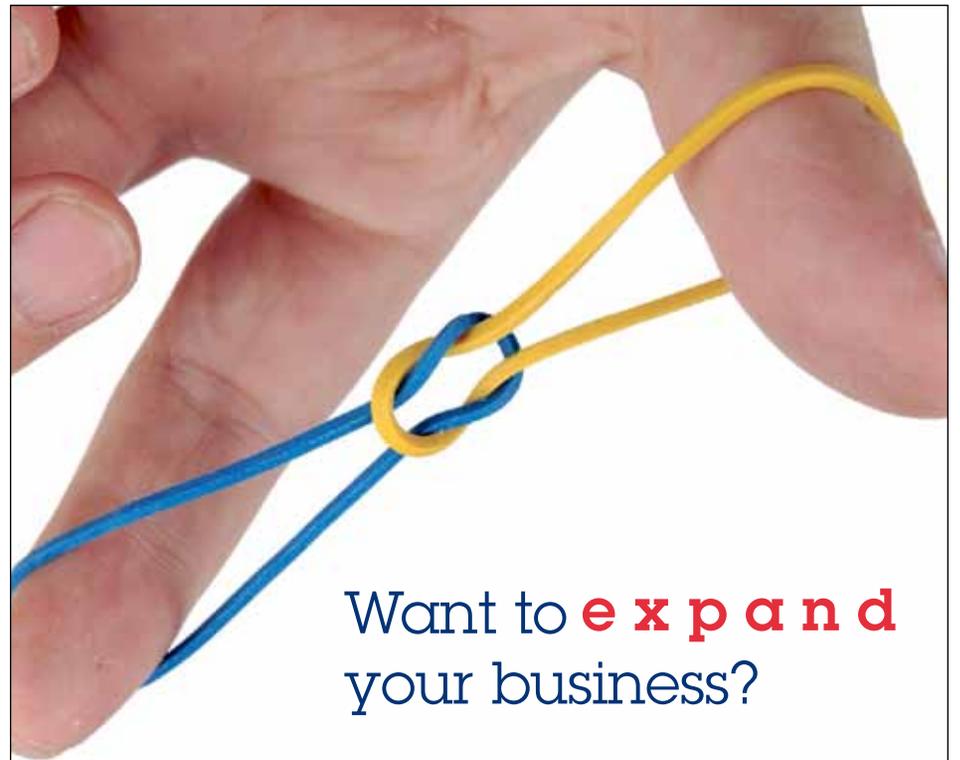
If you're driving too fast with your investment portfolio, maybe take your foot off the gas a little.



Hoosier Tent & Party Rentals

Tents & Accessories
Tables & Chairs * Linens
Flooring & Staging
Food Preparation
Inflatables & Games

9943 E US Hwy 36, Avon
(317) 272-9746 • www.hoosiertent.com



Want to **expand** your business?

We can give you the flexibility to do that.

HomeBank Member FDIC
There's no place like Home.



Wade Phelps
Manager of Small Business
Administration Lending
(765) 558-3822

Moving towards increased collaboration

The Community Foundation of Morgan County (CFMC), Kendrick Foundation, and Charitable Allies, have entered into a long-term space sharing arrangement at the newly opened space at 11 West Main Street in downtown Mooresville. "This move reflects the increasing cooperation across the philanthropic sector," explained Kester. "Funders are partnering with grantees and service providers to strengthen our community," he continued.

Moving to Mooresville from Northwest Indianapolis, Charitable Allies is now available to partner with the CFMC and Kendrick Foundation in assisting local non-profits with their ongoing operational and administrative needs. Charitable Allies will now, from Mooresville, be serving clients across the country who engage in programming throughout the world. "We are proud to partner with a dynamic organization like Charitable Allies as we move towards creating a philanthropic center in Mooresville," explained Kominowski. He continued, "This affiliation will allow non-profits to have better access to professional philanthropic, legal, and administrative services within Morgan County, the possibilities are virtually limitless."

For more information, contact Danie Becknell or Zac Kester.

About the Community Foundation of Morgan County

The Community Foundation of Morgan County connects donors and their charitable giving with the evolving community needs in order to enhance the quality of life for current and future generations through impact grant making. Founded in 2000, with the merging of the Mooresville Community Foundation and the Morgan County Community Foundation, the CFMC distributes thousands of dollars in grants and scholarships to local non-profit organizations and residents. The CFMC also collaborates with other non-profit organizations in the community on major initiatives that can improve our community. Visit CFMConline.org for more information.



Community Foundation
of Morgan County, Inc.

About the Kendrick Foundation

The mission of the Kendrick Foundation is to financially support education and initiatives that improve the physical and mental health of Morgan County residents. In 2001, the Kendrick Foundation was formed through the proceeds of the sale of Kendrick Memorial Hospital. The Kendrick Foundation reflects the long-standing service of the hospital to the health of the Morgan County community. Visit KendrickFoundation.org for more information.



About Charitable Allies

Charitable Allies is a non-profit providing legal, educational and administrative support, as well as training and consulting services to non-profits nationwide, as many organizations are unable to afford experienced non-profit legal services. Charitable Allies provides these services for free or a greatly reduced rate to non-profit organizations and community groups in addition to their educational training sessions for boards of directors, officers and staff on topics related to governance, leadership, and best practices. Visit CharitableAllies.org for information.



First Merchants Bank

THE STRENGTH OF BIG THE SERVICE OF SMALL

SUPPORT FOR YOUR BUSINESS BANKING NEEDS.

First Merchants Bank specializes in supporting all of your business financial needs from cash flow to borrowing.

We're responsive - we understand how precious your time is, our efficient processes provide you with the support you need - **FAST!**

We want to help your business succeed.

Our Services Include:

- First Business Checking Free with eStatements*
- Equipment Financing
- Vehicle Loans
- SBA Preferred Lender
- Real Estate Financing
- Working Capital
- Line of Credit and Term Loans
- Cash Management
 - Merchants Services
 - Positive Pay (fraud protection)
 - Remote Deposit

*100 FREE items processed per month. • \$0.50 per additional item. • Items include checks, deposited items, and various other debits. ACH entries do not contribute to the limits.

We look forward to serving you. Call or email us today - we're ready to support your needs!



BILL BOYD
Business Banking Officer
wboyd@firstmerchants.com
317.834.4107



MICHAEL LENAHAN
Business Banking Officer
mlehanan@firstmerchants.com
317.883.3028

1.800.205.3464 WWW.FIRSTMERCHANTS.COM





Home Bank now opening health savings accounts

In an effort to help our community save in advance for their health care expenses, Home Bank is now opening health savings accounts (HSA).

Many employers are now suggesting their employees utilize a health savings account (HSA) as part of their insurance plans. Health savings accounts can be opened at any of Home Bank's locations or online through their website.

A health savings account is typically paired with a high-deductible health insurance plan and alleviates out-of-pocket expenditures such as co-pays and deductibles. For the 2015 tax year, an HSA allows you to annually contribute up to \$3,350 for individual coverage or \$6,650

for family coverage to your account tax free. By contributing to your account over time, account holders build a fund that can be used to pay future medical expenses. Any interest, dividends, or capital gains earned also remain tax-free as long as they stay in the account and are used only for health-care expenses. Please seek the advice of a professional tax advisor for questions related to health savings accounts.

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.

Are you a 'Thermostat Scrooge'?

Do you or someone else in your home or business run around all winter complaining



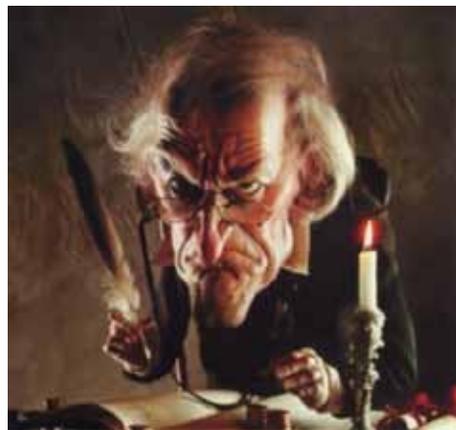
Jod Woods

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

Everyone is looking to cut expenses. Finding a balance between being so miserly with comfort that no one wants to be around and being so wasteful that you cannot afford to be around does not have to be a difficult task. Proper thermostat management and equipment maintenance can make a big difference. High efficient heating and air conditioning

equipment can pay for itself very quickly. Utility rebates, seasonal promotions and great financing options make this time of year

Economy
HEATING • AIR COND • PLUMBING
317-831-5279



a perfect time to consider upgrading to a more energy efficient, more comfortable home or business. Perhaps a conversation about finding ways to cut energy costs is overdue. There are many different ways to stay comfortable without breaking the bank. Contact us at 317-831-5279 to discuss how you can save money and no longer be the "Thermostat Scrooge"!

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



Limited time offer!

Get 3 Months of Security FREE*

Available to Endeavor Members and the GENERAL PUBLIC!

Ask About Possible Homeowners Insurance Discount!



Protect Your Home or Business this Winter from Burglars & Flooding due to Frozen Pipes

Included with the easy-to-use E-SHIELD™ Security System:

- FREE ▶ LCD touchscreen (with battery backup)
- FREE ▶ (2) Door contacts
- FREE ▶ (1) Infrared interior motion detector
- FREE ▶ (1) Remote key fob
- FREE ▶ Interior siren
- FREE ▶ Lawn sign and window decals

24/7 Monitoring - 5 Diamond Certified Central Station

- Additional Services Available:
- Smoke/Fire protection
 - Carbon monoxide detection
 - Medical Alert pendant
 - System control from Smartphone with Honeywell Total Connect®*
 - Temperature probes to detect extreme temperatures and floods
 - Control thermostat, lights and door locks automatically

Call **1.800.922.6677** or visit www.weEndeavor.com/security for a **FREE Quote!**

*Free 3-month promotion requires a 39-month agreement. Offer applies to new customers only and ends January 30, 2016. Monthly monitoring fees apply. Wi-Fi or internet connection required with Honeywell Total Connect®. Data usage charges may apply. Certain restrictions, equipment and installation fees may apply. Honeywell Total Connect is a trademark of Honeywell International, Inc. Endeavor and E-SHIELD are trademarks of Endeavor Communications.

Operated by **Endeavor Communications**
www.weEndeavor.com



10 ways to reduce holiday business travel stress

One of the most challenging and stressful times for business travel is between Thanksgiving and New Year's Day, especially the few days before and after Christmas. Due to the sheer volume of travelers and tourist during this time of year, it is easy to get stressed out. Here are 10 suggestions to make travel during the holidays smoother.



Will Gott

- 1. Look for alternate routes.** During this time of the year, the most efficient route may not be the best route to take since the volume of travelers taking these routes dramatically increase. Consider flying to city nearby and then renting a car to your final destination.
- 2. Look for alternate transportation.** Look at taking something other than a plane or driving to your destination. Taking a train could be a great option to beat the crowds. Amtrak usually adds more trains and more schedules during the

holidays.

- 3. Use your Loyalty Program.** Seats and hotel rooms are going to be in high demand during the holidays and you may not be able to travel like you normally do. However, by using your loyalty points you have accumulated all year from a loyalty program can help you make sure you get the rooms and seats you would normally get.
- 4. Use Technology.** There are so many travel related mobile apps out today that really make your life easier and can help lessen the stress of travel, especially during the holiday season. One of our favorite travel apps is Trip-Case.
- 5. Take a power supply.** You never know when you are going to be delayed or stuck in an airport so be prepared to have plenty of power back-up. As a business traveler, the last thing you want to happen is to have your mobile phone battery die or your laptop run out of juice because there is no power supply available, or taken by several other people. We suggest always taking a power strip with you to share with others and purchase a Mophie or other phone battery backup device.
- 6. Check in online.** When available, skip the lines by checking in online.
- 7. Ship some of your stuff.** There is no need to take everything you need during business travel. Instead, have your brochures, sales samples or other materials shipped ahead or behind you. In the event of delays or cancellations, your stuff is still moving towards your final

destination. Most hotels have regular FedEx and UPS pickups.

- 8. Carry Cash.** Be prepared for the possibilities of credit card systems or other financial systems going down during the holiday season. If you have ever traveled during the holiday season, this happens frequently. The best way to deal with this is a bit of green.
- 9. Purchase Travel Protection.** Most Travel Protection products will reimburse you or your company for flight delays, missed connections, lost baggage or hotel stays and food because of flight delays and cancellation. While it's always a great idea to purchase Travel Protection on any trip, the probability of using the benefits of Travel Protection is higher during the holiday season.
- 10. Keep a positive attitude.** Traveling during the holidays could cause you to have a negative attitude; however, it doesn't have to be that way. During the holidays, there's a kind of excitement in the air that you might find uplifting. Remember that it is a short period of time and will be over soon. Enjoy the season and festivities wherever you are at or traveling to.

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



JOSH SMALLING
Roofing and Restoration Co.

Fire restoration
specialists



317.650.7145 | www.jdsbuilds.com
Insurance agents: Ask about our referral program!

Start 2016 with a business plan that leads to greater profits!

Inspire Results Business Advising Offers "Growth Plan Business Planning Workshop,"

Thursday, Jan. 7, 2016, Hilton Garden Inn, 8910 Hatfield Dr., Indpls, 46231, 9-4:00 pm. Hot lunch included.



In this fast-paced session, business owners discover the potential in their business by completing a 1-Page Strategic Plan. Then, they break it into quarterly, monthly, weekly, and daily goals, getting a line-of-sight from daily tasks to their 10-30 year purpose. Led by local

business Coach Roger Engelau, business owners step out of the day-to-day business for just 1 day, get organized, complete a prescribed planning process, and walk away with an action plan that leads to greater profits and free time back.

For owners of businesses any size or industry. \$247 at the door, \$187 advance enrollment, \$117 Early Bird Price through Jan.4, and FREE to Inspire Results Business Advising clients.

To enroll or for more information, contact Roger Engelau, 317-908-5809, Roger@InspireResults.com or simply enroll online at <https://growthplanjan72016.eventbrite.com>

Networking Opportunities

Martinsville Chamber of Commerce: The regular monthly meeting on the third Friday at 11:30 AM at the Morgan County Administration Building, 180 South Main Street. For more info, please contact the Chamber office at (765) 342-8110 or visit its website: www.MartinsvilleChamber.com

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

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

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

Morgan County Toastmasters Club: Weekly meeting every Thursday evening at 6pm at Franciscan St. Francis Hospital 1st floor Conference Room.

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

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

Morgantown Merchants Association: The Morgantown Merchants Association meets at the Fire Station on dates to be announced. For more information call Sharon Zimmerman at the Stitchery Mill at 812-597-5997 or on www.MorgantownIndiana.com.

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



Meadow Lakes

FULL CONTIUM OF CARE

It is our pleasure to serve area seniors with a variety of housing and healthcare options!

- Garden Homes
- Assisted Living Apartments
- New Energy Wellness
- Moving Forward Rehabilitation
- Auguste's Cottage Memory Care
- Skilled Nursing Services
- Long-Term Care
- Hospice Care
- Respite Care

Meadow Lakes

GARDEN HOMES, ASSISTED LIVING APARTMENTS, NEW ENERGY WELLNESS, MOVING FORWARD REHABILITATION, AUGUSTE'S COTTAGE MEMORY CARE, SKILLED NURSING SERVICES, LONG TERM CARE, HOSPICE, RESPITE

200 Meadow Lakes Dr.
Mooresville, IN 46158
317-834-1791



ASCSeniorCare.com



Ask about a FREE move to our Assisted Living & Garden Homes!



Come see us at our new location
480 Town Center Dr • Mooresville, IN 46158

YOUR PRINTING HEADQUARTERS

The UPS Store™ 

Owned & Operated by Guy Cragen

Color Copies
as low as
15¢

Blueprint Copies
starting at
\$1.85

B/W Copies
as low as
4¢

LET US DESIGN YOUR DOCUMENTS

Ph: 317.483.3498 • E-mail: store3777@theupsstore.com



100,000:
HEARTBEATS PER DAY

TOP 2%:
OUR NATIONAL RANK

The human heart is amazing, and at Franciscan St. Francis Health, our Top 2% National Ranking for Overall Heart Care is pretty impressive, too. We've been Indianapolis' only 5-star rated hospital for heart valve repair and replacement surgery by Healthgrades®. We established Indiana's first dedicated Heart Valve Center, and our team is renowned for treating the most complex cases, pioneering next-generation techniques and participating in landmark research.

Schedule an appointment or second opinion with our valve team. It's the best way to be sure that your heart is in the right place. Call 1-877-78-VALVE or visit FranciscanStFrancis.org/valve.

healthgrades

2014-2015



Franciscan ST. FRANCIS HEALTH
HEART CENTER

Inspiring Health