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January 2015

Keith Lindauer,
President & CEO

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FROM THE PUBLISHER

Partner with your Chamber... It's a win for everyone

This month I departed the Greater Mooresville Chamber of Commerce President's office. I had also served as the Vice President in 2012 and 2013. Additionally, I am also an active member of the Martinsville Chamber of Commerce. As I leave my President's responsibilities, I would like to share my thoughts on the importance of involvement in the chamber.

Yes, the Chamber of Commerce is the voice of the business community. However it is more. The chamber is a place where businesses can come together and serve each other with their time, talent, and resources. This endeavor is much harder to accomplish than you may think. Chambers need your involvement. By participating, you strengthen the chamber's efforts to make the town's local economy thrive. Chamber members are likely to use other chamber members to conduct their professional needs, keeping revenue and growth local. Sharing in the success of others in the chamber is a win for everyone.

Whether it's advocating for economic interests, partnering with local government, supporting revitalization, or supplying organizational responsibilities over civic celebrations, the chamber is the glue that holds the commu-

nity together. The synergies created by our local chambers benefit everyone in the populace. While all chambers differ in activities, they

operate under one goal: to ensure a better town in which to live, work and play.

By helping your chamber, you in turn, build credibility by making the statement that you are committed to the long term future of your town. There's a certain "know, like and trust" factor in engaging in commerce with each other. By working closely with your chamber, you are helping your municipality build a strong, local economy and helping your enterprise by earning that necessary trust from your community to grow your trade.

Just joining a chamber is not enough to see a true benefit of membership. What you receive from a chamber membership is directly related to the effort you put in. Participating in chamber activities has been a better professional experience than I ever thought it could be. I encourage you to call Mindy at the Mooresville Chamber at (317) 831-6509 or Jamie at the Martinsville Chamber at (765) 342-8110 and ask how you can help and be an integral part of your professional and civic community.



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

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"Changing the way you smile"

By Bob Sullivan

Morgan County Business Leader

Since opening 18 months ago, Frazee Family Dentistry has grown at a rate of 100 new patients a month. They've expanded from three treatment rooms to five, and Dr. Dennis Frazee is looking to bring on a second dentist much sooner than he'd anticipated. "Our five-year plan is turning into a three-year plan," said Dennis. "We have to remind ourselves it's a good problem to have," added his wife, Kristina Frazee, Dennis' spouse, co-owner, office assistant and part-time nurse at Methodist Hospital.

Frazee Family Dentistry is a technology-driven practice offered at an affordable price for the entire family. Dennis said, "I have a strong entrepreneurial spirit and knew before graduating how I wanted a practice to operate." The office opened in July 2013 and business has never slowed down. Because of the technology (including latest advancements such as 3-D X-ray imaging and computer-generated tooth molds), Frazee can perform specialized procedures that would normally be outsourced to a specialist.

"It's a diagnostic capability most dentists don't offer. My comprehensive training combined with information provided by the technology makes each procedure as safe as



Dennis Frazee, DDS

possible. I can pinpoint tiny nerves that might not be visible in traditional images and which could cause permanent problems if damaged. I can map exactly where to place an implant. The more knowledge I have, the more successful the procedure."

Dennis grew up in NW Indiana near Gary. He and Kristina met as youngsters and were

high school sweethearts. His brother, 17 years older, is a dentist. "I was 12 years old when he started dental school." He entered college taking general medical classes. "I majored in biology and chemistry. The more I found out, the more I leaned toward dentistry." Dennis explained. "My profession is a mix of two things I love: working with my hands and talking to

people. Physicians tend to work over 80 hours a week leaving little spare time. Family time is important for me, and I want to be available for mine." He received his DDS from IU / IU-PUI in 2012. "Coming out of school, I knew I wanted to open my own practice."

The Frazees explored potential locations. "We first considered Morgan County based on the ratio of dentists to general population." Dennis and Kristina decided to visit, and were struck by the small town feel, similar to the area where they'd grown up. "We drove along SR-67, and the office space for rent caught my attention." The Frazees secured the location and now have beautifully and completely renovated it for great function and comfort for their staff and patients.

Dennis credits BNI (Business Networking International) Morgan County for helping to get the word out early. "We joined about a month before we opened, and hosted an open house. We scheduled about 30 appointments from that." Since then, the positive word of mouth has snowballed. Dennis says last October was their busiest yet.

"We try to create a comfortable atmosphere. We don't want patients to feel intimidated, even though this is a dentist's office. We can perform almost all procedures in this office, though we can't do I.V. sedation."

Kristina said, "We couldn't have asked for a better community to be a part of; we've been welcomed and supported from the moment we opened our doors."

Kristina divides her time between working as a nurse in Methodist Hospital's cardiac unit and as office manager for the practice. "It's handy to have a nurse on site during sedations," Dennis said.

Frazee Family Dentistry can treat patients as young as age 1. The office is staffed by seven professionals, including three assistants and two hygienists. Dennis calls himself a "knowledge junkie" and estimates he attended ten educational symposiums just last year. Dennis and Kristina live in Greenwood but are looking to move into Morgan County. "It's just a matter of when." They have two children, Tyler, age 4, and Tyson, age 2.

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Pictured with June Doty is daughter Belinda Doty

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Four things you need to know to have a great 2015

As a business owner there are probably a million things you could focus on and most of them will not matter a bit when it comes to your business growth or money making possibilities. But there are four things that do matter. In fact, knowing these four things are critical to success: Ideal Customer, Source of Customers, Value of Customer and Your Unique Selling Proposition.

Let's look at each to give you that competitive edge in 2015.

1. Ideal Customer: It all starts here! Some call them patients or clients, whatever you call them ... you need to know what makes up your ideal customer. The ideal customer is the combination of a person you enjoy working with, you make money doing business with them and you do great work (results focused) for them. What do they look like, how old are they, what is their gender? These are all part of the demographics of the customer. There is another important element and that is their psychographics. How do they think, how do they act and what and how do they feel?

2. Source of Customers: Where do your customers come from? How do they (or in the future, how can they) hear about you? Once you know this, you know how to capture them,

as I like to say, where they nest or gather.

3. Value of a Customer: This is an important number. With knowledge of this number you know how much you should invest to get a new client, patient or customer. This number can be determined short term such as for one year, or determined for the long term such as lifetime value.

4. Unique Selling Proposition: This is what truly differentiates you from your competition. It is best summed up by the trademarked question by would famous author and consultant, Dan Kennedy. Here is Dan's question. "Why should I, your prospective customer (patient, client) chose to do business with you over any and all other options including doing nothing?" Answer

that and you're on your way to a great 2015.

Knowing the answer to the combination of these four simple, but often overlooked business basics will ensure your business grows! Start today and discover the answers. You can have the best year you have ever had in 2015!

Jack Klemeyer is the founder and head performance coach of GYB Coaching (www.gybcoaching.com). Contact him at Jack@GYBcoaching.com.



Jack Klemeyer

MCBL appoints Kendall new Business Development Director

Jim Hess, Owner and Publisher of the Morgan County Business Leader, is pleased to announce the addition of Nicole Kendall as the Business Development Director. In this role, Kendall will oversee the development of new customer relationships for the publication as well as focus on building the Business Leader brand.

Kendall is a seasoned marketing professional with extensive experience in business development. Her background consists of sales and marketing in the financial services and commercial insurance industries. Kendall is actively involved in Kiwanis and



Kendall

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MORGAN COUNTY

an active member of 6 local chambers of commerce. She holds a Bachelor's degree in marketing and management from the University of Evansville.

"Nicole excels in developing strategic, quality business relationships," said Hess. "Her passion for creating an excellent client experience, combined with her considerable marketing experience and community involvement, will offer real value to our current and prospective customers in the Morgan County community."

Nicole can be contacted at: Nicole@morgancountybusinessleader.com

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Celebrating 10 years of sweet treats at Sugar Mamas Custom Cakes

Sugar Mamas Custom Cakes

Emily Kimmel
Owner / Executive Pastry Chef
25 West Main Street
Mooresville, IN 46158
317- 831-0448
Hours of Operation
Saturday from 10AM-1PM;
Tuesday through Friday by
appointment only.
cakesbysugarmamas@gmail.com
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Sugar-Mamas-Custom-Cakes](https://www.facebook.com/pages/Sugar-Mamas-Custom-Cakes)

By Nicole Kendall

Morgan County Business Leader

If you seek a taste of confectionary perfection, you don't have to look far. Located on Main Street in Mooresville, Sugar Mamas Custom Cakes has been satisfying those with a sweet tooth for 10 years. Since opening in 2004, Executive Pastry Chef and Owner, Emily Kimmel, is no longer the "best kept secret". With the help of her general manager and mother, Mary Ann Henderson, this duo's secret is out and they are well known for being the go-to ladies for exceeding expectations in cake creations. Emily's motto of "keeping things simple" has been the key to her success over the past 10 years. Customers have been able to rely on having one point of contact from the initial order through delivery or pickup. For Emily, having fewer hands in the mix, literally, has helped control the quality of the delicious items that leave her bakery. The special quality of her cakes has ensured top satisfaction with her clients and that satisfaction is what keeps Emily motivated in her craft.

Emily has had several enjoyable moments shared with her clients over the years but a few have pulled at her heart strings as "extra special". She explained, "I had a voicemail on our answering machine from a 10 year old boy who received a cake for his birthday from my shop. The genuine happiness and excitement he



Emily Kimmel

shared in his message was very special to me. I've kept it on the machine for years and any day where I've felt stressed or overwhelmed, I just listen to the message to be reminded that my work is so meaningful to my clients and that is a very fulfilling feeling". A proud resident of Morgan County, Emily enjoys being a part of our community's celebrations. "It was an honor to participate in the Mooresville Public Library's 100th anniversary celebration. I created a special 3-layer cake, with each layer resembling a historic look of the progression of the library building through the years. It was fun to do the research and find old pictures to accurately detail the cake. It was nice to make a memorable item and be included in the celebration".

Emily takes personal pride in all of the projects her clients bring to her. The uniqueness of

each client's vision is exciting and challenging for Emily. To stay ahead of her clients' expectations, Emily sets herself apart by keeping current in cake trends and techniques. "The cake industry is constantly changing in trends and styles. It's important to me to stay educated on what's new for my clients".

Wedding cakes are a specialty at Sugar Mamas. To Emily, it is interesting for her to see the art, bold designs and adventuresome ideas the brides-to-be bring in to discuss for their special day. She shared, "I enjoy the excitement that goes into planning the important details with the brides. With wedding cakes, I'm always making something different and that is fun for me".

What you may not know about Sugar Mamas is that at-home baking connoisseurs are welcome to purchase cake supplies from their store.

Cake toppers, fondant colors and decorating supplies are available for purchase to take home to create your own cake. Special orders for certain cake supplies are available upon request.

Needing a cake or supplies for Valentine's Day? Emily shared, "The time to plan for your Valentine cake is now". Planning ahead is important in ordering a custom cake. A 6 month notice and consultation is requested for a wedding cake and anywhere from 3-4 weeks to 2 months are sometimes needed in certain seasons to ensure other orders.

If the past 10 years are any indication of the future, it is certain that Sugar Mamas has many more delightful confections in store for the Morgan County community. Emily would like to thank the community for the generous support she has received in the past 10 years and she looks forward to many more.

Home Bank Donates \$20,000 to Churches in Mission

Dan Moore, President and CEO of Home Bank SB, announced that the organization has donated \$20,000 to the Churches in Mission as part of its community gifting program.

Churches in Mission is a non-profit organization based in Mooresville which focuses on supporting families in need, including food and utility assistance.

"To this point, our program has primarily been concerned with seeking long-term strategies to address poverty, but with this gift we felt compelled to respond to the overwhelming problem of hunger in our com-

munity. Churches in Mission is working to stabilize families so that they can begin to focus on strategies to escape the cycle of poverty."



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. In 2012, the bank initiated a program to gift back a percentage of its earnings to important initiatives benefitting the community it serves.



Dan Moore & Alice Cordes

Welcome to 2015! Welcome to lower gas prices.

Well, did you enjoy traveling over the river and through the woods to grandmother's house on cheaper gas this holiday season? I sure did. But the question now is how long will these gas prices remain low? Before I venture a guess at that, let me tell you what's causing these low prices. It really isn't OPEC deciding not to lower production. It's not the fact that "winter gas" is cheaper to make than "summer gas." It certainly wasn't the election. No, what is causing our gas prices to plummet is shale.

Shale natural gas and shale oil and the tremendous advances in shale production technology over these last several years have created a bit of a glut in world oil supplies. At face value, OPEC's Thanksgiving Day announcement that they would maintain current production levels could be admittance that regardless of a lower per barrel price, their economies were so non-diversified that they had to produce and sell oil to keep afloat. But a further analysis indicates that explanation may be too simple, too convenient by half.



Jeff Binkley

Shale oil is plentiful in North America. But it is more costly to recover than just pumping it out of the ground. And that's what OPEC is counting on. If the OPEC nations can force the price of oil below the break-even/profitable price for shale oil producers, then it will put some if not all of those shale oil producers out of business. Their plan is to take a short term pain for a long term gain. But how long will it take?

My research indicates that many of the shale oil producers protect themselves from oil price fluctuations by hedging their production using the futures market. Much of the oil they are producing now has, through these hedges, has been "sold" at \$80 to \$90 per barrel. So if their cost of production is \$65 to \$70 per barrel, they can remain profitable. But how long do these hedges last? 12 months? 18? 24? And how long can OPEC itself survive and extended period of cheap oil? These are the un-answered questions causing the volatile moves we've been seeing in energy companies.

Here's what I know and here's what I think. What I know is that pretty soon, refineries will soon begin switching to their summer blend formulas, which will likely cause some type of disruption in the distribution chain and probably lead to higher prices, at least for a while. This happens

every year in the spring and fall when refineries do their switchovers. What I think is that we should all be watching global petroleum politics. It is not too far out of the realm of possibilities that one of these many oil-dependent nations (including Putin's Russian economy) may just do a little saber-rattling (or oil-drum banging) to create some type of global energy supply disruption and thus higher energy prices. I don't mean to be "black-helicopterish" but it's just what I think we should be mindful of.

I've seen many a prognosticator (of which I am now one) make an absolute fool of themselves. I do so hope that I am soon to be proved a fool on this prognostication myself!

Here's wishing you a Happy and Prosperous New Year.

It's largely up to each of us individually to make it a great one.... So get out there and GET BUSY!

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 or phone 317.697.1618



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Banking

Citizens Bank is a small business focused on community

By Elaine Whitesides
Morgan County Business Leader

There really is nothing more Main Street than a local community bank.

A community bank focuses their attention and services on local small businesses in their efforts to grow and on residents as they purchase homes, set aside savings and build security for their financial future.

A local community bank is an important cog in the gears to turn the economy in a community and Citizens Bank is proud to have that role. And, according to new president and CEO, Keith Lindauer, a community bank is a small business, too.

"We are a small business in the community, even with 100 employees and almost \$400 million in assets, just like the local paper and every other small business," Lindauer said. "We do the same things that a small business does to get customers like marketing and advertising. Like other businesses in the area, we know the key is people. We have to find good people and we and die by the good people in our organization."

A community bank like Citizens Bank faces challenges and reaches goals like other small businesses, but they do it in a highly-regulated environment. Lindauer says that to comply with regulations and still do business in a manner to return a profit to shareholders and supply services to meet customer needs adds to the challenge column.

Legislation changed in the 1980s, which allowed banks in the state of Indiana to transact business outside the borders of the state. Citizens Bank did not choose to follow that path.

Citizens Bank maintains a philosophy of serving the immediate area. Lindauer explains, "We are in Central Indiana. We take deposits here and make loans here. There is a legal lending limit, by regulation and prudence, and we do not lend more than \$3 million to related companies. A large corporation with large lending needs is not going to be Citizen Bank's customer because we can't meet their needs."

Commercial and consumer loans made to businesses and residents are maintained and serviced by the bank locally, too. Lindauer said, "In a strategic decision made by the bank, we chose not to sell servicing so we can provide service and have long term relationships with all our customers."

"The heart of what we do," said Lindauer, "is to gather deposits and lend them out to individual and companies."

Sounding like other citizens and small business owners frustrated with governmental rules and regulations, Lindauer said, "One of the things that I find challenging is that the Great Recession threw all banks into the same bucket. We didn't do sub-prime loans, we did not invest in high-growth, but we still had to comply with the new regulations borne out of the brouhaha. We have to play by the rules and are treated the same as that national bank, even though we didn't do the same thing. We carry the same burden of those who did not do it the right way."

Citizens Bank

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klindauer@citizens-banking.com
web: www.citizens-banking.com

Keith Lindauer

g on the local citizens



WHAT MAKES A COMMUNITY BANK DIFFERENT?

Local and community are two key words when Lindauer talks about Citizens Bank. “We provide the opportunity for small business to borrow and do things they couldn’t otherwise do; lending for buildings, equipment, lines of credit for cash flow and payroll expansion. We are able to see small business owners succeed because we were able to do that. That’s good for them and for the community at large.”

He says the lending criteria and basic underwriting should be similar to that of a large banking corporation, but lending practice really comes down to the bank’s philosophy. Lindauer said, “As a community bank, we try to be consistent, avoid the roller coaster, so as the market fluctuates, the lending remains consistent. Swings aren’t nearly as aggressive as large regional or big banks. We don’t turn the faucet on or off.

“We give more latitude to businesses we know in our community because we have the knowledge in the market. A community bank has more in-depth knowledge because we know and understand the community.”

Although there is a greater understanding, there is still the question of capacity. “The ability to repay, character and risk evaluation are all core things to consider,” Lindauer said, “and then there is collateral. I don’t want to get the collateral back. I just want you to repay and be successful. If you don’t have the ability to repay, I am not doing any service to the bank or to you as a business if I make the loan.”

BANKING AND SMALL BUSINESS LEADERSHIP

Lindauer left Purdue with a degree in Agricultural Finance and subsequently obtained a Masters of Business Administration from the University of Indianapolis. He grew up locally and has spent his entire adult career in banking in Central Indiana. But he has experienced the massive volatility and changes that have occurred in the banking industry over those 28 years.

He originally considered a career in commodities trading, envisioning a challenging and exciting work life. But banking has offered the fast pace, moving occupation he sought and he moved right along with it. “(Banking) became very dynamic and was constantly changing,” Lindauer said. “Banking became what I envisioned the commodities industry to be – acquisition, expansion, merging. They keep changing, but not me.” Lindauer laughs as he explained that he has worked for several banking institutions, although he has resigned only twice. He has been involved in several mergers and acquisitions in both line and management positions. He understands the dynamics and issues of combining separate cultures and operational approaches while still achieving efficiencies.

He knows that leadership sometimes means saying no. Lindauer provided an example. He said, “If someone comes to us saying he wants to build a great new facility and needs \$4 million, it might be great for the community. But as a bank I have to have the discipline to say, ‘It’s too much risk for us and the bank. The bank needs to say no.’” Business that is too much of a risk is not growth that is substantiated.

“We look forward to saying yes,” Lindauer said. “If Citizens says no, we talk about why it’s a no and what you can do to make it a yes. That’s what we always try to do with a no. Sometimes it is a quick fix, other times it could take a longer period. We want to make sure any decision we make, if it’s wrong, is not fatal for the bank.”

Every business should look at every decision they make with the same perspective,” Lindauer said. “Something might be a great opportunity, but if it doesn’t go right, can you survive it? If you can’t, then you need to re-think the decision. You always have to be able to survive both sides of every decision.”

Citizens Bank is one of a very few community banks left in the area. Branches are located in Hendricks, Morgan, Johnson and Marion Counties. Most of the other banks make lending decisions outside the area, even outside the state. “If having those decisions made in the community is of value to you,” Lindauer said, “then Citizens is the bank that you should consider. If we can provide the services you need, then that makes us the better choice.”

After more than two years at Citizens Bank working with management and outgoing president and CEO, Lynn Gordon, Lindauer says he is impressed with the operations and commitment to community banking he has experienced there.

“We drive the economy,” Lindauer said, “we do our business in the community and we employ within the community. We pay taxes and are purchasing services and providing opportunities for service vendors. Our lawns are cut and snow is removed by local people. What we do stays within the community.”

As the new leader of Citizens Bank, Lindauer said it is a “viable operation, viable model – and just like every other small business, we have to continue to serve the community and grow.”

Monrovia café goes back to basics

Café on the Corner

Lynette Jones, owner
200 W Main Street
Monrovia, IN 46157
317-996-2760

Hours of Operation
Mon.-Sat. 6:30 a.m.-2:30 p.m.
Breakfast and lunch choices anytime
Available for catering and private parties.

By Bob Sullivan

Morgan County Business Leader

Though she was tempted, when Monrovia resident Lynette Jones reopened and renamed the café, she resisted putting her name on it. "This is the customers' café, and I'm okay with that, and that's what the name reflects." Lynette knew what changes had to be made to coax regular customers back to the struggling diner. She was so confident, she purchased the business, closed for a short time, and upon reopening, returned to serving the hearty breakfast and lunch favorites the café's regulars had loved for years. The business boomed the moment she opened her doors October 7, 2013, and the town has supported the café enthusiastically ever since.

"I knew what the business could be," explained Lynette. Back in 2012, she'd owned a tanning salon down the street, and "I was a customer." The café changed ownership, and the new owner changed food distributors, raised prices, and removed many customer favorites from the menu. Business dropped off. "Our customers were used to things being a certain way." After only nine months, the new owner sold the business to Lynette. "We closed the doors for a week, trained two new cooks, changed the name, and recreated the menu. We went back to the original food distributors, brought back customers' favorite dishes, and reset prices to be a good value, but which also made sense for 2014." Lynette said. "Our regu-



Lynette Jones

lars are hard-working farmers and workers in a small town. They've been raised on down-home cooking. They want their favorite foods in large portions."

Lynette grew up in Connersville, a small town on the east side of Indiana. She describes herself as having been sheltered in a small town. At age 20, she wanted to experience the "big city" firsthand, so she traveled to Indianapolis "in a '67 Chevy pickup truck with

homemade wood stacks on the side and granny-gear," and for the next several years, she became a student of the school of life.

She earned a living working various jobs: food service, waitressing and bartending, including Charlie & Barney's and Claude and Annie's in Indianapolis and managing a bar and grill in Plainfield. In 1989, she married David Jones, a union plumber, born and raised in Monrovia.

In 1994 she transitioned from food service to construction. "The laborers knew me as their bartender. So I visited construction sites until one of the managers hired me," Lynette explained. She learned on the job and worked hard. "I did a lot of digging at road construction sites," she recalled. For practical reasons, they moved to Mooresville. "It put us between Dave's family and his job. The cost of living was much better, and we liked the school system." She was laid off from construction in 1999 and returned to bartending, this time for the American Legion in Mooresville.

From 2001-2005 Lynette took time off work to raise her children. She returned to school and trained to be an esthetician (salon skin care specialist). She worked in salons until business property in Monrovia opened up. "I invested in tanning equipment from an Indianapolis salon that went out of business." She opened Generations Tanning and Skin Care in Monrovia in 2011. The business taught her the lesson of learning what the community wants. "The tanning salon went well overall, but I really wanted the skin treatment to go over, and it was seen as a luxury." Working in town, she frequented the diner as a customer, at that time called "Charlotte's Country Café." Eventually, Loretta sold the salon and began waitressing at the diner in early 2013 just as ownership changed.

In the years since Lynette had left home, her parents had successfully owned and operated a restaurant back in Connersville. "I told my mother (Pam King) my ideas about how I'd turn business around for the café if I owned it, and she encouraged me to try it." Lynette closed the deal in a short time.

Years earlier, Lynette left her home town, anxious to experience the excitement of the big city. Now, with children of her own, she appreciates the stability of Monrovia. Lynette and David Jones have four children: Emily, 24, Mallory, 19, and Hannah, 17, and Mackenzie, 8. Lynette concluded, "Even with a rough start, if people work hard day to day, they can come farther and find success."

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Does PR work today?

After working with small businesses and startups for so many years, I've seen the frustration that comes from launching a new product or service using a press release to local and national media, only to get frustrated at the lack of interest from reporters, editors and producers. The perception among these small business owners is that the only news the media cares about is large, publicly-traded companies, high-volume transactions or major local impact. While it's true that reporters do try to report on the "big" stories, hope still exists for the "small guy" trying to tell a story or promote a product.



Susan Young

How can a small business compete in a world of big company news?

I've come up with several strategies that you can use when preparing your next media campaign, to help you get noticed by newspapers, magazines, television, radio and online publications:

- **Present your story to attract attention:** Often an attention-getting email subject line is all you need to get a reporter to open your email and read your pitch. With thousands of pitches sent per day to many reporters, the email subject line may be all the chance you have. Use statistics and mention the local impact, market size or any other figures when you can to show the importance of the news item.
- **Tie into a national event or holiday:** Is your company participating in a nation-wide, popular event or holiday, or is your product endorsed or used by a well-known person or group? I've seen television coverage of companies supplying products for the Super Bowl or Academy Award swag bags. Be creative with your approach.
- **Boast about your community efforts:** Do your company employees give back to nonprofit organizations or provide a community service? Perhaps you raise funds for a local charity, take a day off of work per year to give back to others, or donate a certain amount of hours

to an organization. These are the kind of stories that reporters often find interesting.



- **Can you team up with someone more well-known?** If one of your partners or clients is a larger company or household name, sometimes mentioning them in your story idea or press release can get a reporter's attention.
- **Focus on smaller or lesser-known media:** Instead of trying to get the attention of your metro business journal or a major network television show, try sending your release or story idea to your hometown or regional paper (such as this one), or a trade publication in your industry or your clients' industry. Often these reporters and editors seek out content and would be happy for a new story idea. Think about bloggers or people with clout on social media who might be able to help share your story, too.
- **Try writing a letter to the editor or contributed article:** Find out if your targeted publication runs submitted, educational articles (like this one) from a third party. Provide a list of topics that the publication's audience might find useful, and see if you can get on a regular contribution schedule. You cannot sell your product in these articles, but they serve as a good way to showcase your expertise and build credibility.
- **Use your press release for SEO:** Sometimes, you just need your news to get out there and make your product or company searchable on Internet search engines. If this is the case, don't be afraid to simply write a release and post it online. There are many free press release distribution services that allow you to post news items at no cost. And the story may help you get noticed by a reporter who sees it online.

These are just a few tips for getting noticed by the media if you're a small business that has had no luck pitching reporters in the past. If you remember to put on your reporter hat, keep the selected media's audience in mind, and tailor your pitch to fit, you'll have more success getting earned media coverage.

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@aimfire-marketing.com.

How long should it take to install a new furnace?

I am frequently asked this question. After all, no one wants to be without heat in the middle of the winter. Some expect this process to take several days to complete, but it may surprise you to know that we can install a complete heating and air conditioning system in less than one day. Many times, the temperature in the house has not even dropped to a cool level before the new furnace is up and running. You do not have to wait for nice weather to upgrade your old, inefficient



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



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Chamber sponsored panel educates businesses on e-cigarettes, suggests workplace policy

By Bob Sullivan

Morgan County Business Leader

Jennifer Walker, Program Director of Morgan County's Ready Set Quit Tobacco, assembled a panel of experts for a "Breakfast over Bagels" meeting presented by the Greater Mooresville Chamber of Commerce to discuss electronic cigarettes ("e-cigs"). Ivy Tech Mooresville hosted the gathering held December 4. E-cigs are marketed as a "safe alternative" to traditional cigarettes. In part because of this marketing, e-cig users have grown at a dramatic rate since their introduction into the marketplace. But what does the evidence show and how should employers consider e-cigs when considering their nonsmoking policy in the workplace?

Walker gathered the following experts to share their insight: Respiratory Therapist Theresa Beanblossom of Franciscan St. Francis Health in Mooresville; Director Diane Poteet of Child-Adult Resource Services; and Regional Director Sally Petty of SW Indiana State Department of Health--Tobacco Prevention and Cessation Division. The panel discussion was co-hosted by Walker and Michael McDonald of Tobacco-Free Hendricks County.

Part of the concern with e-cigs is that little hard scientific data has been gathered on them, and, in the view of the board, marketing has gotten ahead of the facts. What is known is not



widely shared, and with e-cigs on the shelves in grocery stores, gas stations, and the focus of their own specialty shops, what are the concerns to the average person?

The panel shared several enlightening facts:

- Early E-cigs were developed in China and began appearing on U.S. shelves in 2007. Because of the unclear categorization of the imported product, they evaded both the FDA and the US Consumer Product Agency. Chemical mixtures and mechanical components remain unregulated.
- Most e-cigs are a battery-powered, rechargeable device that appears similar to a standard cigarette. The device heats a refillable cartridge loaded with a flavored nicotine solution that dissolves into a steam vapor.

- The "secondhand vapor" does not irritate a bystander's sinuses like cigarette smoke. The vapor retains the aroma of the cartridge. Preliminary tests have detected numerous carcinogens in "secondhand vapor" including several cancer-causing chemicals and unsafe levels of lead.
- Unlike cigarettes, e-cig refillable cartridges come in a wide variety of flavors, such as cotton candy. Usage among youth has increased in the last two years from 4% to 12%. Parents are purchasing e-cigs for their middle school children because they believe it a safe option.
- Random testing of e-cig cartridges finds little to no consistency in ingredients, even among identically marked products.
- The rechargeable batteries have caused

fires in homes. Also, an e-cigarette was to blame for a fire in a FedEx airplane due to a faulty battery.

- The federal government recently went on record and classified e-cigs as a tobacco product, and more specifically, *not* a valid smoking cessation option.
- Studies show e-cigs are attracting ex-smokers to return to the habit because they believe it to be a safe alternative.
- E-cigs are not taxed.
- There are no safety standards in place overseeing the manufacturing of e-cigs.

The bottom line, according to Walker, is that there is not enough information on the short-term and long-term effects of e-cigs on the user or the people exposed to the vapors. According to Therapist Beanblossom, several factors, including the potential fire hazard due to the unreliable battery, compelled St. Francis to ban e-cig usage by patients and staff within the hospital. Diane Poteet of Child Services suggests that workplaces that maintain a non-smoking environment should treat e-cigs the same as regular cigarettes and respond accordingly to workers and visitors who use them. "Until there is more research, it's safer to just not allow them in the building."

Businesses seeking more information on the possible concerns of e-cigs in the workplace should contact Jennifer Walker at jennifer.underwood.walker@gmail.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.

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Reward with travel

According to Merriam-Webster, Incentive is defined as "something that incites or has a tendency to incite to determination or action". Now, add a life experience opportunity and you have the ultimate employee reward!

One of the greatest assets to any company's success is its people and a company's ability to nature productivity by rewarding hard work and extraordinary efforts. However, most experts

agree, money, although the most common, is not the best motivator as it doesn't last very long and for the company, money is the most expensive way to reward employees. So what do employers need to do to effectively motivate employees from year to year...Travel Incentives! Unlike other types of reward, incentive travel is focused on fun, food and other activities rather than education and work.

As you look at ways of rewarding your employees in 2015, consider these powerful advantages of using travel as an incentive:

- **Motivate and inspire your Staff:** Providing desirable travel incentives is a great way to motivate and inspire your employees. Healthy competition between colleagues to meet their targets and win the reward is good for your business.
- **Cost-Effective Alternative:** Travel incentives can be more cost-effective and offer greater value in terms of the benefits to staff and your business. The most effective and inspiring employee incentives offer an experience that money alone can't buy.
- **Help Business Achieve its Goal:** Boosting company moral, reducing employee turnover, increasing sales and profitability are just a few achievements a business can receive from a travel incentive program.
- **Foster Employee Loyalty:** A great reward system will ensure your employees feel appreciated. Appreciated employees are more dedicated and productive, which leads to great sales and profitability. According to a 2013 Incentive Travel Council sponsored report, more than 87% of employees feel truly appreciated when



Will Gott

they receive travel incentives.

- **Stronger Team Dynamics:** Shared experiences of a fantastic trip will develop a team's dynamics and builds stronger relationships within the team.
- **Personal Benefits for Employees:** Everyone benefits from some time away. Travel helps to relieve stress, improved physical and mental health, boost confidence and helps to reignite creativity.
- **Excellent PR for your Organization:** Employees who qualify and return from a travel incentive trip are more likely to rave about their organization to their friends and family.
- **Flexible Experience for Every Budget:** Incentive travel can be tailored to suit any budget, making travel a practical reward option for small and large businesses alike.

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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Smithville Grants CFMC \$15k

The Smithville Charitable Foundation has a long history of generosity. Since 2009, Smithville has granted the Community Foundation of Morgan County (CFMC) funds towards its operating endowment, as well as funds to help rural Morgan County communities.

\$15,000 was donated this year to support the CFMC's operating endowment fund. As John Wooden, Martinsville High School graduate and college basketball coach said, "You cannot live a perfect day without doing something for someone who will never be able to repay you." Grants and donations in support of the Community Foundations' operating endowment allow the CFMC to do just that. Hundreds of area residents rely on the Community Foundation of Morgan County to be their partner in philanthropy, and this partnership is only made available through generous donations like those from the Smithville Charitable Foundation.



Community Foundation
of Morgan County, Inc.

This year that gift will go further, as the Lilly Endowment announced GIFT Phase VI in July, which is an effort to promote sustainable and effective community foundations in Indiana. Through this initiative, the Lilly Endowment will make matching grants available to Indiana Community Foundations, with the amount based upon the county's population. Morgan County is one of seventeen counties eligible for \$1,000,000 in matching grant dollars to grow funds for strategic grant making across our community. This gift from the Lilly Endowment allows grants like those from the Smithville Charitable Foundation to grow, in-

creasing the reach of the original grant, and in turn, allowing the CFMC to better serve the Morgan County community.

Community Projects

In the past five years, the kindness of the Smithville Charitable Foundation has allowed the Community Foundation of Morgan County to provide for unmet critical needs within the community. For example, in 2012, the 230 residents of Centerton and Robb Hill became better prepared for severe weather through the installation of two tornado sirens. The grant from Smithville Charitable Foundation, a donation from Indianapolis Power & Light Company (IPL), and funds from the Clay Township Board of Directors helped to ensure the safety in these areas which were previously underserved or not served at all.

In 2013, the purchase of Res-Q-Tubes to save farmers trapped in grain bins was made possible thanks to the generosity of the Smithville Charitable Foundation, "Through the work of the Community Foundation of Morgan County and a grant from the Smithville Charitable Foundation we made this dream become a reality," Ann Lankford said. Lankford is a community leader who was at the forefront of raising awareness about the dan-

gers of grain bin entrapment. Indiana ranks number one in grain bin entrapments, with 142 reported incidents. The RES-Q-Tubes aid in rescue during a grain engulfment by surrounding the portion of the farmer that is above the grain in order to stop the flow of grain toward the victim, blocking any additional pressure that may be created from the rescuers. Once in place, the grain inside the tube is removed to free the victim.

"The Smithville Corporation operates in mostly rural areas in Indiana, so they understand the needs of small communities, and the importance of sustaining the charitable organizations that support and fund local good works," Kominowski said. "The generosity of the Smithville Charitable Foundation has paved the way for several important projects, and we are grateful that our residents have become safer thanks to their assistance."

Matching Donations

The Lilly Endowment GIFT Phase VI matching period began on Aug. 1, 2014, and ends on March 31, 2016. To find out how you can have your donation matched, contact Larry Bryan, Director of Advancement toll-free at (855) 280-3095, or via email at lbryan@CFM-Online.org.

5th Annual Morgan County's got Talent fundraiser

FRIDAY, FEBRUARY 27
Grace Church, 4172 E. Allison Road, Camby
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For more information, contact **Diana Roy** at
317.584.3674 or diana.roy@uwci.org.

Advance tickets can also be purchased at United Way's Morgan County office (25 S. Indiana Street, Mooresville) or at any Morgan County HomeBank SB location. All proceeds benefit United Way's work in Morgan County.




What if it's your fault?

Did you know that if your dog bites someone at the park, you could end up with the medical bills? And if your child posts defamatory information online, you may owe for damages? Even if someone is accidentally injured while on your property, you may be the one liable. You can prepare for the unexpected and unintended by investing in personal liability umbrella coverage.

How Does It Work?

Home and auto insurance typically include some liability coverage, and it can be added to renters insurance for a fee. You can also purchase a Personal Liability Umbrella Policy in addition to underlying policies if you want extra coverage — which can be smart. "We live in a very litigious society," says Michael Barry, vice president of media relations for the Insurance Information Institute (III). "The liability insurance on your home or auto policy could be exhausted quickly if you were to be sued. Umbrella liability steps in to fill the coverage gap."

Is It Affordable?

The estimates for \$1 million in personal liability insurance costs \$150 to \$300 per year. You could benefit by budgeting for the expense.

"It's a wise move as part of an overall plan to protect your assets," Barry says.

What Does It Cover?

Personal liability umbrella insurance may cover damages and legal fees if you're found at fault in certain situations. This coverage may include incidents that happen away from your home, involve "attractive nuisances" such as pools or trampolines, and that aren't typically covered by home and auto policies, such as defamation of character, libel and slander.

What Are Its Limits?

Personal liability umbrella insurance won't cover injury or property damage related to business. If you work out of your house, look into other options for protecting your home-based business.



Anissa Veon



Mrs. Hathaway's class with adults (standing from left): Mooresville Schools Curriculum Director Holly Frye, Ed Kominowski Ex. Dir. CFMC, MHS PLTW Teacher A.J. McAdams, Lisa Langley, Steve Langley, Northwood Principal Erin Bechtold, Northwood teacher Elizabeth Hathaway

Mt. Olive Manufacturing donates \$5k to support technical education in Morgan County

Steve and Lisa Langley, owners of Mt. Olive Manufacturing, announced a new financial commitment of \$5,000 to Northwood Elementary School's technical and mechanical education programs through the establishment of a new fund at the Community Foundation of Morgan County (CFMC) entitled, "Project Lead the Way." Northwood Elementary is part of the Mooresville Consolidated School Corporation. The Langley's believe that experience-based education at an early age creates the necessary contact children need with technology and mechanics. This familiarity fosters skill development and a greater interest in continued education in secondary and post-secondary work-force education in the fields of Science, Technology, Engineering and Mathematics (STEM).

This project is the nation's premier STEM program, and is currently being utilized at Mooresville High School and Paul Hadley Middle School. Northwood is the first local elementary school to begin PLTW programming. Elementary PLTW programs focus on different concepts for each grade level and include topics such as robotics, space, building concepts, and matter.

The Langleys visited Mrs. Elizabeth Hathaway's first grade class to learn what the students had done with the program. Several students explained their Three Little Pigs project, in which they utilized creativity and basic building principles to create their own straw, stick, and brick houses. The students admitted that no matter what they did, the straw house basically looked like "a nest" and the "brick" (using sugar cubes) house was far superior at holding up against the "big bad wolf" (a hair dryer).

"We're trying to inspire the future builders and makers," said Steve Langley. "It's all about inspiring kids to learn to work with their hands as well as with computers to create. Down the road, we hope to see these kids in technical trades at Mt. Olive or elsewhere. Their experience starts right here."

This gift comes after the success of the generous donation of \$30,000 the Langley's made last year to provide scholarships awarded in 2014 for one male and one female recipient at both Mooresville and Martinsville High Schools, as well as a grant to Mooresville High School to enhance its Career and Technical Education Department. Steve Langley, president of Mt. Olive Manufacturing, has a long-standing commitment to the Mooresville Consolidated School Corporation, graduating from Mooresville High School in

1981. His mother, Nina Langley, retired in 2005 after a 20-year career in education, teaching both at Northwood and Neil Armstrong elementary schools in Mooresville. Langley is pleased to give back to a school system that provided him with the educational foundation his career is now founded on.

Last year, Mt. Olive Manufacturing's owners were approached by Mooresville High School teacher A.J. McAdams with the idea that the local business might be interested in supporting the efforts now underway at Mooresville High School to improve their STEM Program. The financial support provided by Mt. Olive Manufacturing has made a tremendous impact on the ability Mr. McAdams and other Mooresville High School faculty have to utilize the type of equipment and technology needed to facilitate an advanced learning environment. A.J. McAdams said, "To watch these students be so creative is amazing. They are so great at taking these projects where they have to think and experiment so they can manufacture a product."

In 2009, the Langleys moved their manufacturing plant to Mooresville, and while they prefer to hire locally, they have had a difficult time finding local workers with basic machine/tool, mechanical, and electrical skills required to build, set-up, and maintain our production tooling and machinery. The Langleys hope that by financially supporting early technical education, as well as high school education, they will facilitate a reemergence of vocational trades and shop classes.

"Steve and Lisa have a clear record of inspirational and financial support for increased educational experiences in technological and mechanical learning," commented Larry Bryan, CFMC Director of Development. "The Langley's are making a conscious decision to introduce basic technological and mechanical skills into a young person's education before high school, which we hope will lead to a great interest later in life."

Mt. Olive Manufacturing, Inc. is located at 3304 Hancel Circle, Mooresville, in the Flagstaff Business Park. The company specializes in heat-sealing flexible plastic films and coated fabrics used for medical devices, aerospace, military, and retail consumer products. For further information about Mt. Olive Manufacturing, visit the company website at www.mtolivemfg.com.

More information is available by calling the CFMC office toll-free at (855) 280-3095.

Planner of note

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TOWN OF MOORESVILLE - BUILDING PERMITS

Melinda Buchanan, Carlisle Street, Residential Electrical
Betty Perry, Ashbury Ridge, Residential Electric
Morning Electric, Ashbury Ridge, Residential Electric
Larry Eakle, Indianapolis Road, Commercial Remodel
Sunco Construction, Main Street, Commercial Remodel

Morgan County Building Permits

Joyce Ferrand, Jordan Road, Electrical Service
Roy McGuffey, Maple Grove Road, Pole Barn
Mr. Jacobs, Fox Hill Drive, Storage Building
John Klien, Brill Lane, Mini Barn
Randy Lewis, McClure Road, Pole Building
James Norman, State Road 252, Electrical Upgrade
Philip Mesecar, Candice Drive, Deck
Joseph Scanland, State Road 142, Pole Building
Mason Hubner, State Road 39, Electrical Upgrade
Terry Garrett, County Line Road, Pole Barn & Room Addition
David Ralston, Henderson Ford Road, Electrical Upgrade
Robert Jacobs, Arthur Road, Electrical Upgrade
Mary Ramey, Silcox Road, Light Pole
Richard Crawmer, Hinson Road, Electric to Barn
Dave Getz, Lakewood Lane, Residential Remodel
Charla Pearson, Little Hurricane Road, Pole Building
Paul Nelson, Rembrandt Drive, Electrical Upgrade
Robert Etter, Old Morgantown Road, Electrical Upgrade
Marc Schneider, Goat Hollow Road, Pole Building
Nathan Kitchens, Mason Court, Electrical Upgrade
Michael Bourne, State Road 42, Pole Building
John Schoolcraft, Mahalasville Road, Pole Building
Larry Parker, Middle Patton Park Road, Single Family Residence
Michael Robbins, Pine Needle Lane, Storage Building

Sheriff's Sales

Current updates available at http://morgancountyjail.org/index_003.htm

Note: If you need any further information, please contact the attorney listed per each sale. We do not know what debts are owed on the properties, the condition of the home, and we do not have keys to the residence. All sales are held at 2:00 p.m. at the Morgan County Sheriff's Department. If you are the successful bidder, you will be asked to bring in the full amount of the bid by 4:00 p.m. that same day. Funds must be in the form of a cashier's check. We do not accept letters of intent to purchase from your bank. Not responsible for typographical errors.

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It's these moments in your life that inspire us every day at Franciscan St. Francis Health – Mooresville. It's why we provide the only labor and delivery program in Morgan County. It's why we have a state-of-the-art emergency room with a medical staff trained in groundbreaking emergency protocols for heart attacks and strokes, an award-winning intensive care unit and a world renowned center for hip and knee surgery. And why we offer you and your family advanced cancer care, outpatient surgery and convenient lab and imaging services.

And it's why after 100 years of serving Central Indiana, we're committed to caring for you and your family for years to come.



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