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MORGAN COUNTY

November 2013



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# FROM THE PUBLISHER

## Time is running out to enroll in the Morgan County Leadership Academy 2014

For the second month in a row, I'm using this space to talk to you about the Morgan County Leadership Academy (MCLA). I'm doing this because I believe so strongly in the program and the benefits it offers Morgan County Business Leaders. As a 2012 graduate, I've experienced the benefits of the program directly.

MCLA is a 10 month long class in which the participants learn about Morgan County. The class is comprised of a wide variety of people; business owners, teachers, sales people, homeowners, and more. Even if you think you know everyone in the county, I'll bet there are a few people in the class that you won't know.

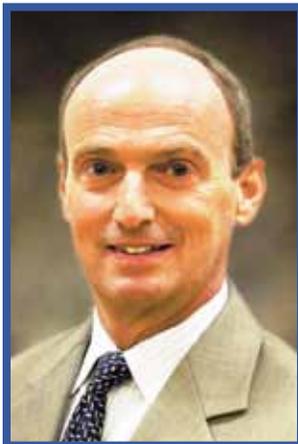
MCLA begins in January and runs through October each year. The participants must be willing to devote 1 entire day each month for the class and also be willing to complete a community project. The project can be anything that brings awareness to MCLA and positively helps out community organizations.

Chris Page, Senior Pastor at Hoosier Harvest Church and lifetime Morgan County

resident, spoke to the Mooresville Chamber of Commerce in October about the enlightening insight he received during the 2010 program.

He conveyed the message about the unique opportunities that were given to him while he was in the class. More opportunities, in fact, than in all the years he's lived in the county. "I'd heard about (these places) all my life but had never had a chance to visit. I thought I knew a lot about the county, but I didn't." Page admitted to being hesitant to enroll in MCLA for years prior to his participation in the 2010 class. "I get bored easily, and I didn't want to have to give up a day every month. It turned out to be a wonderful experience and every month I looked forward to going. I learned many different things every session."

The next class of MCLA is filling up, and the deadline to sign up is November 15. Contact the MCLA at 765-813-0003 or [www.morgancountyleadershipacademy.org](http://www.morgancountyleadershipacademy.org) for an application. There is a tuition for the class of \$400.00 with the availability of scholarships.



**Jim Hess**  
Owner & Publisher

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

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## BUSINESS LEADER

MORGAN COUNTY

ESTABLISHED 2006

Vol. 8, No. 6

Phone: (317) 418-7925

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# Visitor's Bureau moves forward with big plans, challenges ahead

## Morgan County Convention and Visitors Bureau

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By Bob Sullivan

Morgan County Business Leader

In September 2010, the Morgan County Council passed legislation, the Innkeeper's Tax, which assesses a 5% levy on each stay at a qualified inn within the Morgan County. This money created an opportunity to fund the Morgan County Convention and Visitors Bureau (MCCVB). The goal of the MCCVB is to encourage visitors from outside the County to come and see all that Morgan County has to offer. Additionally these visitors are a benefit to the local economy.

Eighteen months later, in March 2012, the fully-formed board of the MCCVB held its first meeting. They hired consultant Teresa Anderson, a certified tourism advisor with more than 20 years of experience organizing and operating similar bureaus.

During the 3<sup>rd</sup> week of October the MCCVB launched its website, [www.visitmorgancountyin.com](http://www.visitmorgancountyin.com). Anderson describes the site as a work in progress, just like the Bureau itself, with a long way to go and many challenges ahead, but with a clear plan for the future.

This year, the first Visit Morgan County print ads appeared in Travel IN magazine, on the Indiana State Map, plus hotel listings in the Indiana Travel Guide. Though the community is just now seeing these signs, there is a three year behind-the-scenes story of how the CVB got to this point.

Teresa's relationship with Morgan County goes back to her teenage years. She grew up on Indy's south side but she attended Mooresville



Teresa Anderson

High School her senior year. "I took a part-time job with Ward's Apparel at their original location." Her brother and mother still live in Mooresville, and her sister-in-law manages Morgan's Corner Café in Mooresville.

While attending Ball State University, she worked summers as a waitress at Kelly's Drive-in restaurant in Mooresville. She earned a double major in visual communications and photography, plus a minor in marketing. In 1987, she secured employment for a printing company and moved to Brown County. "I was good at customer service and organizational planning." She worked her way into production management, and then felt ready for a new

challenge.

Her printing and marketing background earned her a job as the assistant director of the Brown County CVB in August 1987, where she became director six months later. Over the next 20 years, she learned the destination tourism industry. Teresa eventually earned her Fellow Certified Destination Management Executive (FCDME), an elite certification specially created for visitor bureau executive; there are only 19 FCDME graduates in the world.

She left the Brown County CVB in 2007 and started her own advisory firm, Teresa Anderson and Associates. French Lick, IN, began to grow their gaming industry, and from 2007-2010, Te-

resa helped the area reorganize its CVB.

In April 2012, Jamie Thompson, Martinsville Chamber of Commerce Director and member of the Morgan County Convention Visitors and Tourism Commission, contacted Teresa to discuss the county's needs. Teresa consulted with the Board to create a strategic destination plan, bylaws, and other foundational needs. "A strong foundation is paramount to any new organization. It makes it much easier to add other layers." In August, Teresa was contracted as a long-term advisor to the Morgan County CVB.

Teresa notes, "Not everyone understands how to market rural destinations, and my Brown County experience has been an advantage." One of the biggest surprises to her was Morgan County's thriving art community. "It doesn't get the attention it deserves. I understand the strength of a strong art community and how to leverage it." She adds, "Morgan County has a number of quality family events—the Fall Foliage Festival, Arts in the Park, Victorian Christmas, all opportunities to promote the county to visitors."

Teresa notes that the Morgan County CVB fund is the lowest of any county. She observed, "We have less than \$100,000 to tackle a million dollar project. Print fliers aren't efficient; you draw visitors to a website where you market the destination places and events."

Teresa said, "Our challenge is to build a reason to look at Morgan County in a different way. As people are driving past, they ask themselves, 'is there a reason for me to stop?' There is, but we still have to figure out how to promote it, package it, and sell it. It can be done."

The Morgan County CVB offers incentives such as reimbursement of up to half the cost when local events advertise outside the county. It also offers grants to local organizations that create events to draw visitors of at least 150 people. Learn more by going to [www.visitmorgancountyin.com](http://www.visitmorgancountyin.com) and clicking the Grant Programs tab in the upper right corner.

Teresa's husband, Don Anderson, is an acclaimed professor in the tourism and hospitality industry. She is master gardener and loves the outdoors.

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## Let's say you are the bus driver

There is an interesting listening exercise I use in many of the live trainings I conduct. I tell each audience member that they are the bus driver in the short story I will share. That is a critical element of the exercise because at the end of a very fact-filled and distracting story I ask ... "What color are the bus driver's eyes?"

The color of your eyes, mine or anyone's can only be determined by one of two ways: either you look in some type of reflecting device like a photo or a mirror, or someone other than you, tells you. Those are the only ways you can know what color your own eyes are for sure.

As we rapidly near the end of the year we need to employ both of these ways to see and apply them to our business. We need to listen to what our clients and prospects are and have been saying and also seek a trusted source to give us some input on how we are doing.

All throughout the year, you should be listening to your prospects and clients. But, have no remorse if you have not, you still have time. Use a survey, or develop a set of questions to ask on a regular basis to get an idea. Your questions might center on your services or your service, your team or your fulfillment process. As business owners we all need to know what our customers are saying about us.

If you have not already, set up some Google Alerts: one each for your name, your company name, your industry, your products or any other critical element of your business. With Google Alerts, anytime the things you set the alert for are mentioned, you will be notified by e-mail.



**Jack Klemeyer**

There are tools that you can apply to social media to let you know real time what people are saying about those things as well. To set one up, search online for "Google Alert" to find out exactly how. It is easy and will be a benefit for you and your business.

It is also time to review how you are doing in regard to the goals you set for the year. Compare what you said you would do to what you have actually done. You might need to ask your accountant or other trusted advisor. That is, if you started the year with a goal, a plan or some kind of road map. If you did not, then start now. Make fall the time of year to take stock, give thanks and then reset your focus for next year.

Plan, execute, notice and adjust your activities to move you towards your goal. That's the simple formula for success!

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

***All throughout the year, you should be listening to your prospects and clients. But, have no remorse if you have not, you still have time.***

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# Fitness trainer finds her calling following devastating car accident

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Amber Kivett

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### By Bob Sullivan

Morgan County Business Leader

Fitness trainer Amber Kivett found a new focus on life following a devastating car accident and two years of rehabilitation. Today, as Kivett Kinetic Solutions, Amber offers private, semi-private, group, and personal training sessions in Monrovia. Amber has converted a barn into an exercise facility loaded with commercial grade equipment and plenty of room for her clients to spread out.

Amber leads group sessions for up to 30 people, what she calls Personal Group Training. "I assign each client a personal goal at every station. An athlete may need to perform 50 reps, while someone less intense or new to exercise may only need to do half that many. I'll work with anybody—from ages 8 to over 70, from athletes to couch potatoes looking to change their lives—my goal is to challenge each person to conquer whatever goal they've set."

Currently, Amber offers 11 group classes a week, plus several one-on-one and two-on-one training sessions. Her class offerings include single-session total body workouts; Kombat Booty, which combines exercise with self-defense; and Group Personal Training: A month-long subscription of eight sessions. Amber offers several classes on the weekends and after-business-hours. She reserves Friday for herself.

She received her certification as a strength conditioning specialist from Purdue University in 2002, plus degrees in sports medicine and kinesiology (the study of the human body in motion). She grew up in Plainfield, and graduated high school with a scholarship in Chemistry from Purdue. "I excelled at analytical think-



Amber Kivett

ing, but after two years, I fell behind my peers in the program."

Amber describes college as "a great adventure that allowed me to do things I'd always wanted to—horseback riding, rowing, running long distance. I then signed up for what I thought was an entry level athletic training class. The instructor explained this was a sports medicine program. I decided to see what happened, and I absolutely loved it. So I found my calling by accident. It was God's way of leading me where I needed to be." Amber started with 85 peers, and was one of only 12 to complete the program. In 2002, she passed her board exams, secured her state licenses, and immediately started as the athletic trainer for Danville High School.

From 2002-2005, Amber

worked a number of prestigious part-time positions: an off-site corporate trainer for the National Institute for Fitness and Sports (NIFS), training employees at Eli Lilly, Blue Cross-Blue Shield, Dow Chemical and more; occupational medicine provider for FEDEX; Olympic hopefuls trainer at the IUPUI Natatorium. "I was all over the place."

That all changed when she found herself part of a devastating auto collision May 21, 2005. "I was sandwiched between two cars. I suffered a spinal injury, several head injuries, and extensive nerve damage." Her doctors prescribed rest and medication, but held out no hope of her ever returning to her active lifestyle. "I was taking 15 pills a day, but I kept exercising. I couldn't accept that I had gone through all this training only to be done now. It took me 18 months to teach myself to walk up and down stairs again. I felt like a failure, and had to work through bouts of depression." Amber rehabilitated herself back to full health

over a difficult two years.

She took a part-time job as an independent personal trainer at the Plainfield Aquatic Center in 2007. "Becoming a contractor was my first step to getting back to my old life." She accepted requests for one-on-one personal training sessions, and started her business in 2008. By 2011, she'd converted her barn into a training space, and started the first group personal training sessions in 2012. She is also a consultant for Monrovia Schools' athletic program.

Today, her life is less about going from place to place and more about focusing person to person. "I can help athletes meet their goals, and I can also help people struggle back from a dark place and get their life back under control."

Amber and her husband Adam have one daughter, Zoey, age three. Adam is the Director of Manufacturing for Apache Tractors at Equipment Technologies in Mooresville.

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## How to make your business sustain the quality of personal life you want

"I haven't had a real vacation since we started this business 9 years ago," Bill said when he first signed on as a coaching client. That was 2 years ago. The manufacturing company he'd started had grown to \$10 million and he was working 60 hours a week running it.

Those of us who own our own businesses feel his pain—long work hours and rare vacations. Many of my clients, small to medium size business owners, started or bought their businesses expecting to work hard for maybe 3 – 5 years and then scale back their hours, set their own flexible schedules, and take vacation when it suited them.

One of the first steps we undertake together with a coaching client is often the most impactful. We call it the Business and Personal Alignment. Before we try to do much real work to change your business, we want to know what your personal vision is. Why? To make sure your business will produce your desired personal outcome.

### Start by painting a detailed picture of the personal life you want

At the end of the time in your business, when you picture your life, how do you want it to be? We document a detailed description of the personal life you'd love to have. Looking out 5, 10, 15, 20 years, depending on your age, what kind of life do you want for yourself and your family? What properties, businesses, cash, cars do you want to have? What hobbies, investments, donations, achievements, vacations, etc.? What will your values, church life, physical health, friendships, family, etc. be like? What will you be doing? Spending summers in your lake house, world travel, charity work, spending time with grandchildren, paying for their private school, spinning off 3 other businesses, managing your business from your house in Florida or Italy?

The goal is to get a clear sense of what you want to get out of the business personally so we can create the kind of business outcome that will produce the personal outcome you want. We spend time on your "Why," your personal purpose in life. It takes only a couple hours of focused discussion to identify your personal vision. In other words, we align your personal vision with your business vision.

### Your personal vision informs the discussion about your business vision.

The goals you set for yourself personally let us know many things about what needs to happen in your business, things like how much



Roger Engelau

money the business will need to be making and how many hours you'll need to work. If in 10 years you want to be spending 12 weeks a year in Florida, then we know we need to have a strong management team in place by then,

which means we need to start grooming someone now. If your hobby is collecting antique cars and you want five more in 15 years, we know we need to ratchet up profits by 3% a year, for example.

Your personal vision also dictates the size or type of business you want to build or the type of customers you want to attract. It dictates your target market—the geographic or specialty niche you want to focus

on. It drove Bill, who wanted to spend more time on his two favorite local charities, to switch from a focus on aerospace to a focus on auto sports because his major clients would be local. Ultimately we

build a business vision that will produce your desired personal outcome.

Once you identify the parameters for what the business looks like in the future, then we assess where you are today—that's the Starting Point circle at the bottom of the graphic. We use discussion and 2 questionnaires to help identify what strengths and issues your business has today. As we move up from the starting point to the business vision, we create mission, values, goals, strategies, and tasks—all the things any business needs to be successful. We even break the tasks down into quarterly, monthly, and weekly lists. Now you know that what you're working on this week is not only getting the obligatory short term tasks done, it's also contributing to your long-term personal outcomes.

Bill took his first vacation 9 months after we started working together. In fact, he took 2 more after that. The not-so-secret secret is to take a couple of hours of focused time to think about and document your futuristic desired personal vision then take a couple more hours to build your business vision. From there, it's a sure bet that your business will allow you to meet the personal goals the way you always expected it would.

Roger Engelau is central Indiana's sought-after advisor to business owners in every industry. He applies his significant business expertise to help business owners improve their business, income, and lifestyle and his clients enjoy record profits. Go here to book a discovery meeting <http://bit.ly/timewithRoger>. Roger is Head Business Advisor and Owner of Inspire Results Advising based in Mooresville. [www.InspireResults.com](http://www.InspireResults.com) Roger@InspireResults.com 317-908-5809



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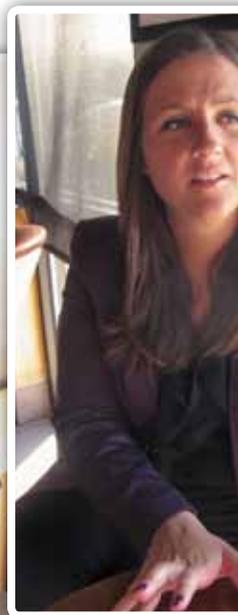
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## A chat with the Executive Director of the Morgan County Economic Development Corporation



# POISED FOR DEVELOPMENT

## Chelsey Manns Begins as Executive Director of the Morgan County Economic Development Corporation

By Elaine Whitesides

Morgan County Business Leader

Bright and early on Monday, October 28, Chelsey (Soplanda) Manns opened the door to her new office and role as Executive Director of the Morgan County Economic Development Corporation (MCEDC). Although she may be new to the position, she is not new to the field of economic development and she wears her passion for it on her sleeve. The selection committee recognized that.

"We were fortunate that Pete Lieber was available and stepped in as Interim Executive Director and did good work. We are lucky we have a good team on the committee who took their charge very seriously to move the community and county ahead. It was a unanimous decision to hire Chelsey," said Jeff Quyle, Chairman of the MCEDC Board of Directors. "She has experience in regional economic development from a private and public perspective. She also has a winning personality, makes a good impression and is a good listener." Quyle says that Manns has an understanding of who Morgan County

is and what its place is in the regional community and he feels that is a distinct benefit to having her join the MCEDC.

Originally from North Judson, two hours northwest of the Indianapolis area, Manns had a backyard of 180 acres and a very rural upbringing. Stark County is known for mint farming and some of the family land is leased for farming, but her father leapt into his own small business at the height of the recession in 2008. She has seen firsthand the challenges and growth his trucking company has experienced. Manns also saw her mother complete a phlebotomy program at Ivy Tech and so she appreciates the importance and difficulty of returning to school and changing careers mid-life. From these family experiences, she brings more than her professional perspective to the office, she also brings a personal perspective seeing how the changes in the economy of an area also requires changes of the people who live and work in those communities.

"I went to University of Indianapolis originally as a math education major," said Manns. "When I discovered education wasn't the career for me, I wanted to switch to business. Finance made the most sense with my math abilities, but I didn't want to lose the aspect of helping people."

She was told if she wanted to help people, she should pursue social work. "I feel economic development has everything," Manns said. "There is the economic side, but if I can help a family find gainful employment or find

### Chelsey Manns, Executive Director

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Martinsville, Indiana 46151

a company that wants to expand into our county, that's what it is all about. Economic development is bettering the community and the lives of the people who live there.

"I have been very fortunate," said Manns, "in that I have fallen into economic development and then have had the opportunity to work in the field at Indy Partnership, Banning Engineering and now with the MCEDC."

Beginning as a business development manager at Indy Partnership, Manns left Indy Partnership to start Banning Engineering. Banning Engineering focuses on not just the development of a single town or county, but on the development of a part of the team that worked together to develop the region. It was a win for Manns as she has no nos located there.

From that and other successful experiences, Manns learned a great deal. "But," she says, "when you learn just as much from your losses as you do from our losses we learned the importance of communication and due diligence and how critical management is in the process. It's an in-person interview and you have a window of time to put forward a proposal and options. Prospects might be a large employer, seeing real value in working with HR companies. In a day and age where you have a site in Madison County and you need a strong timetable, organizing logistics is critical."

At Banning Engineering, Manns has seen business development and management in both rural and urban areas. "I worked on the Shovel Ready Program to create

## "Morgan County already has many assets and is poised for development"

# an County Economic Development Corporation



# ENT

development coordinator, as a project manager. Indy just economic development at the entire region. She was to bring a new company to Marion County when Kro-

successful projects, Manns said, "there were several our losses. And sometimes those situations. In fact, the value of relationships, the on, doing your research and al organization and time s. A lot of times you'll get you have a very short win- a great deal of information t be interested in visiting estate options and talking y's time we might have had d a site in Morgan County. ble and to understand that l to success."

Manns was charged with marketing. "A great part of my g was spent on site develop- communities across the l in coordination with the ate certified sites."

The Indiana Shovel Ready Program requires that a portion of the preliminary site development work be completed to expedite the construction process. Her job was to take the community and the site through the program. That meant looking at issues such as infrastructure, water and sewer capacities, understanding funding mechanics and the importance of zoning.

Having worked with Manns since her time with Indy Partnership, Quyle saw her in action. "At Banning, she worked on site development and those fundamental skills and tools are critically needed in Morgan County. And I knew she had experience working with multiple communities around Indiana so she can bring her knowledge of practices and successes with her to service Morgan County."

She said, "Knowing the need for engineering input when assessing sites is a critical bit of knowledge. What might look like a good site in good proximity to transportation routes or geographic location might not be from a more technical point of view. Knowing your resources and how to use them increases the opportunity for success.

"Coordinating all the parties; municipalities, utilities, property owners, construction teams and prospective businesses, through the entire process with lots of due diligence makes a site more attractive because all the prep has been done."

Having worked at state and regional levels, Manns said, "It all gives me a great platform for working at the local level. Attraction is definitely a component of the local level, but all the things I learned at the regional level will certainly help with the expansion and retention of local business in Morgan County."

One of Mann's strong viewpoints that she repeats often is, "It's often easier to keep an existing business than it is to go out and bring in a new one. We need to grow our own." She says, "When I was at Indy Partnership I worked with MCEDC on projects so I am familiar with many of the leaders in the business community here. I



am confident that the groundwork has been laid by my predecessors and I think we can proceed forward."

To proceed forward, she explained, "I feel relationships are very important so one of the first things I want to do is meet with employers here in the county to determine the needs of the existing businesses and find out how we can assist with meeting those needs."

Those needs could be diverse and Manns recognizes that. She also believes it is especially important to determine specific, focused needs for small businesses where time and resources are limited and critical. She said, "We want to be sure we are helping them with what they need and want.

"However our office can help; from connecting business owners with the Indiana Small Business Development Center to developing training programs in cooperation with Ivy Tech or other universities and colleges in the area. It may be helping them find people with the skill sets they need.

"Work force development may become an important part of the equation making sure people are ready for the jobs that are available," Manns said. "That will require spending a lot of time with existing business, learning what is missing and working with Ivy Tech and other organizations so we have programs available for displaced and

under-employed citizens to provide the opportunity to build the skill sets necessary to fulfill those jobs."

This philosophy is echoed by Jeff Quyle. He said, "I look at every day as being critical for economic development because my view is that well-paying jobs are the lifeblood for survival for communities today. Places where there aren't jobs are places that are dying. Having someone like Chelsey helps our local governments meet a fundamental obligation to help our citizens and communities prosper."

With the ideas she has about how she will begin her new role, you might run into her in a local business more often than you will find her behind a desk in one of the two offices located in Mooresville and in Martinsville. Manns said, "A lot of getting settled is going to be face-to-face interaction, lots of meetings, putting faces to names so the business community knows we are there and what we can accomplish. Sometimes having the right contact information is the best resource.

"I think it's important to collaborate because once we bring in new business, or even with our existing businesses, they need to know what resources are available to them. I know that both the Martinsville and Mooresville Chambers are an integral part of the business community and good hub of information for businesses and the community."

According to Manns, Morgan County already has many assets and benefits to offer prospective businesses – the proximity to roadways and the city of Indianapolis, the airport. But she said, "Something we particularly offer is that there is still a rural feel, which I feel is a huge asset."

Working with the public and private sectors, according to Manns, is imperative to the county's growth. "I think it's important to maintain economic development, community development and quality of life to achieve an environment that is best for people to live, work and play. That is my goal as executive director of the Morgan County Economic Development Corporation."

## and benefits to offer prospective businesses..."



Tom Zoss, Sarah and Joe Avampato, Mindy Taylor, Jim Hess



Treg Hopkins, Debbi and Richard Wallace, Jim Hess

## Honored Business Leaders share their stories during Bi-Annual Cover Party

By **Julia Kauffman**

*Morgan County Business Leader*

The Morgan County Business Leader held a Cover Party Tuesday, October 22nd. The evening was sponsored by First Merchants Bank and held in the Art Sanctuary in downtown Martinsville. The bi-annual event celebrates key businesses in Morgan County that have been highlighted by the publication throughout the year. Jim Hess owner and publisher of The Business Leader hosted the event, which was catered by Two Your Taste.

The Cover Party was a great opportunity to network and encourage business-to-business strategic relationships. More than 75 people attended. During the event, the leaders that were honored told a deeper story of their business development, their personal community involvement, and their overall dedication to the success of Morgan County as a whole. These leaders are a true reflection of what it means to operate a successful small business today.

Jim Hess presented each business owner with a framed Cover to commemorate their spotlight, and they each had a few minutes to further engage everyone with the purpose of their business, and what working in Morgan County has meant to them. Leaders like Tom Zoss, Executive Director of the Community

Foundation of Morgan County, told stories of fundraising success and how the efforts of the foundation have support many different avenues. The foundation has awarded scholarships to 41 students, and has given an additional \$1M in grants for medical related projects to benefit the county, just to name a few. His story and enthusiasm shows an unparalleled commitment to this county. The Business Leader used his story to awaken more awareness to the work that the foundation is doing.

As each leader spoke, a common thread emerged. Not only had all of these hardworking owners found success within their small business, they are all active in the community to encourage the success of others. Mindy Taylor, Executive Director of the Greater Mooresville Chamber of Commerce, discussed how she is passionate about creating a dynamic community organization. Her success, and the success of Morgan County's economy are directly linked, and she aims to facilitate that through the Chamber.

Joe and Sarah Avampato spoke about the risk they took to invest in the Mooresville Showtime Cinema, and how the community has rallied behind them. Richard and Debbi Wallace of Wallace Construction spoke about working as a team through unexpected situations and remaining a constant in the community. Roger and Patty Coffin discussed their 40 years of law



Roger and Patty Coffin, Jim Hess

assistance in Martinsville, and not just the impact they made on their clients, but the impact it has made on them individually. Treg Hopkins, Site Manager for Ivy Tech Community College, discussed the ways Ivy Tech works actively to give adults new opportunities for higher learning.

Each business leader highlighted at the event took pride in playing an active part of the local community. They focus on it each and every day. The Cover Party gave each of them the opportunity to celebrate their influence, and gave the other attendees a window into the people dedicated to these businesses in Morgan County.



# Knock it off!

*Flimsy excuses people give for not saving for retirement*

Look, in these pages I try to be considerate and respectful of other's opinions, beliefs and their politics. And I will continue to try and do so. But to be honest, absolutely politically incorrect and maybe sound downright insensitive... I'm sick and tired of hearing the same flimsy excuses about why people aren't saving for retirement. Excuses satisfy only those who make them and some of these below are doozies in my book!

## "I just don't have enough money."

Really? You're gonna go there? How about putting down the Mocha Cap-a-chino Grande thingy (\$6.50), return the brand new phone you prematurely upgraded to last month (\$499) and instead of the BMW \$599 a month lease payment, you go out and get a pretty good cup of Joe at McDonald's, a free phone, and a used Volkswagen. (By the way, it's also German made.) AND THEN write a check to yourself for your future comforts (like PB&J) for when the paycheck stops coming.

## "I'll save for retirement later, there's plenty of time."

Heads up Genius! No. There's not. The longer you wait to begin saving the harder it becomes to meet your nest egg goals. People just don't realize that the vast majority of an investment portfolio comes not from the actual money saved for retirement, i.e. what you put in but rather from the interest, dividends and capital gains earned from the money put in years ago compounding upon itself. Got a calculator handy? Try this: \$10,000 in year one and as-

sume a conservative 6% growth rate. Ready?  $1.06 \times 10000$  press =, after thirty presses (years) that \$10k is \$57,434. Not bad. But wait. Press = just ten more times... \$102,857. That's the

power of compounding and time and starting EARLY. And imagine what your portfolio could be if you also added \$10,000 of new money each year. Sorry, I lent my TI Business calculator to my 8th grader so I can't figure that one out for you. But I assure you, it's a real nice number.

## "Investing is just too complicated."

Nope, ain't gonna accept that one. You figured out that \$500 phone didn't you? Let me tell you a secret your stockbrokers and mutual fund salesmen don't want you to now... This stuff really ain't THAT complicated. Not everyone needs the services of

a financial adviser. You can do much of it yourself with a Schwab or Scottrade or Vanguard account. With that said if you don't have the time, tendency, or tenacity to create and stick to your own plan, sitting down with a financial professional could be one of the best things you ever do. Just make sure their interests are yours.

If you're one of the many that are still making excuses, KNOCK IT OFF! And take control of your own financial future.

Jeff Binkley is the Managing Director of Binkley Wealth Management Group, an Independent Registered Investment Adviser located in Avon, Indiana. Mr. Binkley's columns also appear frequently at national investing websites including Yahoo! Finance, SeekingAlpha.com and Google Finance. In December alone, his articles reached over half a million analysts, money managers and individual investors via electronic delivery.



Jeff Binkley



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# New executive selected to lead Franciscan St. Francis Health-Mooresville

Peter J. Murphy has been appointed senior vice president and chief operating officer for Franciscan St. Francis Health-Mooresville.

In that role, Murphy will be responsible for overseeing all operations at the 116-bed Mooresville facility, which is one of three hospitals in the Central Indiana Region of Franciscan Alliance. The other two facilities are Franciscan St. Francis-Indianapolis and Franciscan St. Francis-Carmel. Franciscan Alliance is a Catholic health-care system based in Mishawaka, Ind., which owns and operates 11 hospitals in Indiana and two hospitals in Illinois.

He most previously served as founder and president of KM Global Solutions, Inc., a management company specializing in personal health record software development, hospital/physician revenue opportunity support, pain management services and destination health care service development. He also served as



Murphy

president of Legacy Health Consulting and myPHI.

Murphy is not new to Franciscan Alliance. He served as chief executive officer for Franciscan St. James Health in Illinois. During his



18-year tenure, he oversaw the acquisition of what is now known as Franciscan St. James-Olympia Fields and its integration with the Chicago Heights campus. He led facility design efforts of a 400,000-square-foot expansion that earned the national distinction as a Top 10 Most Innovative Facility.

His focus on quality at Franciscan St. James led to national recognition by HealthGrades with its Distinguished Award for Clinical Excellence and by Solucient as a Top 100 Cardiovascular Hospital.

"As a former Franciscan Alliance employee and a person committed to community service, Peter is grounded in our health system's mission and values," said Robert J. Brody, president

and chief executive officer for Central Indiana Region. "He brings an intimate knowledge of what it takes to drive organizational excellence and will play a key role in leading our Mooresville campus."

Murphy received his undergraduate degree from St. Louis University and earned his master's in health care administration from Washington University School of Medicine. He is a Diplomate in the American College of Healthcare Executives and holds memberships in several professional and civic organizations.

Located at 1201 Hadley Road, Franciscan St. Francis-Mooresville is a full-service hospital and serves residents in Morgan County and surrounding area. It offers the only emergency department in northern Morgan County. The campus also is home to the internationally recognized Center for Hip & Knee Surgery and the renowned Kendrick Colon and Rectal Center.

## Networking Opportunities

### Martinsville Chamber of Commerce:

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

### Mooresville Chamber of Commerce:

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

### Morgan County Toastmasters Club:

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

### Rediscover Martinsville:

An Indiana Main Street U.S.A. Association. For information: PO Box 1123, Martinsville, IN 46151. (765)352-8261 or [www.rediscovermartinsville.com](http://www.rediscovermartinsville.com), e-mail: [rediscovermartinsville@gmail.com](mailto:rediscovermartinsville@gmail.com).

### Morgantown Merchants Association:

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

### Rotary Clubs:

Martinsville meets every Tuesdays 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.

### Business & Professionals Exchange:

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

### 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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# Ultimate Start-up Manual

## Chapter 7: Sparring

This might be the most controversial chapter in this book. The most important part of “sparring” is the person you are practicing with. This person has to genuinely want you to get better.

When you want to get better at boxing, you have to get hit and it hurts. This is most important to your growth as a boxer. You have to get used to getting hit and not getting hurt, or getting hurt but knowing it’s just temporary and imperative to your growth. In the boxing world, sparring is how you get ready for the ring. It’s this “artificial pressure” that gets you prepared for how it will look and feel when in the ring.

If you don’t “spar” beforehand, you won’t be ready to box. Same as in business, if you don’t “spar” beforehand, you won’t be ready to box with prospects, clients, project challenges and vendor limitations.



**Tony Scelzo**

and to back them up with more than an opinion. It helps the team grow. Being able to do this in a healthy and productive way will allow the entire team to become stronger thus making the organization stronger. However, sparring can sometimes be too tough for people.

“I have come to the conclusion that some people just don’t have the innards for being part of a start-up. The amount of change, flexibility, agility and ability to pivot or even reverse course is just too hard for to many people.”

A start-up culture is a very unique and delicate thing. People have to trust each other and their shared goals more than they protect their ego and identity.

Visit [ultimatetech-startupmanual.com](http://ultimatetech-startupmanual.com) to sign

for a first look into the book. Or share your own start-up stories to get featured.

**“Being able to aggressively state your opinions, ideas and make your case is one of the most important parts of being part of a founding team.”**

Sparring for business is to spar with others about what you think. Doing this enables you to learn how to make a case for your thoughts

Tony is the President of Stringcan and is committed to helping you share your genius. He’s a serial entrepreneur, business coach, self-proclaimed foodie, a proud Michigan State Spartan and tells a great story. Tony has helped more than 1,000 businesses go to market, has trained more than 10,000 salespeople and is the founder and CEO of Rainmakers Marketing Group. Throughout his career, Tony has served as a VP of Sales, Director of Marketing, Sales Manager and Director of Business Development for several companies.

## Franciscan St. Francis Health-Mooresville nurses plant goodwill with care for patients

Franciscan St. Francis Health has two registered nurses whose acts of compassionate care and joyful service have sewn seeds of gratitude among their patients and colleagues.

For Tammy Like and Dana Matthews, nursing is far more than a career; it’s a calling that goes above and beyond the call of duty.

Like, an emergency room nurse at the Mooresville Hospital, was nominated by a colleague who credited her for exemplifying compassionate care and making a difference in a patient’s life.

“Tammy gave extraordinary nursing care today and listened with great compassion,” said a fellow nurse. “Tammy exemplified joyful service and a passionate respect for life.”

Matthews, also an emergency room nurse at the Mooresville hospital, was nominated by a



**Like**



**Matthews**

colleague for her calm, compassionate way with a patient.

“Dana’s compassionate and calming tone in a situation truly saved a life and deserves a Daisy,” she wrote.

The DAISY Award for Extraordinary Nurses is a national program that honors the compassionate care and clinical excellence that Franciscan St. Francis nurses bring to their patients every day.

The DAISY Award was established by the DAISY Foundation in memory of J. Patrick Barnes who died at 33 of an auto-immune disease. His family was so impressed by the clinical skills, caring and compassion of the nurses who cared for him that they created this national award to say “thank you” to nurses everywhere. For more information, go to [www.daisyfoundation.org](http://www.daisyfoundation.org).

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## Getting to know the ISBDC

You probably already know that the Indiana Small Business Development Center (ISBDC) does a fantastic job helping new start-ups turn great ideas into growing Hoosier businesses. In 2012, we helped our clients start 242 new businesses. But what you might not realize is that the ISBDC is an incredible resource for second-stage and mature companies to reach their full potential. In fact, 165 companies already in operation utilized ISBDC's strategic planning process last year, which is more than three companies per week that the ISBDC helped make the shift to the next phase in their development.



**Doug Boehme**

The bottom line is that the ISBDC has become a hugely effective organization at growing Indiana businesses, regardless of their development stage, precisely because of their ever-growing network of satisfied clients they've worked with over the past 28 years. That network of analysts, investors, consultants, and most importantly, successful Indiana businesses are all part of the ISBDC family of constituents, all working together to cultivate not just their own specific interests, but the overall health and vitality of the Hoosier economy.

In June 2013, the State of Indiana established the Office of Small Business and Entrepreneurship (OSBE) to align efforts in supporting small business. The ISBDC now falls under the OSBE support giving it greater exposure and resources; and further committing the state's commitment to small business.

The ISBDC's business advisors are trained and equipped with some of the most sophisticated business resources available. Partnerships developed with service providers allow ISBDC small business clients access to the same information large corporations use when making strategic business decisions. From a business capital standpoint, the ISBDC was able to assist clients obtain over \$69 million in financing last year.

If you haven't benefitted directly from ISBDC services or recommended them to a colleague, you should. Their efforts have helped to make Indiana one of the most sought after states for business by constantly infusing new ideas and new business relationships into our economy. It's a classic example of Hoosiers working together to leverage individual successes into shared opportunity, and yet another reason Indiana is a state that works for business.

We feel it is time for you to get to know us. Whether you're considered a start-up, second-stage, or mature company, we will provide expert guidance and a comprehensive network of resources to help you start stronger, grow faster, or work smarter.

## CFMC awards \$28,872 in grants to area non-profits

On October 14, the CFMC Board of Directors announced the awarding of \$28,872 in grants to area non-profit organizations.

A total of \$15,472 in Arts Grants and \$13,400 in Matching Grants was awarded. Matching Grants require that the organization raise an amount at least equal to what they ask for on their application. Arts grants require no matching funds.

The CFMC Matching and Arts Grants application period began on August 1st, and applications were due August 31, 2013. The grant cycle runs from November 1, 2013 through June 15, 2014, during which time the organizations implement their projects.

Funds for grants come from a portion of the foundation's Common Wealth Endowment Fund. To help the foundation award more grants in years to come, individuals can donate by writing a check to the CFMC with "Common Wealth Fund" in the memo.

More information on the Community Foundation of Morgan County as well as its grants cycle is available online at your-CFMC.org. Interested individuals may also call the foundation office toll-free at (855) 280-3095 or email the foundation at info@yourCFMC.org.

The following grants were awarded on October 14, 2013:

Arts Grants		
Organization	Project	Award Amount
Artie Fest Planning Committee	Inflatable Movie Screen and Movie Rental	\$2,500.00
Art Sanctuary	4 Live Traditional Music Concerts and Workshops	\$1,000.00
Art Sanctuary	Puppetry Performing Arts series	\$1,000.00
Barbara B. Jordan YMCA	Native American Culture Project	\$1,450.00
Boys & Girls Club of Morgan Co.	Arts Program	\$1,500.00
Martinsville Arts Council	Updated theater lights and equipment	\$3,000.00
Martinsville Community Band	Additional Music Purchase	\$300.00
MSD Martinsville Paragon and Poston Road	The Nutcracker Ballet	\$1,600.00
Mooresville Consolidated School Corporation	Sound and Stereo Equipment at Newby Elementary	\$860.00
Morgan County Community Concerts Association	Two Live Music Outreach Concerts	\$1,000.00
Morgan County Historic Preservation Society	Scholarships, supplies, etc. for Archi Camp	\$330.00
Morgan County Public Library	Shodo Japanese Calligraphy workshop	\$182.00
Rediscover Martinsville	3 Public Concerts	\$750.00
<b>Total Arts Grants:</b>		<b>\$15,472.00</b>

Matching Grants		
Organization	Project	Award Amount
Special Olympics Morgan County	Athlete Entry Fees and Training Cost	\$1,800.00
OneRoad	Additional Capacity for Health Related Support	\$1,000.00
Hoosier Trails Council - Boy Scouts	Technology Improvements	\$500.00
MSD Martinsville Poston Road PTO	Mulch for playground	\$1,550.00
CICOA Aging & In-Home Solutions	Meals & More program	\$1,000.00
Indiana Youth Institute	Support Youth Worker Café Program	\$750.00
Greater Martinsville Chamber of Commerce	Create Website	\$1,000.00
MSD Martinsville Middle School	Track and Cross Country Equipment	\$1,000.00
Hall Civic Association	Youth Group expenses	\$1,200.00
Rediscover Martinsville	Landscaping Materials	\$1,000.00
Rotary Club of Martinsville	I Like Me Book	\$1,600.00
Mooresville Consolidated School Corporation	Archival Storage for School-Community History	\$1,000.00
<b>Total Matching Grants:</b>		<b>\$13,400.00</b>

## IU Health Morgan Hospital does the Pink Glove Dance

Indiana University Health Morgan Hospital employees want your help in the fight against breast cancer.

Employees and some community members have made a 90-second video and entered it in the international Pink Glove Contest sponsored by Medline Industries. The event, sponsored by Medline Industries and started in 2009, has spread across the country and helps bring awareness for the early detection of breast cancer.

To view the IU Health Morgan Hospi-



### Morgan Hospital

tal video and vote for it, visit:

[www.pinkglovedance.com/videos/2013-video-contest/iu-health-morgan-hospital](http://www.pinkglovedance.com/videos/2013-video-contest/iu-health-morgan-hospital).

Between October 25 and November 8, you may use your email address to vote one time per day. The video with the most

votes will receive \$25,000. Should it win, IU Health Morgan Hospital has designated the Relay for Life Martinsville Unit as its beneficiary.

"The Pink Glove Dance is a powerful movement that brings our employees and the community together," said Doug Puckett, IU Health Morgan Hospital CEO. "We hope everyone throughout Morgan County will vote for our Pink Glove Dance video and help us support our efforts to combat breast cancer."

# Planner of note

## GREATER MARTINSVILLE CHAMBER OF COMMERCE WELCOME NEW CHAMBER MEMBERS!!!

Angie Bridgewater  
Greendell Mulch & Mix  
Robert Pettyjohn  
World Finance Corporation  
Diana Krogulecki  
Morgan County Center for Women's Ministries  
Larry May  
May Electrical Systems & Service Co.  
For more information visit: [www.MartinsvilleChamber.com](http://www.MartinsvilleChamber.com)

## GREATER MOORESVILLE CHAMBER OF COMMERCE WELCOME NEW CHAMBER MEMBERS!!!

Worthington House  
Echopath  
H & R General Contractors  
Greendell Mulch & Mix  
Binkley Wealth Mgmt Group  
Crystal's Unique Boutique  
May Electrical Systems & Service Co  
For more information visit: [www.MooresvilleChamber.com](http://www.MooresvilleChamber.com)

## TOWN OF MOORESVILLE - BUILDING PERMITS

Larry Neer, Bridgestone Drive, New Single Family Residence  
James Whiteaker, Hadley Road, Commercial Remodel  
Arvis Consulting, Departure Blvd, New Single Family Residence  
Marshall Harrison, Lockerbie Street, Residential Remodel  
Sunco Construction, Sun Polymers Drive, Commercial Addition  
Steven Alumbaugh, Fountain Drive, Residential Remodel  
Shawn White, Magnetic Acres, Residential Electric  
Larry Neer, Bridgemor Lane, New Single Family Residence  
Paul Ford, Main Street, Commercial Remodel  
Richard Jones, Merriman Road, Demolition  
CH Electric, Main Street, Residential Electric  
Jericho Warren, Bridge Street, Residential Accessory  
Colleen Williamson, Holiday Lane, Residential Remodel  
LJ Stone Company, Newberry Court, Residential Remodel

## MORGAN COUNTY - BUILDING PERMITS

Charles Elmore, New Harmony Road,

Pole Building  
Mike Walker, S.R. 144, Single Family Residence  
Rachel Helbling, Baltimore Woodlands, Pole Building  
James Ennis, S.R. 44, Deck  
Terry Smith, Amber Lane, Swimming Pool  
Dorothy Cottrell, Brandywine Lane, Electrical Upgrade  
Phyllis Mason, S.R. 39, Residential Remodel  
Amy Cagle, Cummins Court, Deck  
James Peters, New Harmony Road, Pole Building  
Mark Odell, Pinto Place, Single Family Residence  
Donald Defremery, Perry Road, Electrical  
Richard Bowden, Leitzman, Garage  
Keith Amstutz, Lingle Lane, Mini Barn  
Ky Kizzee, Berean Road, Single Family Residence  
Bryan Thompson, Berean Road, Pole Building  
James Clemens, Redbud Lane, Pole Building  
Shannon Schoolcraft, Mahalassville Road, Electrical Upgrade  
Jehovah's Witness Congregation, Robb Hill Rd, Storage Building & Sign  
Ron Lesser, Bill Smith Road, Pole Building  
Jerry Gaines, Inverness Farms Road, Residential Addition  
Earl Snellenberger, Dillman Road, Electrical  
Robert Davis, South Street, Electrical Upgrade  
Ron Webster, Old Morgantown Road, Electrical  
Kean Macowan, Wilbur Road, Garage  
Norma Bunton, Dehart Drive, Garage

## New Business Filings

Dale & Patricia Stanton, Potters Clay  
Patricia Manley, Spuds & More  
Roger Teckenbrock, Best Painting Company  
Timothy Tritt, Coins, Currency, Tokens, and More  
Wes Jackson, Gearworks  
Sexton Wilbert Corporation, Nebo Memorial Park  
John Kirkman, Kirkman Painting  
Robert Himes, Himes Enterprises  
Dennis Feldmann, DJF Business Solutions  
Tracy Hunter, Hunters Honey Farm  
Rebecca Derrick & Joy Owens, Night Owl



There's no place like Home.

## Home Bank Names McWilliams as Johnson County Market President

Dan Moore, President and CEO of Home Bank SB, has announced that Trent McWilliams has been named as Johnson County Market President. McWilliams has been in the banking industry for almost 40 years, most recently serving as a Regional Manager for Home Bank and previously serving as the senior vice president of business development at Heartland Community Bank in Johnson County. He has been active in several community groups including Rotary International, Leadership Johnson County, and United Way of Johnson County. McWilliams was also involved with the Franklin Chamber of Commerce, being named that organization's "Man of the Year" in 1999. He is a graduate of Indiana State University.

On August 9, Home Bank officially broke ground on its new Greenwood Banking Center to be lo-



McWilliams

cated at the intersection of State Road 135 and Olive Branch Road. Opening for the office is projected for the first quarter of 2014.

Home Bank currently has three offices in Morgan County and was chartered in 1890 as a mutual institution owned by its depositors. Without private ownership or stockholders, the bank's profits are allocated entirely to its capital reserves which exceed the minimum regulatory requirements. This results in fiscal strength and greater resources for community support. Home Bank embraces

a business model of providing service at a superior level to its customers while offering the latest in banking technology.

McWilliams can be contacted at [tmcwilliams@homebanksb.com](mailto:tmcwilliams@homebanksb.com).

## Moore invited to speak at Bridges National Conference

Dan Moore, President and CEO of Home Bank SB, was invited to participate as a panelist at the Bridges National Conference: Addressing the Challenges of Poverty in Oklahoma City on September 30 and October 1. This annual summit is a gathering of individuals from around the country with representation from across all community sectors. The event focuses on networking and learning about how to create sustainable communities, colleges, and schools. Dr. Ruby Payne, educator and author of *Bridges Out of Poverty*; *Strategies for Professionals and Communities*, delivered the keynote address at the event.

Moore served as a panelist for a discussion led by Philip DeVol, author of *Getting Ahead in a Just-Gettin'-by-World*, where he shared about the origins of an initiative to address poverty in Morgan County. Home Bank's involvement began as part of its community gifting program when it provided underwriting for county-wide training sessions by DeVol and Terie Dreussi-Smith. DeVol and Dreussi-Smith are also co-authors with Payne of *Bridges Out of Poverty*.

"The problems stemming from poverty in Morgan County are pervasive---they impact everyone in our community," commented Moore. "We feel that it will take collaboration involving government, educational and faith-based institutions, non-profits, and the private sector to make changes. As a member of the business community, our hope was to bring groups together in

order to begin a meaningful dialogue about what needed to happen."

Moore's panel in Oklahoma City included representatives from Schenectady, New York, and Memphis, Tennessee, who shared about initiatives in their own communities. The conference also featured presentations about how Oklahoma and Nevada are both building state-wide initiatives to combat poverty. Educational tracks at the conference provided attendees with a focus on specific sectors such as criminal justice, faith, family and youth, health/business,

and higher education.

With leadership by a cross-sector steering committee formed early in 2013, the Bridges initiative in Morgan County has been evolving. The group organized a community Bridges training session in September and has also secured funding for a Getting Ahead class to begin early in 2014. The Getting Ahead program provides instruction and ongoing support for individuals wishing to transition out of poverty.

In July 2012, the bank released its plan to identify selected non-profit organizations and begin directing a portion of its earnings to projects targeting the most critical needs in the community. The bank has announced six gifts to date in addition to the poverty initiative, including free cancer screenings at the Morgan County Fair and donations to Morgan County Weekday Religious Education, Habitat for Humanity, and United Way's ReadUp program.



Moore

## Expert Emergency Care Returned Keys to Where His Heart is.

At 83, Keys Lowder is a former Navy man, a longtime employee of Indiana Power & Light and a fulltime farmer who tends his 250 head of cattle “sunrise to sunset, every day.” Then one night he started feeling chest pains. “I’ve always been strong and healthy, but I just didn’t feel right.” He was stabilized in the Emergency Department at Franciscan St. Francis Health – Mooresville, and then had open heart surgery at the St. Francis Heart Center – Indianapolis. “They couldn’t have treated me better. It’s the only place I would go,” he says, before heading out to bale hay, mend fences and feed the cows.

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