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# BUSINESS LEADER

MORGAN COUNTY

September 2015

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# FROM THE PUBLISHER

## Making a desirable community

“What attaches people to their communities? What draws people to stake their future in a community?”

A Gallup Poll conducted in 2008 surveyed 43,000 people in 26 communities. The purpose was to find out what made people move into and stay in a community. The results identified 6 universal attractions that had influence on the decision of where to live, work and raise a family. Those 6 are: recreational, educational, economic opportunities; social offerings, such as entertainment and venues; openness from the community; and area aesthetics—beauty and green spaces.

I suggest that there should be at least one more element in a families' decision. And that is a community-wide environment of active involvement centered on helping others. When there is a deeply held belief of “Love Your Neighbor as Yourself,” individuals benefit, businesses benefit, the entire community prospers.

Last month I talked about two programs, League of Miracles and the Boys and Girls Club, which are both bringing benefit to others and therefore contributing to the reasons that bring folks to the county.

This month we are featuring stories that are building on that premise. Making Morgan County a good place to start a business, work and raise a family begins with an understanding of what county residents need.

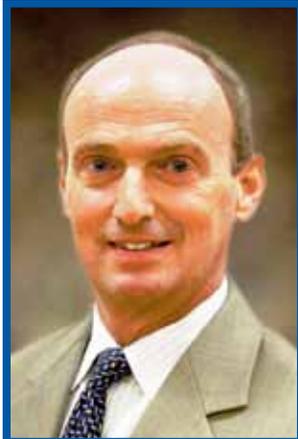
That is exactly where Morgan County Leadership Academy shines. Our article this month explains how immersing participants in all things Morgan County, such as the history, economy and social services of the county, and then developing leadership skills creates passionate advocates who are catalysts for positive change. Likewise, the Career Expo boosts employment opportunities for youth and is another activity worthy of recognition and praise.

Not only offering a helping hand, but offering resources

to develop skills is the basis for the Bridges Out of Poverty initiative and a newly developed outgrowth called Stability First.

The people behind all these programs have a passion for the county and commit hours and effort into improving the status of residents and the economy of the area.

Have you seriously looked for ways to contribute to the attractions that are magnets for developing growth in Morgan County?



**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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# Cutting edge technology, providing a better quality of life for our animals

## St. Francis' Pet Hospital

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### By Rebecca Todd

*Morgan County Business Leader*

Just off Highway 67 on a little side street in Centerton is a hidden Morgan County gem. Though at first glance it appears to be just a rustic cabin on a picturesque farm, the St. Francis' Pet Hospital combines caring professionals with state-of-the-art technology to offer excellent care for local animals.

The heart of the operation is Dr. Thomas Parell, who exudes enthusiasm for his practice. After growing up in Newark, New Jersey in a decidedly urban environment, he determined to pursue veterinary medicine after spending a day on a dairy farm with a local veterinarian. He attended the Ohio State College of Veterinary Medicine, earning his Doctorate of Veterinary Medicine in 1981.

From there, Dr. Parell spent time in Minnesota where he met his wife Barbara and they eventually moved to Lawrenceburg, Kentucky where he set up practice. After selling that practice, he decided to pursue a degree in business and earned his MBA at the University of Pennsylvania.

Dr. Parell then took a job at Lilly working in technology transfer, the process of applying a new technology to a secondary user, and also worked in sales and marketing. Though corporate life was fascinating to him, he felt he was more of an entrepreneur. So when the opportunity to purchase the veterinary practice of a friend in Greenwood arose, he was on board. From there, he opened a practice in Mars Hill



Dr. Tom Parell

named for St. Francis of Assisi, the patron saint of animals.

Dr. Parell was missing the time he had spent in Kentucky. He had fallen in love with the rolling hills and lush vegetation of the landscape, so when he discovered Morgan County, he knew he was home. He moved his family to Centerton and started the clinic on his property there in 1996. "Morgan County is just an amazing place to raise a family," he says. "The house is 100 yards away from [the clinic]. When the kids were growing up, they could come in whenever they wanted to."

Dr. Parell later purchased the Mooresville Veterinary Hospital in Camby. Both Morgan

County locations primarily treat cats and dogs, but they are also equipped to treat smaller pets and exotic pets. The Centerton location on Dr. Parell's small farm is also equipped to treat horses and livestock. "[The staff] is very adept at cattle, horses, sheep, llamas and alpacas," he says. "So if they come, we can handle it."

St. Francis' Pet Hospital in Centerton is charming and welcoming with its rustic charm, but make no mistake about it, the doctors, staff and equipment are first rate and they use cutting edge technology. Beyond basic wellness and treatments, they are equipped to perform more intricate procedures. "We are better equipped than 90% of the clinics in the state,"

says Dr. Parell. "We can do ultrasounds and x-rays, cold laser, and stem cell treatments."

According to the American Kennel Club Canine Health Foundation, cold laser treatment is a non-invasive procedure that uses light to stimulate cell regeneration and increase blood circulation. It is still a relatively new concept that is being used more and more often in the treatment of animals. The St. Francis' Pet Hospital uses the cold laser treatments for pain management and disc disease. The treatments are painless and are less costly than surgeries.

St Francis Pet Hospital uses MediVet Biologics Stem Cell therapy that uses your pet's own cells for treatment. Fat is removed from either the abdominal area or shoulder area of the animal. The stem cells are then harvested from the fat. According to MediVet, there are many adult stem cells in fat tissue that are dormant. The MediVet system allows veterinarians to isolate stem cells from your animal's fat tissue, wake them up, and reintroduce them directly into damaged areas. The entire process takes approximately four hours.

At this time, St. Francis' Pet Hospital has been doing the stem cell treatments for only a couple of months, mainly for arthritis. The results thus far have been overwhelmingly positive. The cost, in the long run, is nominal compared to the cost of surgery and/or long term medications. Dr Parell is all about offering options to his patient's owners. "We don't want to say, 'Here's what you need. Here's what you do,'" he says. "We want to be able to offer options; offer ways that are less costly...alternatives."

Morgan County is lucky to have St. Francis' Pet Hospital and Dr. Thomas Parell. His dedication and passion for his profession and for giving his patients the finest care at the fairest price is matched only by his appreciation for Morgan County itself.

"In retrospect," he says. "I couldn't have picked a better place to live, work and raise a family. The quality of the people and the outdoors...it's amazing. It's a God shot...the door opened, the opportunity was there, and we walked through it."



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# The 'china surprise' and the perfect storm rising

Last month this column posed the question "Is a Perfect Market Storm Brewing?" Since then, I haven't seen too many things to assuage my fears. In fact, my apprehension level is rising.



Jeff Binkley

I'm writing these words the morning after the "China Surprise" in which China unexpectedly devalued their currency (August 11, 2015). It's now about an hour before market open, the overseas markets, including the markets in the yuan and other currencies remain under extreme pressure. As of this moment, the yuan is down another 1.6% for a total 2 day devaluation of around 4%. Futures on the Dow Jones Index indicate another triple digit drop at market open today.

As we've discussed before in this column, everyone is focused on The Fed and their

interest rate policy. Previously, there was mounting expectation that Yellen and her crew would begin a slow, controlled increase in the Fed funds rate, likely in September. Now, that prognostication has been blurred. Market players anticipating a September interest rate increase and took positions in preparation now

have to adjust unexpectedly. And market players HATE the unexpected. Thus you see the recent almost daily triple digit swings in the Dow Jones Index.

In a strong dollar world with our trade deficit still increasing, a weaker yuan does NOT help US exports, nor consequently, does a weaker yuan help revenues and earnings of US companies. Last month, one of my bullet points was:

*Earnings reports are starting to show some fatigue in the ability of companies to meet or exceed analysts' estimates. Revenues reported by many companies have shown flat to declining numbers for the first two quarters of 2015. If that trend continues in the third quarter, and those reports begin to come out in late September and early October, equity markets could become troubled.*

The "China Surprise" will likely have arrived too late to have much impact on 2015 Q3 earnings for US companies, but Q4? Q1 2016? May of 2015 brought a new record high on the Dow Jones Index of 18312. The last few days prior to this writing saw the Dow touch 17300. A thousand point drop. Percentage-wise, that's about 5%. Is this the start of a long overdue and healthy 10% correction? Or is it indicative of something more sinister?

Human beings are creatures of habit and routine. One of the benefits of the stock market is having so much historical data available. But that data is also a curse. Because we're human, we see patterns and trend lines and take for granted that because it

happened before, it will happen again in the same way. News-flash announcement: No bull market, no bear market, no rally, no correction, no crash is like the last one. Only in hindsight and through forcing the data into neat and rationalized patterns do we come to the belief that this time looks like the last. Stock buybacks, rising interest rates, the China Surprise. Only after whatever is going to happen happens will we "understand" why. Prepare, protect, and position yourselves accordingly.

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

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# First Things First: *Alleviate poverty and strengthen the county*

## Stability First

Rick Miller, chairman  
2745 Old Morgantown Road  
Martinsville, Indiana 46151  
Phone: 765-342-4483  
email: rick@eastviewchristianchurch.org

### By Elaine Whitesides

*Morgan County Business Leader*

According to the United States Census Bureau, 11.5 % of the residents of Morgan County live below the poverty level. That equals more than 8,000 people. There are many, many more who subsist on incomes that keep them only slightly above the poverty level. Rick Miller has recognized that in his 20-year tenure as pastor at Eastview Christian Church in Martinsville. He says, "I see folks who are under-resourced. They are our friends and neighbors. They are not just nameless people 'out there.'"

"Poverty affects business," Miller said, "It's not just someone else's problem. It affects the success of business. If we can address the issues of poverty and help people get out of poverty, it's going to help everyone. It's everybody's responsibility in the growth and development of the entire community."

### Efforts to Reduce Poverty in Morgan County

Home Bank has fostered the development of Bridges Out of Poverty initiatives in the county and as an outgrowth of that, Miller has spearheaded Stability First. Joining him on the board are Joe Mills, Diane Huerkamp, Wayne Young, Judy Bucci, Judy Moore, and Nathan Janssen. Lisa Arnold, Marcy Hankins and Deeda Ferree from the Bridges Out of Poverty Board have also played a part in forming and launching Stability First.

Miller's experience serving those in poverty, especially those who were homeless, brought to light several gaps in services and community needs. First, there are no shelter facilities or programs for single women who are homeless anywhere in the county. Next, after meeting



Rick Miller

the immediate need of shelter, there are few facilities that are stepping stones to stability and then, a central location for the delivery of services and programs.

Stability First is the umbrella under which three projects are being realized to meet those needs: Magdalene House, the Lynay Center and Pike Street Bridge. The mission quickly moved from concept to reality through the acquisition of a former church property and a grant from Eli Lilly and Company. Several churches and individuals in the county have already made commitments to the initiative and Stability First is moving forward with all three projects.

Magdalene House will be a facility to provide shelter for up to 16 single women. It will be housed in a portion of a former church the group recently took ownership of at 2210 W. Morgan, Martinsville.

The remaining portion of the building will be the Lynay (Love Your Neighbor as Yourself) Center. This facility will provide a large space that will become the hub for life skills learning, services and programs open to the entire county. The Lynay Center is expected to be the first facility open to use.

Pike Street Bridge will provide transitional

living space for up to three men and is being remodeled now.

"Some burdens become missions," Miller said. "It's a blessing that resources have followed the vision. We just have to have faith and do what's next".

### You're Invited to join us September 17th

Stability First and Bridges Out of Poverty are hosting a fundraiser Gala featuring a special appearance of the author of Bridges Out of Poverty, Ruby Payne and a special video presentation by Fifteen-year-old vocal sensation, Jackie Evancho of her hit "To Believe". To order tickets, email RSVP-ruby@stability-first.org or by calling 765-558-3897. To find out more about being an event sponsor, email sponsor@stability-first.org or call (765) 558-3896.

"There is something changing in our community," Miller said. "Some of the solutions we are trying to bring about are collaborative. It is a community thing, a county thing. It is churches, individuals, organizations and busi-



## To Believe Fundraiser Gala

Featuring Ruby Payne, author of Bridges Out of Poverty  
September 17, 2015; 6 p.m.  
Jones Crossing Banquet Facility  
4161 E. Allison Road  
Camby, IN 46113



To order tickets, e-mail RSVP-ruby@stability-first.org or by calling 765-558-3897. To find out more about being an event sponsor, email sponsor@stability-first.org or call (765) 558-3896.

nesses coming together. It's a collaborative spirit that is very positive."

Miller adds that one of the key concepts behind Bridges Out of Poverty and initiatives like Stability First is that everyone owns it. There is a clear picture envisioned for improving life in the county and Miller says, "Now you can join us personally." All volunteers, donors, sponsors and others are welcome.



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# Expedited loan processing

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A common issue that previously plagued the process was the amount of time it would typically take to process an application and issue a loan authorization. The elongated process, one which the borrower typically could ill afford, sometimes dictated avoidance of the program benefits.

The typical small business client, as most commercial bankers know, needs and wants financing yesterday. The wait and processing time from the beginning of the application process to closing could extend 120-180 days. Missed opportunities for equipment purchases, business growth or expansion are all impacted by the timing of funding.

Changes in the last few years in improving the timing/turnaround were discussed at a NAGGL (National Association of Government Guaranteed Lenders) conference in November, 2013. Representatives from the SBA

discussed the electronic processing system in a seminar called "The Future is Now: E-Tran." The E-Tran system leverages internet technology to reduce the turnaround time on loan guaranty requests. Under SOP 50 10 5 (F) (which became effective January 1, 2014) the SBA mandated that applications for all loans under \$350,000.00 be submitted through E-Tran. This process provides the lender the opportunity to:

- Close SBA loans faster
- Calculate the SBA guaranty fees automatically
- Reduce input errors through real time data entry and validation controls
- Track and report SBA loan approvals
- View outstanding SBA loan statuses
- Credit score SLA loans
- Perform multiple unilateral servicing actions
- Gain access to SBA's Technical Support Team

Applications submitted utilizing the E-Tran system, a process which applications for any loan amount, up to the program limit of \$5,000,000 have produced a recommendation from the SBA underwriter for approval within 5 business days. E-Tran works quickly and efficiently, which translates to greater opportunities for the bank's clients. The E-Tran system provides solutions to the timing issues that have plagued the process in the past, providing benefits to both sides of the closing table.

Both the small business and their financial partners will continue to benefit from this technology going forward, because as we all know, time is money.

Wade Phelps serves as the Manager of SBA Lending for Home Bank S B. He has over 30 years of commercial banking experience and specializes in both SBA/USDA lending requests. He is a Ball State University graduate, and also completed work at the Graduate School of Banking at the University of Wisconsin-Madison.



Wade Phelps



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# INSPIRATION AND INFOR

## Morgan County Leadership Academy cultivates leaders

By Elaine Whitesides

Morgan County Business Leader

New experiences and change are familiar states to Chris Page, who at the age of 27 in 1994 was involved with founding Hoosier Harvest Church in Martinsville. Now, 20 years later, the church serves more than 500 members from a 42,000 sq. ft. building, and Chris Page is still learning from new experiences and change.

It was not that openness to learning that compelled Page to join the 2010 Class of the Morgan County Leadership Academy (MCLA). It was prodding by Jim Taylor and the respect Page had for Taylor that finally convinced him. Taylor had been through the Academy and believed in it.

Page says that although he trusted Taylor's belief in MCLA, he was doubtful about participating. His expectation was that the MCLA would require him to be in a classroom all day long once a month. "Was I wrong," Page said. "I found out that it wasn't that at all. With each session I liked it more and more and I was eager to get to the next one."

This was from the person who required that things he participated in "have something to catch and keep my attention, some excitement about it." That does explain why he embraced MCLA.

Participants in the Academy commit to a nine-month program from January through September with attendance required at a monthly meeting from 8 a.m. to 4 p.m. in various locations throughout the County. Each session is themed and covers topics such as history, economy and social service. "You are immersed with information," Page said. Over the last 20 years the session material has been tweaked and refined. He said, "Every session is very interesting. And it's not just information; it hits the emotions of the class members."

### Morgan County Leadership Academy

Chris Page, Board President

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Email: [MCLA@morgancountyleadership.org](mailto:MCLA@morgancountyleadership.org)



MCLA Class of 2015

The power of the Morgan County Leadership Academy "I have lived in Morgan County almost my entire life and I liked it," Page said, "but (in MCLA) I was learning things I had never learned or known about the county. As a participant, I experienced many "aha" moments. The times I said, 'I never knew that about Morgan County' are repeated consistently by people in every class.

"We had field trips and it was fun. I didn't expect to make such long-term friendships," Page said. "I didn't know that by the end of it, I would fall in love with the county."

The MCLA is more than just educating residents about the particulars of the County. It is centered in developing future leaders. Page said, "Many people don't think they are leaders and when they are done (with MCLA), they are ready to lead. Not only in business, but in family, life, community. It's not just geographical things, you want to be a better mother, husband. You want to lead your life and work.

"You learn to love your county during the program," Page said. It is the power of that emotional connection that flips a switch in participants. At the end, Page remembers thinking, "I want to make my County better." He said, "I had been challenged to step up and make a difference. It (MCLA) stretched me beyond the four walls of the church."

Page reflected back to an incident that occurred two years before he decided to attend the 2010 MCLA. He had the occasion to speak with a religious leader that he admired a great deal. The

man asked him, 'How is the church going? Family? Community?' Page responded that he had little community involvement and the man told him, 'Community is the cornerstone to life. Your community is almost as important as your occupation and your family.' Page said that was the start of his shift to making the community better by making the local church better. It planted the seed.

The seed was nourished – and has blossomed – through Page's experience with MCLA. "Academy launched me into community service," he said. "It gave me the push to make a difference in the community through serving on the boards of three organizations, including MCLA, because my personal passion is leadership. By serving in this way, I am able to use leadership skills with teams that create real change. I want to see people improve their skills that make them better leaders and then their passion comes alive. Making a difference outside the church has been a life changer, a game changer, for me."

Page is currently the president of the MCLA Board of Directors. Although the program is 20 years old, he says that he hadn't even heard of it until 2004. One of the challenges he wants to overcome is to make sure MCLA 'gets within earshot of groups and people, everyone in Morgan County.'

"The MCLA is as inspirational as it is informational," Page said. "We ask business owners and community leaders to send to MCLA the people in their organizations that they see have potential to make an impact on business and community. We

# FORMATION



will develop them in an affordable way with a great product. Give them to us one day out of the month. We will spark them and grow them.”

“Being the president of the Academy, I am seeing each class go through the program,” Page said. “It’s like taking your children to Disneyworld. With each session I am thinking, ‘Oh, wait ‘til they hear this speaker’ or ‘They are going to really like visiting that place.’ I hear the ooohs and aahs and I remember my own personal skepticism. Now I am in such anticipation because I know what they are thinking and feeling, and I know what that will create for them, and the community.”

Participants in each class of MCLA are required to initiate and complete a community project. This element of the program is where leadership skills are learned and put into action. Some projects are day-long county events or a program targeting a specific need in the community.

Page said, “I hear people say that they found value and great worth in contributing to the community in that way, and it makes them say, ‘I’m going to find another way to do that again’. The project is the opportunity to accomplish the mission of MCLA to get people involved in things later that they wouldn’t

otherwise or previously. The goal is to whet their appetite so they will continue to go out and do things to make a difference in the community.”

It is a defining moment, according to Page, at the end when participants share their thoughts on the program and what it has meant to them. Page said those statements are especially important and profound to him. He says he loves to hear that they learned the County is bigger than themselves and their own little circle. They recognize needs in the county and say they are eager to volunteer or get involved to make a difference. “That is my favorite moment because people are so sincere when they share how it has changed their life and their perspective. It’s not just information, it’s having a relationship with the County. They leave wanting to be a better person, a better employee. They have a different perspective on how they work or lead others.”

MCLA provides the basis to match needs and individual skill sets so that participants can then go make the difference they desire. Alumni can be found active throughout the County. “We have a proven track record,” Page said. “A difference is made one person at a time. Brick by brick we are building a better community and County.”

Each class consists of fifteen to twenty people of all ages and in every occupation. Applications are being accepted online now through December 15, 2015. The sessions begin on the second Thursday in January and monthly thereafter through September. More information can be found at [morgancountyleadership.org](http://morgancountyleadership.org).

Sara Crone, Assistant Vice President/Branch Operations, HR and Security, Citizens Bank

- **MCLA Graduating year:** 2009
- **City of Residence** – Martinsville
- **Personal and professional organizations/activities** – Treasurer/Board Member of the Morgan County Leadership Academy; member of the Mooresville Chamber of Commerce; supporter of Relay for Life and United Way; Supporter of the Meals on Wheels; Committee Chair/Board Member of the Morgan County Habitat for Humanity
- **How has Morgan County Leadership Academy impacted your life personally? Professionally?** Professionally, MCLA helped sharpen my leadership skills as it pertains to networking, public speaking and interacting with other community leaders. Personally, MCLA has given me people that I will call friends for a lifetime.
- **How do you think MCLA has benefitted Morgan County?** MCLA will show you so much more than you thought you knew about yourself and about Morgan County. It gives you such a better understanding of what and who makes up Morgan County.
- **What Group Service Project did you complete and who did it benefit?** – Our group service project helped benefit the Martinsville WellSpring Center. Our group helped remodel and create a comfortable computer room for the families of WellSpring. This room aids the families to search for jobs and

education. We also helped in the preparing and volunteered at the Blue Grass BBQ festival that raised money for WellSpring.

- **What was your favorite class day, topic, or memory of MCLA?** To choose just one class or topic as a favorite is very difficult. As strange as it may seem though my favorite class would be the first opening retreat class. When the class started you had that uncomfortable, not know anyone and not knowing what really to expect feeling but by the second hour you were laughing and talking like you knew everyone for years. MCLA is not set-up like a boring classroom where you sit all day and listen to someone speak but rather a hands on, fieldtrip learning adventure.
- **Why would you recommend participating in MCLA?** I would recommend participating in MCLA because it not only builds and develops your leadership skills but it also helps you become more aware of what you can offer your organization and your community.



Emily Ribley, Mortgage Loan Officer, Home Bank

- **MCLA Graduating year:** 2010
- **City of Residence:** Martinsville
- **Personal and professional organizations/activities:** First United Methodist Church of Martinsville’s Finance Committee, Family Selection Committee for Habitat for Humanity in Morgan County, Board Member for Habitat for Humanity in Johnson County
- **How has Morgan County Leadership Academy impacted your life personally? professionally?** Personally, MCLA introduced me to so many people who are wonderful leaders and involved in such great organizations. Meeting these people inspired me to be aware of things in the community that would have otherwise not been brought to my attention. Professionally, I think MCLA connected me with other great business leaders who I can reach out to in the future. All of the class members and organizations are great references for me in my current role at Home Bank.
- **How do you think MCLA has benefitted Morgan County?** MCLA has benefitted Morgan County by bringing people and organizations together to create beneficial events and contribute to existing organizations in need. Without MCLA alumni reaching out to such a wide variety of people within the community to form each class, I don’t think the outcomes of the service projects and newly formed groups would be as outstanding as they have been. Big thank you to the alumni for continuing to put forth an effort to make this organization such a success!
- **What Group Service Project did you complete and who did it benefit?** My group service project was to benefit the Morgan County Humane Society. Those involved in the project were Sarah Richardson, Carolyn Holland, Joy Sessing, and I. The service project included the following: Donation boxes at

several local businesses throughout the county for miscellaneous supplies for the humane society, serving volunteer hours at the humane society doing necessary duties at the shelter, and the setup of a Facebook page for the shelter in which Sarah started and managed and then passed on to the personnel at the shelter. The shelter has since kept up the page and hopefully gained more awareness for those sweet animals that need homes!

- **What was your favorite class day, topic, or memory of MCLA?** My favorite class day was the city of Martinsville day where we heard from several city of Martinsville employees along with Mayor Deckard and visited the fire department and sheriff’s department. That day we learned the ins and outs of the city. It was interesting to learn about the details of how the city works! The jail was a little frightening, but overall a good experience!
- **Why would you recommend participating in MCLA?** I would recommend participating in MCLA to anyone based on the simple fact that you meet people whom you may otherwise have never met and get educated on things in your community that you would otherwise never know. I was born and raised in Martinsville and realized that there are so many things I don’t know about the community and MCLA definitely was very informative and brought light to areas I was not aware existed.



## Star Trek isn't the only place a cloaking device is present

This past month while working with the 2015 class of Leadership Hendricks County using the book, *The Five Dysfunctions of a Team*, a question was asked, "What do you do when the leader is not leading?"

The more I work with companies of all sizes, I see challenges cloaked in other names: sales problems, employee engagement, customer service challenges and the list goes on and on. It is hidden behind so many other labels, but the real challenge in these companies is that the leader is not leading.

The reasons for this can be one or more of so very many. Perhaps he does not know what to do, she does not know how to do what needs to be done, sometimes it is based in fear, fear of upsetting someone or creating change, and sometimes it is that the leaders are just plain worn out. They may have been in the role too long.

Whatever the reason it is a real problem. Previously I wrote about the fact that nature abhors a vacuum. This is true and when a leadership space is empty, it will be filled by something. A quick look to the global challenges we all face these days shows that. And you probably do not have to look far to see the same in your community or business.

The Five Dysfunctions of a Team noted by Patrick Lenceoni in his book are: 1. Absence of trust, 2. Fear of conflict, 3. Lack of commitment, 4. Avoidance of accountability and 5. Inatten-

tion to results. Any of these seem non-threatening in the beginning and, I am sure every team starts with the most positive of intentions, but before long things spiral downward and out of control.

The good news is there are five signs of a healthy team, which are the opposites of the dysfunctions. Every team should aspire to instill or create those qualities to operate at their best. I have been blessed to have been on some really great teams; some I found myself on by chance and, I am proud to say, a couple I created.

Gary Everling, Chief Strategy Officer at Hendricks Regional Hospital, shared that when he hears all good news and no negative or bad news, his radar goes off. Someone in the organization is not 'fessing up to what is really going on. Bad news is not a negative thing.

He is correct, bad news is not a negative thing. It is the opportunity for collaboration, growth, change and potential improvement.

The question every business owner or professional needs to ask themselves is, "How soon would you want to know that something wasn't working in some part of your business?"



Jack Klemeyer

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).

## Create a business plan that leads to great profits

Inspire Results Business Advising Offers "Growth Plan Business Planning Workshop," Thursday, Sept. 24, 2015, Hilton Garden Inn, 8910 Hatfield Dr., Indpls, 46231, 9-4:00 pm. Hot lunch included.

In this fast-paced session, business owners discover the potential in their business by completing a 1-Page Strategic Plan. Then, they break it into quarterly, monthly, weekly, and daily goals, getting a line-of-sight from daily tasks to their 10-30 year purpose. Led by local business Coach Roger Engelau, business owners step out of the day-to-day business for just 1 day, get organized, complete a prescribed planning process, and walk away with an action plan that leads to greater profits and free time back.

For owners of businesses any size or industry. \$247 at the door, \$187 advance enrollment, \$97 Early Bird Price through Sept. 21, and FREE to Inspire Results Business Advising clients.

To enroll or for more information, contact Roger Engelau, 317-908-5809, [Roger@InspireResults.com](mailto:Roger@InspireResults.com) or simply enroll online at <https://growthplan-sept242015.eventbrite.com>



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Morgan

## Changes at IU Health Morgan underway

Ground has been broken for the renovations planned for the Indiana University Health Morgan healthcare campus. On Wednesday, July 22 IU Health Morgan President Doug Puckett hosted members of the IU Health Morgan board, physicians, staff and community leaders to share the vision of the \$13.5 million project.

Standing near an artistic rendering of the facility's new front entrance, Puckett explained that the soaring glass entry fits well with city officials' interest in creating a grand entrance to the city from IN 252 in anticipation of Interstate 69 coming through Martinsville. The interstate construction will begin after the IU Health Morgan project completion planned for 2017.

The new entrance will face Hospital Drive once the north medical office building is demolished. "Many of the exterior changes are being done to make our campus more attractive as well as make it easier for patients to access primary care physicians and Riley pediatrics as they will be located on the first floor," said Puckett.

Puckett then went on to describe the many interior changes that are planned. "In addition to moving the primary care physicians and the pediatricians to the first floor, we are allocating space for urgent care and many of our wellness services," he said. He continued to explain that two new state-of-the-art surgery suites will be constructed on the second floor and most surgical physician specialists will have their offices on the same floor. Also on the second floor will be sleep lab, cardiopulmonary testing, behavioral health and women's health. All administrative offices will be relocated to renovated space on the third floor.

Renovations and improvements to the emergency department include adding more space for an observation area and streamlining the floor plan for better patient flow. Puckett assured those assembled that while the renovations are underway, all of the facility's services will remain fully operational.

"While we have changed up the way we offer healthcare, we firmly believe we will be able to provide our community with an extremely high level of care more efficiently and effectively than ever," commented Puckett. "The cost of

care we provide will be very competitive with other providers in the area, but the distinction is the level of training and expertise of our physicians and staff."

IU Health Morgan has more than 100 physicians who provide care locally. Patients don't need to travel long distances to get the care they need, including comprehensive cancer care. The Cancer Center at IU Health Morgan is nationally recognized and has earned a Three-Year National Accreditation with Gold Level Commendation from the Commission on Cancer of the American College of Surgeons.

"Some have questioned the decision to discontinue inpatient care," Puckett shared, "but data supports our transition." With improved technology and advancements in healthcare, fewer people need inpatient hospitalization. "Hospitals are for the acutely and critically ill and injured. With an increased emphasis on wellness in our country, most medical needs are able to be provided more safely and efficiently in the outpatient and home environment."

Puckett concluded by saying that when renovations are complete in 2017, the IU Health Morgan campus will serve the community well for years to come.

Located in Martinsville, Indiana University Health Morgan offers personalized healthcare care and a wide range of diagnostic and treatment services. A recipient of the American College of Surgeon's "Outstanding Achievement Award" ranks the Cancer Center among the top 15% in the US. IU Health Morgan is also accredited by the Joint Commission on the Accreditation of Healthcare Organizations, College of American Pathologist, and the American College of Radiology. To learn more about IU Health Morgan, visit [iuhealth.org/morgan](http://iuhealth.org/morgan).

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



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# 2015 Morgan County Career Expo:

*Paving the career path for local high school students*

## Morgan County Career Expo

Wednesday, September 23, 2015  
Morgan County Fairgrounds  
1749 Hospital Dr., Martinsville, IN 46151  
morgancareerexpo@gmail.com

By **Rebecca Todd**

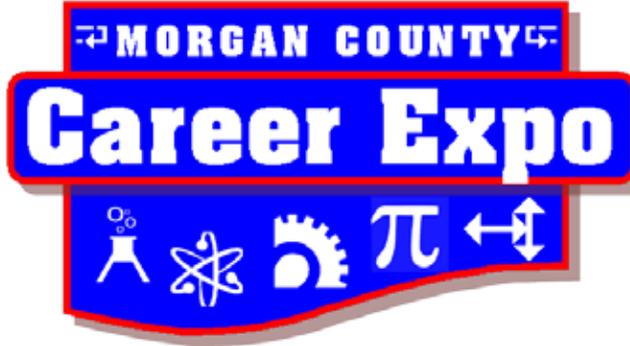
*Morgan County Business Leader*

Often called the best time of a person's life, the high school years are plentiful in highs, but they can also be a confusing and anxious time as teens begin to make decisions about their futures. The guidance and assistance they receive from teachers, parents and the local business community can be essential to helping them make these important decisions and to help ensure that they are prepared to be the business leaders and professionals of tomorrow.

Thanks to a joint effort between the Martinsville Chamber of Commerce and the Morgan County Economic Development Corporation, approximately 1,200 high school students will have the opportunity to begin to find the path to their future at the 2015 Morgan County Career Expo on Wednesday, September 23 from 8:30 a.m. to 1:30 p.m. at the Morgan County Fairgrounds.

This is the second year that the Career Expo will be county wide. It was started three years ago by Jamie Taylor, Executive Director of the Martinsville Chamber of Commerce, for Martinsville High School. Last year, the Morgan County Economic Development Corporation joined forces with the Chamber to take it county wide. Students from Mooresville, Martinsville, Eminence and Monrovia Schools were invited to attend. This year Martinsville Tabernacle and Indian Creek High School were also invited. The event this year is open to all high school students from these schools.

"Over the last few years, as the Martinsville Chamber Business and Community Development Committee discussed our community's



economic challenges and how we might do our part to help, we realized that cultivating partnerships was the most efficient way to make significant progress," says Taylor. "Because we knew that no one company could come in and meet all of our challenges, we felt like we needed to look to the areas of entrepreneurship, workforce development and student education and awareness of their options. Partnering with the Morgan County Economic Development Corporation has allowed us to expand the event to include more students and more exhibitors, so many more options are presented to the participating students."

The Career Expo will be set up like a trade show and will feature approximately 40 local businesses and organizations showcasing the job opportunities they have to offer. Industries participating will include manufacturing, health care, STEM (science, technology, engineering and math), agriculture and service industries. Not only will business vendors be familiarizing students with their company, but they will be highlighting all of the different occupations available within their company, salaries and job requirements and skill-sets necessary for each of the positions.

According to a Harvard Study, by the year 2018, only 33% of occupations will require a four year college degree or higher. The majority of occupations will merely require technical skills and training at the credential or Associate degree level. Lindsay Beckman, Director of

Business Development for the Morgan County Economic Development Corporation, wants students to be aware that there are plenty of employment opportunities in these areas locally.

"We want students who are going off to college to know that, whether they are getting a certificate or their Associates degree at a local school or whether they are going off to pursue a four year degree, there are opportunities at all levels here in Morgan County," says Beckman. "Students aren't always aware, even though they have grown up here, what opportunities are available. We want our high school students to know that wherever their career

path leads, there are great opportunities right here at home. Morgan County is such a great place to live; low cost of living, close to Indianapolis and the airport. Yet, you still have that out in the country feel. There's a lot to offer here and students just aren't exposed to it. [The Expo] is a small step into engaging our future workforce."

Plans for expanding efforts to increase student awareness of local opportunities are being contemplated and may include local business tours and/or business visits to area schools. Local industries have already shown interest in being a part of these programs as well.

Opportunities for exhibitors for this year's Expo are still available. There is no cost to exhibitors and each 10 x 10 booth space comes with a table and two chairs. If you would like to be a part of the Expo, or for more information, email [morgancareerexpo@gmail.com](mailto:morgancareerexpo@gmail.com).

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# 10 questions to ask before writing a T&E policy

Regardless if you are a big or small business, the need may arise for you to travel. There may even be a need for your employees to travel independently or as a group. Before you or your employees travel it would be wise for to develop some guidelines to help your employees make reasonable travel choices. A well-written travel and entertainment (T&E) policy can create guidelines and rules for travel and help your business save money.

There is not a one-size fits all T&E policy for a business; however, your T&E needs to reflect the culture of the company and takes into consideration how it interacts with other Human Resource policy and procedures. So, before you begin writing and establishing your company's T&E policy, consider these 10 questions:



Will Gott

**1. Who will write the policy?** Someone has to write the policy so who will it be. Besides the owner, a cross functional team of employees and managers who all have a stake in the process can help to create a thoughtful policy.

- 2. Will a corporate card be used or will you reimburse your employees?** You will need to define how travel expenses will be charged and how reimbursement will occur. If you will be using a corporate card program, make it clear when the card should be used.
- 3. How will travel be approved?** If there will be an approval process to travel and expense for travel, make sure these guidelines are spelled out and understood by all who travel and approve travel related expenses.

## Keep your employees accountable for the money they spend while traveling.

- 4. Who is going to book travel for you?** Determine if you will have each employee book their own travel needs or use a designated travel vendor, partner or travel agent. Using a centralized travel vendor or travel agency can help ensure travel expenses are managed properly.
- 5. What is your policy on alcohol?** Make is clear if all or some alcohol will be allowed during approved travel, if not spell out the reasons why.
- 6. Who will earn frequent flyer miles or reward points?** Clarify if miles and points earned during business travel belong to the employee or your company.

Having employees earn points and rewards could be seen as a free company benefit to the employee.

- 7. Can employees fly first class or book a suite?** Spell out the booking guidelines for airlines, rental cars, hotels and other transportation. Consider if the travel is for multiple nights, a single day trip and why and where the employee is traveling. The type of travel and length of travel may dictate different set of guidelines.
- 8. How will meals be handled?** Be clear on how much you will approve for food per day. A daily per diem or per meal per diem amounts could be part of your policy. If it is a per diem amount, specify how much will be allocated and what happens if the employee goes over that amount.
- 9. Will we require an expense report?** Keep your employees accountable for the money they spend while traveling. A monthly expense report is a good way to keep employees accountable for their spending. Make sure to spell out when the expense report should be completed.
- 10. How do you handle non-compliance when T&E policy is not followed?** Communicate your T&E policy to your employees on a regular based and spell out what will happen if they are caught not following your policy or try to commit fraud when reporting travel expenses.

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](mailto:wgott@cruiseone.com), or call (317) 451-4232 or via [www.magnifiedvacations.com](http://www.magnifiedvacations.com)

## Bringing Outdoor Air Indoors

Many people enjoy the opportunity to open the windows and welcome fresh air into their home. This time of year, we are provided with many mild days and cool nights to enjoy the fresh outdoor air in our homes. These mild temperatures also allow us a short break from high cooling and heating bills. Here are a few tips on how to benefit from the mild temperatures and fresh outdoor air:



Jod Woods

- Turn the heating and air conditioning system "OFF"** - The last thing we want to do is pay to heat or cool our homes while the windows are open. Every thermostat has an "OFF" setting. In this position, neither the furnace nor the air conditioning system will run.
- Set the furnace fan to "ON"** - There are many opinions regarding the fan setting - "ON" or "AUTO" position. (I will save this discussion for a later article.) For

now, the windows are open and we are relying on the breeze to exchange the stale air in our homes with the fresh outdoor air. If the circulation fan is set to the "ON" position at the thermostat, we are pulling this fresh air into the home and circulating it through the ductwork 24 hours a day. Although the FAN is "ON" the SYSTEM is "OFF", so only the circulation fan will operate. This fan uses very little power, and running continually will not damage it.

- Replace the air filter** - This will remove the odors and allergens that have collected in the filter during the summer. Circulating fresh air through a dirty air filter accomplishes very little.

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](mailto:Jod_D_Woods@EconomyHeatingandAir.com)

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# Yard signs: Not just for realtors and politicians anymore

In the Indianapolis area, there is something I've noticed a lot more of in the last few years: yard signs. Formerly, when you would see a sign on the lawn of your neighbor's house, it was announcing the house was for sale, the location of an upcoming garage sale, or to show support of a particular local or national political candidate. There are many advantages of using yard signs, including:

- Increased awareness
- Cost-effective marketing
- Narrow and targeted geographic focus
- Viral marketing effect
- Instant credibility through bandwagon effect

But the world of signs has evolved, and more industries are taking advantage of the viral marketing effect of yard signs. Who is ideal for this type of marketing, and how can your business get in on the action?

**Home service signs:** One of the major industries using yard signs in recent years is the home services industry. From



Susan Young

plumbing and heating professionals to lawn care companies and home remodeling and design companies, these professional service businesses see the value of advertising to their ideal customers: friends and neighbors of their current customers. All of those "Stay off the lawn: Lawn application" signs aren't just meant to warn your kids not to roll around in the grass. It's to let your neighbors know that "I get my yard fertilized by XYZ lawn care company and you should too!" When all the neighbors are getting a new roof from the recent hail damage, who are they going to call to get an estimate? The roofing company with the sign in their neighborhood. To the home service industry, these friends and neighbors are low-hanging fruit that's ripe for the picking.

**Local organizations:** Another industry using yard signs is the local association or nonprofit organization. These groups often advertise special fundraisers or events, or simply use them to build awareness about the charity or group. Sometimes a few yard signs are all that it takes to get the community rallied around a cause, or to drum up volunteers or participants for an upcoming event.

#### How to take advantage of yard signs:

If it makes sense for your business to start using yard signs, here are a few tips for you to get started:

- **Create a compelling design:** Make sure the sign clearly states your message. Use as few words as possible so that passersby can read it as they drive by, and make sure the sign is big enough to spread that message.
- **Determine quantity:** If you plan on distributing signs to

all customers, estimate an amount for an initial sign order so that you order enough but not too many signs. Work with a local sign company to get a bulk deal on quantity.

- **Ask permission:** You should never place a sign in a business or residential yard without permission from the home or business owner. Even if you have done business with them in the past, it's impolite to assume that the person would agree to put a sign in their yard. Consider offering some sort of incentive (future discount perhaps) in exchange for allowing them to display your sign. Observe legal rules in communities where placing signs on a public street are prohibited. The last thing you want is to get your sign confiscated.
- **Recycle signs:** To conserve costs, reuse your signs once they have run their course. Ask homeowners if you can stop by after a week (or some period of time) to retrieve the sign. Be sure to thank them for letting you advertise your business on their property.

Now you know that yard signs aren't just for real estate agents and political candidates, I hope you'll think about how you might incorporate signs into your marketing mix. Remember: sometimes clients are close by, and all you have to do is give them a sign that points them in the right direction.

Susan Young is the owner of AimFire Marketing, a content marketing firm specializing in websites, SEO, blogging and social media management for small businesses and agency partners. To schedule a complimentary marketing phone session, or to subscribe to her marketing tips newsletter, visit her website at [www.aimfiremarketing.com](http://www.aimfiremarketing.com), call (317) 456-BIZ4U (2494), or email [syoung@aimfiremarketing.com](mailto:syoung@aimfiremarketing.com).



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## Mt. Olive Manufacturing supports Link Space Science Institute STEM program

Mt. Olive Manufacturing owners, Steve and Lisa Langley today announced their support for the Link Space Science Institute STEM program. The Langley's donation of \$10,000 was the first donation made to help establish a fund to be administered through the Community Foundation of Morgan County. Steve Langley, a Mooresville native and President of Mt. Olive Manufacturing said, "It is our hope, that Morgan County students become more involved in science, technology, and engineering studies. We feel, this newly formed Link Observatory Space Science Institute will offer a very unique experience that may inspire the next generation of scientist and engineers". Langley added, "As an employer operating a manufacturing facility, I know first-hand the challenges we've had finding qualified local talent to fill various manufacturing positions within our company. Machine systems today are much more advanced, computerized, and require technical expertise to maintain and operate. I would also challenge other local businesses and individuals to find out more about the Space Science Institute, their educational plans, and financial needs. We are hopeful someday in the near future, a Morgan County student inspired by this local Space Science Institute finds a rewarding job at our company."

Greg McCauley, Executive Director of the Link Observatory Space Science Institute, commented "We are very pleased to partner with the Langley's and Mt. Olive Manufacturing in helping to establish this program in

Morgan County. Establishment of this fund through the Community Foundation of Morgan will further provide an on-going mechanism for others that may have an interest in helping Space Science education be introduced back into our local school systems."

The Link Observatory Space Science Institute, located on a hilltop 4 ½ miles south of Mooresville, exists to foster scientific discovery, stimulate an interest in astronomy and cultivate the next generation of science, technology and academic leaders. Completed in 1939, the observatory was built for the private use of Dr. Goethe Link, a noted Indianapolis surgeon. From the 1950s through the mid-1980s it was used by Indiana University for important astronomical research. Now, however, this magnificent astronomical observatory is dedicated to providing informal, yet expertly designed, science education to schools and the general public throughout Morgan County. Its mission is to inspire students to pursue studies in math, engineering, technology and science (STEM) and encourage students in all disciplines to explore and achieve their greatest potential.

Mt. Olive is a full-service contract manufacturing company that specializes in heat sealing plastic films and coated fabrics, including in-house tooling design and construction, product prototyping, and product manufacturing to meet the customer's design requirements. Mt. Olive serves customers in the medical, aerospace, retail consumer, military, and automotive industries.

## Chartered advisor in philanthropy designation earned by CFMC executive director

Ed Kominowski has earned the Chartered Advisor in Philanthropy (CAP) professional designation from the Richard D. Irwin Graduate School of The American College in Bryn Mawr, Pennsylvania. The CAP program provides professionals in the non-profit and financial services fields with the knowledge and tools needed to help clients reach their charitable giving objectives, while also helping them meet their estate planning and wealth management goals.

Candidates for the CAP designation must complete a minimum of three courses in philanthropic studies at the Irwin Graduate School and six hours of rigorous, supervised written examinations. The curriculum addresses the advanced design, implementation and management of charitable gift techniques and strategies, as well as philanthropic tools including charitable trusts, private foundations, supporting organizations, donor-advised funds, pooled income funds and charitable gift annuities.

CAP graduates are uniquely qualified to help charitable organizations achieve long-term financial success. In addition, professionals that have earned the Chartered Advisor in

Philanthropy designation help donors improve their communities by maximizing the effective application of their financial resources.

Kominowski has more than twenty years of executive management, non-profit and fundraising experience. Passionate about philanthropy and community building, Ed has a lifetime of non-profit and philanthropic experience. Before returning to his hometown of Martinsville, Indiana to lead the Community Foundation of Morgan County, Ed spent nearly 10 years at the I.U. Foundation before spending the past decade working in Florida as a Director of Development, where he held leadership positions with three state universities, as well as most recently at the Southwest Florida Community Foundation in Ft. Myers, Fla. Since returning to Morgan County, Kominowski has jumped feet first into the local non-profit world, and is active in Bridges Out of Poverty, the Martinsville Rotary Club, a member of the 2015 Morgan County Leadership Academy, as well as actively participating in many other philanthropic and charitable endeavors in addition to his leadership role at the community foundation.



*And you're invited...*

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