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# BUSINESS LEADER

MORGAN COUNTY

May 2016

## SHAPING TOMORROW'S LEADERS



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## Life lessons from Jackie Robinson

Baseball season is upon us. Growing up, I did not have much of an opportunity to play baseball. But we loved the game and followed the big leagues faithfully, memorizing the statistics of our favorite players. Growing up in northern, rural Illinois my brothers and I were Cubs fans in the years shortly after the racial barrier was broken in the MLB. Our favorite player was Ernie Banks who was one of the great ball players that followed in the path blazed by Jackie Robinson.

I first read about Jackie Robinson in a book called *Winners Never Quit*. Robinson was the first African-American player in the formerly all-white MLB. He was an intriguing figure chosen for this role because he was a great baseball player and possessed great character. Athletics was in his family. His older brother won the silver medal in the 100 at the '36 Olympic Games to Jessie Owens's gold. Robinson was also chosen because it was believed he would have what it would take to endure the entrenched societal

racism of the day. In many cities he would not be able to stay in the same hotels nor eat in the same restaurants as his teammates.

One of the things often left out of the telling of this story is the importance of Robinson's faith. He was a devout Christian whose faith played the pivotal role in his success as a big leaguer. While in college, a Methodist minister challenged him to a path of justice with love and restraint. This also reinforced what Robinson's mother had taught him that the Christian life was not to be submissive, but that it was meant to be heroic.

Robinson was recruited for the Brooklyn Dodgers by legendary manager Branch Rickey whose faith motivated him to breach the racial barrier in the MLB. Both men, motivated by their faith, believed Robinson would succeed. The rest is history.

Be encouraged to be a leader in your business arena, striving to do right, strengthened by your faith, influencing those around you for good.



**Jim Hess**  
Owner & Publisher

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MORGAN COUNTY

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*For we are God's handiwork, created in Christ Jesus to do good works*  
*Ephesians 2:10*

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# Keep it simple and pursue constant improvement

## Soft Touch Auto Wash

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### By Elaine Whitesides

Morgan County Business Leader

Everyone knows the movie, *Car Wash*, and its upbeat theme song, but as is often the case, life is not always what it is portrayed on the big screen. In this case, it means much, much more to the owner of Soft Touch Auto Wash, a business that just celebrated its 10th year anniversary in February, 2016.

The owner of Soft Touch Auto Wash in Camby, Mike Harrell, knows the truth. "It's not simple," he said. "It's way harder than it looks. It's a constant juggling act with the weather, the equipment is high maintenance and it requires a lot of manpower, too." That being said, he adds, "I'm having a ball! This is all I do, besides play golf."

After owning two other successful businesses and taking a couple years off to follow the PGA tour as a caddy with his friend, pro golfer Craig Bowden, Harrell decided it was time to look for another business.

His brother-in-law, Jeff Smith, owned a car wash in Bloomington, and Harrell had worked with him for several years. Harrell discovered he liked the business. He said, "I was intrigued by the buildings, the equipment, and the business. I liked the simplicity and the complexity of it all rolled into one."

He began searching for a location outside Bloomington because he didn't want to compete with Smith. The Camby property was available and, to his surprise, was already zoned for a car wash. Harrell said, "It was a really attractive location. The community had a



Mike Harrell

hometown feel and had a good blend of rooftops (residences) and businesses. The Camby/Mooresville area is in close proximity to Indianapolis and Heartland Crossing was here. It was just a really good mix for a car wash location."

Harrell purchased the property and began to build the business from the ground up. "I was here every day while they built it," Harrell said. "I wanted to understand the entire mechanical process of the building."

"I had some comfort in having been involved with two other start-up businesses and my father owned and operated a mechanical contractors business," said Harrell. "I surrounded myself with a good accountant and a good

attorney. They are the absolute foundation to support any success that you have. I have no problem relying on another expert."

The attorney helped him set up the structure of the business. The accountant helped set up the books, which he now handles himself. In addition, he schedules regular reviews of the numbers with the accountant. He said, "It helps me maintain strategies and know where I can make improvements. Plus, it's comforting to know I have met the state and federal tax regulations."

Another element of his business strategy is to make sure customers are treated as important as they are to the business. He makes sure employees have all the tools, resources and guidance they need to do the best job possible for each customer. He says if employees have top notch tools, they can provide top notch service.

With that in mind, Harrell just completed a \$22,000 building renovation and installation of new equipment. An illuminated grand entrance was installed to help customers load their vehicles on the conveyor for a better experience. Also installed was equipment to offer a new product service: hot carnauba wax. Services were restructured to simplify the purchase process. Harrell says it is important that every business pursue constant and never-ending improvement.

There is another point Harrell seeks to remember. He said, "With the new renovation and installation, I was reminded how important it was to keep it simple for me, my customers and my employees. (With the changes) I can see the stress level go down in me and my employees since we changed up our menu to simpler packages. There's a new calm."

Harrell is basically a one-man management team. The isolation and loneliness solopreneurs face can sometimes stifle their development and growth of the business. Harrell says he gets through that by doing a lot of reading and talking to friends and family who are business owners. He said, "It can really get the best of you if you don't share it with somebody – good or bad."

Several of his closest confidants come out of his association with the Mooresville Chamber of Commerce, which he joined before the business opened. In fact, Harrell was named the Small Business Person of the Year in 2011. "I had never received any type of honor like

that before," Harrell said. "It means the world to me. It vaulted my confidence and it makes me feel like I am doing something important in the community. It solidified what I was doing and made me feel that Mooresville/Camby had completely become my home. I moved here to start the business and now, well, I'll probably always live here."

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# Patient Access – What is it? What does it even mean? Why is it so important?

Recently the words “Patient Access” have become the top contenders for healthcare Buzzwords of the Year. Okay, there are no official healthcare buzzwords of the year, but Patient Access is coming up in all kinds of conversations across the healthcare spectrum – from executives to physicians to patients to policymakers. And common phrases like this – or jargon – often come with different meanings.

For many, Patient Access means the department within a hospital or outpatient care facility that is in charge of registration, insurance verification and billing. It actually makes sense to think of Patient Access in this way because these “access departments” touch every patient who comes through the doors.

More recently, many define Patient Access as everything that



Larry Bailey

affects a patient’s ability to get the care they need – at the time they need it, close to home. Within this “ability” to get the care they need falls health insurance coverage and the ability to pay for those needed services.

I see it as a mix of the two – with the latter being more important. Access to comprehensive, quality healthcare services is important to increasing the quality of a healthy life for everyone – timely access to those health services in the community in which you live helps achieve the best health outcomes.

***Access to comprehensive, quality healthcare services is important to increasing the quality of a healthy life for everyone***

Patient Access encompasses three key components: coverage, services and timeliness.

- **Coverage:** health insurance coverage helps patients get into the healthcare system. The Affordable Care Act has significantly changed this component of Patient Access.
- **Services:** improving healthcare services depends in part on ensuring that people have a primary care provider with whom they’ve developed a meaningful care relationship. It

also means having access to preventive services – to detect symptoms of disease before they occur. Specialty care services are equally important. Finally, it’s important that patients have access to emergency medical services.

- **Timeliness:** timeliness is a healthcare system’s ability to provide healthcare quickly after a need is recognized. This can include time waiting in a doctor’s office or emergency room, or the time it takes between identifying a need for a test or procedure and actually getting the test or procedure.

So it’s important to have insurance and access to affordable services; it’s important that key services are offered (including both primary and specialty care, emergency care and preventive care or wellness); and it’s important that these services are offered in a timely manner.

IU Health recently identified “access to healthcare” as the leading community health need in all the communities it serves across Indiana – including Morgan County. Patient Access may very well be a buzzword in healthcare but fortunately for the health of us all, it’s also a trend that’s here to stay.

Larry Bailey has been a member of Indiana University Health’s staff since 1992 and currently serves as President of both IU Health Morgan and IU Health Paoli Hospital. He holds a Bachelor of Science degree in Business from Indiana University and completed his MBA through Morehead State University. He is a member of the American Institute of Certified Public Accountants and the American College of Healthcare Executives.

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## Fiduciary rule "bad for investors"? I think not!

On April 6th, 2016, the Department of Labor issued new regulations establishing a "fiduciary Rule" legally requiring financial advisers and brokers handling individual retirement and 401(k) accounts to act in the best interests of their clients. But wait. Haven't brokers and advisors always been legally required to act in the best interests of their clients? Not until April 6th, 2016. This new fiduciary rule still only applies to retirement accounts. If you have just a regular old brokerage account, your advisor still isn't legally required to put your interests ahead of theirs or their firms. Previously, brokers and advisors could sell you anything that they determined was "suitable" for you. Now they have to act in a fiduciary capacity, placing your interests ahead of all others. Having their interests ahead of all others will be a good thing for investors.

This new DOL rule that investment professionals now **MUST PLACE CLIENT INTERESTS AHEAD OF ANY OTHER CONSIDERATION** or face legal consequences has been a long time coming. Unfortunately, even before the ink had a chance to dry, powerful forces fearing the potential impact to their bottom lines had already lobbied and won "carve outs" to the rule i.e. the best interest contract exemption (BICE) and prohibited transaction exemption (PTE). These "carve outs" still allow brokers to sell whatever they can convince their clients to buy. They just require that a higher level of disclosure and transparency be provided to clients by that broker showing them more clearly the high cost of these types of investments. Contrary to the original draft rule that prohibited the sale entirely of certain types of high commission annuities and highly compensated and highly

illiquid non-traded REIT's, the final rule didn't prohibit any of these high cost restrictive investments. The final rule does require brokers

to be more transparent and disclose when they are not putting the client's interests ahead of their own or their firms. It doesn't forbid them to put their interests ahead of the client. They just now have to TELL THE CLIENT that their best interests are second... or third... or wherever.

The spin from big players in the industry began almost immediately after the announcement. The big player spinning hardest were the commission dependent traditional firms that most fear profit losses due to this additional transparency requirement. They spun the

rule as being "bad for investors" and would limit choices or availability of brokers to work with small investors. Respectfully, my education, training and 23 years of experience as an investment advisor representative cause me to vehemently disagree with the "bad for investors" spin. I can't understand how finally making it a legal requirement to put client interests first or making it a requirement to disclose to clients when they are taking a backseat to the firm is a bad thing. I can easily understand how some industry players too long dependent on obfuscation, hidden costs and high fees would want the public to think this rule is "bad for investors."

None of what I have written above should be construed as buy or sell recommendations for any investor without thoroughly discussing your specific situation with a professional advisor. The Binkley Wealth Management Group LLC is a FEE-ONLY Independent Indiana Registered Investment Advisory Firm and is not compensated by commissions in any way. Mr. Binkley can be contacted via email at Jeff@thebinkleygroup.com or phone 317.697.1618



**Jeff Binkley**

***I can't understand how finally making it a legal requirement to put client interests first or making it a requirement to disclose to clients when they are taking a backseat to the firm is a bad thing.***

# Succession planning for family business

Is your son or daughter not taking the reins of the family biz with enough energy or fortitude? Are you afraid to step on your brother's toes by continuing to push through your idea?

The complex dynamics and multi-layered relationships that exist in family businesses make company leadership exceptionally challenging.

And this is never truer than when it's time to transition a family business from one leader to the next.

74% of family business owners plan to turn the business over to the next generation.

But 12% of family businesses make it to the 3rd generation.

There's often "... a complete disconnect between what the incumbent leader is privately planning and what the next generation is expecting." {PWC US Family Business Survey 2015}

## 'Sticky Baton' Syndrome – The Business Owner's Perspective



Roger Engelau

Most family business owners want to hand off the company to the next generation. From the owner's point of view, over 50% believe they'll need to stay more involved than they'd like, to ensure a smooth transition. Hence the "sticky baton" syndrome—the older generation hands over management of the business in theory, but in practice retains control over what really matters. Most say it's hard to let go. One owner said, "I'm not sure the next generation has the dedication to put in the hours it takes."

## The Next Generation's Perspective

86% of the next generation want to do something significant and special with the business. 80% have big ideas for change and growth. 88% believe they have to work harder than co-workers. Gaining respect among co-workers was one of the biggest challenges.

Clearly, there's a big gap between how the owner of the family business sees things and how the next generation sees things.

Complex dynamics in family businesses make company leadership exceptionally challenging. Especially when it's time to transition a family business from one leader to the next.

Here are five tips to have a smooth handoff of the baton:  
**Draw up a formal transition plan.** Succession plans are step-by-step outlines of everything that needs to happen for an effective transition. Include:

- A target date for the official handoff.
- The role each person will hold.
- A systematic rotation of the main functions and operations. This helps the successor establish credibility

- An agreement that if the successor doesn't meet success milestones that the two of you spell out, s/he doesn't automatically take over the reins.

**Co-develop the leader's exit strategy.** This includes the preservation of the leader's benefits, legacy, reduction or change in work schedule.

**Have a clear vision for your business and a set of values.** A vision is vital to the long-term success of any enterprise, especially when leadership is going to change hands. A vision gives the new leader the star toward which to steer the ship. A set of 5 – 7 clearly spelled-out values gives the new leader boundaries within which to operate.

**If you're thinking about it, it's probably time to do it NOW.** Only 16% of family businesses have a discussed and documented succession plan. The point is to have it ready to go when needed... years in advance vs a last-minute, emergency succession plan after an unexpected illness or death.

**Communicate it and involve others.** Don't view it as a secret plan. The more management and employees who know, the more that clarity and confidence will prevail.

A succession plan will allow your business to keep supporting your family for generations to come.

Head Business Coach and Owner of Inspire Results Advising, based in Mooresville, Roger Engelau applies his significant business expertise to help business owners improve their business, income, and lifestyle and his clients enjoy record profits. Book a complimentary exploratory meeting <http://bit.ly/timewithRoger>, call 317-908-5809, or email [Roger@InspireResults.com](mailto:Roger@InspireResults.com).



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# SHAPING TOMORROW

BEN NEAL EXEMPLIFIES HOW MOORESVILLE HIGH SCHOOL'S

*"We must do all that we can to give our children the best in education – for while they are the youth of today, they shall be the leaders of tomorrow."*

– John F. Kennedy

By Elaine Whitesides

Morgan County Business Leader

In light of the fact that the last reports from the Small Business Administration reveal that there are more than four million small businesses with less than 10 employees in the United States, there is a very high likelihood that many of today's young people will eventually own and operate a small business of their own. Indiana alone has more than 78,000 small businesses with less than 10 employees. Other than personal experience and individual fortitude, little else prepares people to be business owners, especially those who do not pursue a business track in college.

When you talk to the owners of small businesses today, they will often talk about the learning curve and how much time is taken in "learning the ropes" and getting a handle on all the different aspects of business ownership. Mentors and role models are the heroes to many an entrepreneur and the reliance on groups like chambers of commerce and the Small Business Administration is strong.

It is not just the need to gain the knowledge and learn the skills necessary to build a successful business, but the fact that the growth and development of many communities rely on the small businesses and their owners. The owners become the community leaders. And the sooner leaders develop their skills, the more success they will find – and the better off the communities will be.

For that reason, Traci Ball and Aimee Kroll, two business teachers at Mooresville High School sponsor the DECA program for students interested in business. The program is new to the school this year. There was previously a chapter of the Business Professionals of America at the school, but the curriculum and the DECA program were more closely aligned so the transition to the DECA program was made. Kroll said, "The classes that we teach are business, marketing, and accounting. BPA was more computer application and computer science."

## Mooresville High School DECA

Traci Ball, educator and DECA sponsor  
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Already there are more than 40 students active in the chapter.

Kroll herself is a DECA alumni. She explained that although she was a good student, it wasn't until she got involved with DECA that she really felt successful. A primary component of the DECA program is competing in different events that demonstrate business knowledge, skills and acumen. She won the regional competition, the state and went on to the national competition in California.

Kroll had never even taken a business course, but the experience sparked her passion for marketing, which became her major in college. She graduated and was well into a career in banking when she realized she spent as much time educating her clients rather than getting them to put more into their retirement plans. So she went back to college, obtained the necessary certifications to teach high school business. Now, with several teaching certificates and a master's degree, she credits DECA with being the turning point in her life.

DECA also represents an opportunity for Kroll to give back and provide an opportunity to any student who hadn't had another way to shine.

The two teachers are also role models for the students, sharing the responsibilities of sponsorship for the DECA program. Kroll took the lead this year because she was familiar with the DECA program, handling the registration and funds. Ball takes care of the administration and communications for the program.

"It's important for students to have a real world application to the items they are learning in class," said Kroll. "With real world scenarios as the basis for interviews and role plays, the competitions heighten their awareness and provide a foundation for development of many

different skills."

Students don't have to be enrolled in business classes to be a member of the DECA chapter. For young people with dreams and ambitions, like Mooresville high school sophomore Ben Neal, the competition is part of the allure.

"I like the competitiveness," Neal said. "It's the thrill of knowing that everyone else that I am competing against has the same drive I have in getting ahead in the business world." He says the competitions have taught him something very important. "I'm going to compete for a job just like I have to compete for a first place competition. In the real world, for a job, I'll have to strive against other people."

"I know I am not going to walk into an interview and say, 'I am.' I will have to work hard, stand out, and move ahead of the crowd. It's what I have to do to reach my goals." He adds, "I love how DECA prepares me for the future; for how I'm going to be successful in front of people, for one thing."

Neal's goals may seem lofty for a teenager, but he doesn't waver a bit when he shares them. He said, "I look forward to going into business when I am older. I want to be in big time real estate. I have no doubt in my mind that I'm going to succeed."

One of Neal's role models has been his father. He says his father is very conservative with money, but he still finds a way to help others. He sees his father as successful and he has shown Ben what he has done to reach that goal. "It takes work, effort," Neal said. "You have to earn it."

His father is not the only example Neal is following. He is

# YOUTH'S LEADERS

DECA PROGRAM FUELS STUDENT ASPIRATIONS



Traci Ball and Aimee Kroll

real estate is his industry because he is a student of Donald Trump and his show, *The Apprentice*, and the Sharks on *Shark Tank*. But even with that avenue of thinking, Neal's exposure through DECA opens other doors. "DECA is broadening my viewpoint. I know that if I want to succeed, real estate is a great way to go. But there are other ways, too, many other ways to get it."

It's not just the numbers he's studying. He sees skills and characteristics that are important, too. "You have to be a people person and know how to deal with people; engage in friendly conversation. You have to be patient. You also have to be patient with yourself. Of course I want to manage others, but I know I won't start there. I will have to work my way there, and I am completely OK with that."

Neal says that DECA helps him to improve the skills he is going to need. "Going to the competitions has opened my eyes to see how people in businesses act and communicate." It's also opened his eyes to see that there are other people with the same kind of aspirations that he has. "I believe that I am different, but in their minds, they believe they are different, too. It has opened my eyes to know I am going to have to work hard, push myself to get where I want to be."

The competitions are not just filled with students. There are business people and educators there that interact with the students providing a model for them as well as giving them advice and critique during the judging part of the competition.

Neal has participated in two competitions already even though he was a last minute recruit to DECA. The first project was to create two different proposals for how a hotel could save money by keeping WIFI costs down. For the second project, he and a partner created a product

and developed a plan to market and sell it. The idea was to find a need in the market, a gap, and fill it with something new.

You could see the excitement in his face when he talked about the automatic lawn mower. The name of the manufacturing company was ALMU and a cow was their logo. "What made it fun was starting from scratch. We were in charge. We could make it, brand it; add any accessories we wanted like solar panels, and an upgrade with sprinklers and a lawn ornament. It's the thrill of doing something new and on your own.

"His excitement at the competitions," Kroll said, "inspired the others, too. It's a foundation for other conversations, teachable moments and learning opportunities."

"The thrill of the competition," Neal said, laughing, "I don't want to play for fun. I want to win.

"I am getting a broader picture. I was always taught I can do anything. I know if I set my mind to it, I can be anything I want to be. I have expectations of myself. I love this town, and I know I can do more in the world." He is aspiring to the top.

In this instance, with a program like DECA to provide a safe environment to gain experience "learning the ropes" and getting a taste of what's expected in business, young people, like Neal, at Mooresville High School have an opportunity to become strong leaders and build a future for themselves and their communities.

## What is DECA?

DECA is a not-for-profit association. The organization's mission statement states: DECA prepares emerging leaders and entrepreneurs in marketing, finance, hospitality and management in high schools and colleges around the globe.

It is one of only 10 organizations listed as Career and Technical Student Organizations by the United States Department of Education. Headquartered in Reston, VA, DECA was founded in 1946 and has a membership of more than 265,000 high school and college students in 5,000 chapters around the world. It was previously known as Distributive Education Clubs of America.

At the high school level, student DECA members are engaged through classroom and extracurricular activities on topics centered in business and entrepreneurship. They are given the opportunity to gain a greater and more in-depth understanding of business through study, exploration and creative application in areas of personal interest. DECA encourages the partnership with businesses to provide DECA members realistic insight into industry and promote meaningful, relevant learning.

High school students work individually or in teams to compete in a variety of pre-determined scenarios. Some requirements may include written compositions, oral presentations, role plays and impromptu problem solving situations. Other students put their learning into action through rigorous project-based activities that require creative solutions with practical outcomes.

Some business-minded youth are asked to prepare business plans, create products or services along with marketing and sales plans. Students may also participate in team building, decision making and critical thinking events. Their performance is then reviewed by a panel of judges and awards are presented to top performers.

DECA provides a platform for local, regional, national and international conventions where students are able to compete to hone their personal skills and meet others who are interested in engaging in the business arena.

For more information, go to [www.DECA.org](http://www.DECA.org).

# Customer relationships build success one haircut after another

## Tabby's Shear Designs

Tabby Glover  
399 West Carlisle Street  
Mooresville, IN 46158  
Phone: 317-834-8222  
Email: fortheLoveofhair2000@gmail.com  
Facebook: Tabby's Shear Designs

### By Ariane Cagle

Morgan County Business Leader

For small business owners, one of the best ways to promote your business is through customer relationships. By taking the time to develop relationships, your clients come to know and trust you. Once you've established that trust, they're more likely to buy from you and tell others who can benefit from your business. Tabby Glover, owner of Tabby's Shear Designs in Mooresville, understands the importance of building customer relationships and how those relationships can impact a business.

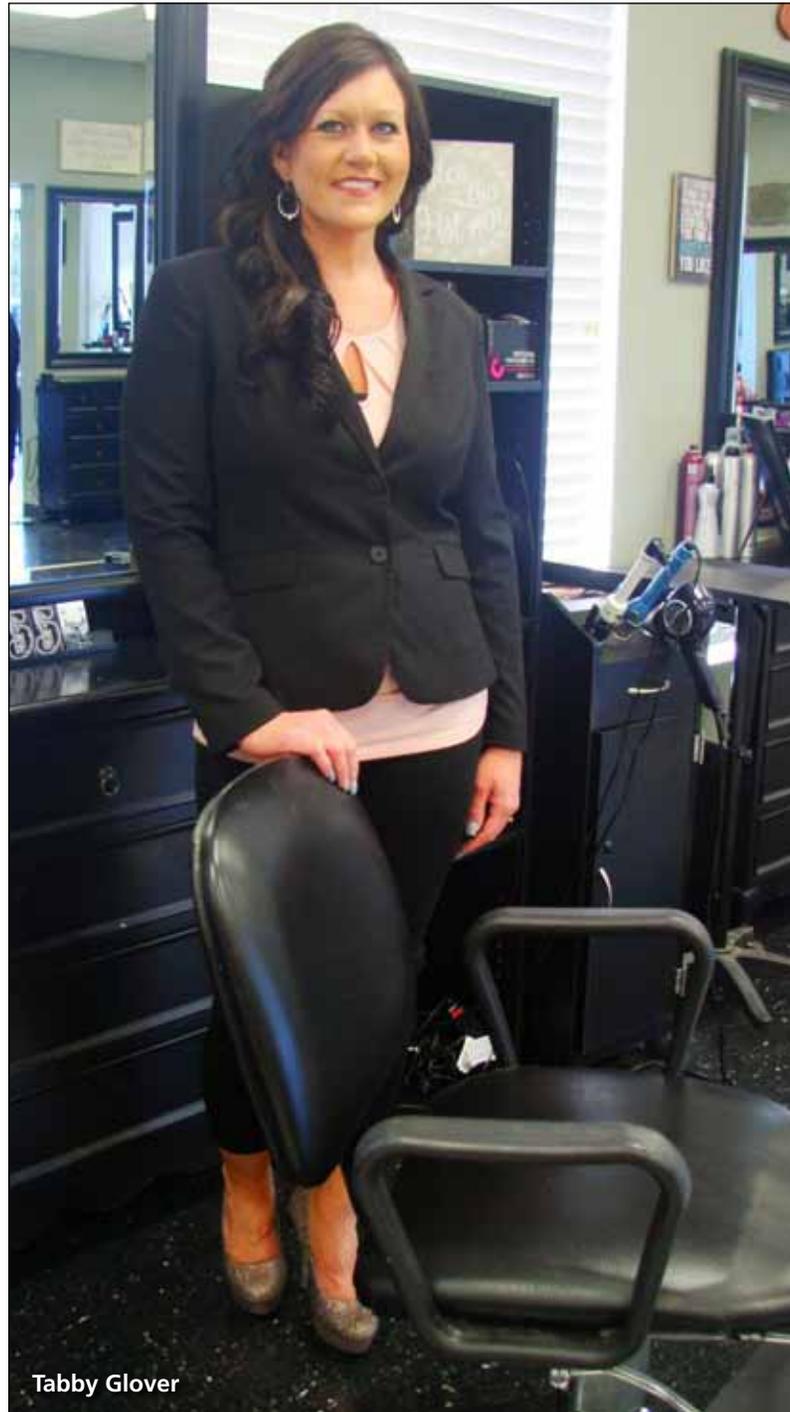
"When you read studies about stylists, they say 50 percent of the reason a person comes back to your business is because you gave them a great haircut or color," Glover said. "But the other 50 percent is because of the personal connection you have with someone. They find a friendship, a connection, and a trust in you."

Glover, jokingly, refers to her stylist chair as a psychiatrist's couch. A client may come in for a haircut or a color, but they also want a confidant. "They want to be able to tell you things, knowing that you're not going to run and gossip to the next person," she said. "I always say, 'Whatever is said in the chair, stays in the chair.'"

Glover enjoys these conversations with her clients. "My job is to make you feel better about yourself than when you walked in – whether that's through your hair style or emotionally following a conversation," she said.

Unfortunately, Glover has noticed it seems like business people nowadays get too distracted by their cell phones instead of serving their customers. "When someone is in front of you, they are your focus," she said. "You need to give them your undivided attention. That means a lot these days." And it can mean better word of mouth for you and your business.

Since she was little, Glover has always enjoyed styl-



Tabby Glover

ing hair. During her junior and senior years at Decatur High School, Glover participated in a beauty school vocational program while attending high school. She received her cosmetology license in 2000.

"My original goal was that I would go to beauty school, and then, I could work through college doing hair to help pay for school," Glover said. "However, once I got through beauty school and started doing hair, I couldn't imagine doing anything that I loved more."

After working for another beauty shop (which went out of business and happened to be in Glover's current location), Glover opened Tabby's Shear Designs in 2008. Over eight years, the shop has been upgraded and now employs six stylists. Services include haircuts, colors, perms, hair extensions, Brazilian blow-outs, Olaplex treatments, and waxing services. Additionally, she offers special prom and wedding services.

Glover takes pride in the fact that she and her employees keep up with the latest trends through continuing education. Many of Glover's clients like that, too. "All of my clients know that we go to the Chicago Hair Show," she said. "After we get back, they ask us what's new. I believe it doesn't matter how long you've been doing something, it's important to continue to learn new things. I always take away something from a class – whether it's a new skill or an idea. I like to take classes to stay inspired."

As for building customer relationships, Glover does several different things. "We're constantly offering giveaways on our Facebook page," she said. "Prizes can be anywhere from \$50 to \$150 in gift certificates, products, or services."

Glover also offers a client referral program. "If you send me a friend or family member, I'll give you \$10 off of your next service," she said. "If you sent five people between appointments, you get \$50 off."

Glover wants her customers to be happy and satisfied with the services they receive. "I always make sure to do whatever I can to keep my customers satisfied. However, you're always going to have people who look at a haircut as just a haircut. If they can't get in here today, they'll go down the road. But you also have people who do want to build that connection with you and they value that. I love making people feel better about themselves. To me, that's what it's all about. I can have a client walk in having a bad day, and they leave feeling so much happier. That makes me feel like that's why I was put here."

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# 3 simple behaviors to boost your biz

Yes, there really are three simple behaviors you can begin to employ today to boost your business. The best part is that they do not cost you anything and are immediately implementable.

Here they are:

1. **Include your team in your business**
2. **Hold your team accountable**
3. **Give feedback to your team**

Now you have to admit they are simple. But you have probably already recognized that they are not that easy. Many times the boss enjoys holding the team accountable but without the other two behaviors, the accountability does little good.

Part of holding your team accountable for results is also providing a clear expectation of what you're after, the resources and room to achieve the goals. Trying to make a silk purse out of a sow's ear does not work for you and it won't work for them either. And micro-managing their every move stymies their own creativity and diminishes trust. Besides, you hired them for a reason – let them show you what they can do. It might just exceed your expectations with achievement you never even considered. That's the power of multiple heads working together and holding everyone accountable for their part.

Let me give you a couple more helpful tips on how to employ these three. First, the reason why you should and what happens when you do.

Including your team in your business gives

them a better idea how their behavior impacts the whole. By including them in your business they become engaged. Including them translates into them feeling their position is more than just a job and a desk. Inform them how the business works, show them the things that matter, more specifically what causes profit and what detracts from the bottom line.

Giving them feedback makes a huge assumption that you have informed them of what you expect. By first giving clear and specific expectations followed up with specific and relevant feedback you will be rewarded by performance. Giving the right kind of feedback to your team will develop your employees.

1. **Include your team in your business for dynamic engagement.**
2. **Hold your team accountable to get buy-in.**
3. **Give your team feedback to develop them.**

Go ahead and employ these three. You'll be glad you did!

Grow Your Business™ Coaching founder Jack Klemeyer is recognized as a preeminent resource for business professionals. As a John Maxwell Certified coach, speaker, trainer and facilitator of Mastermind groups for business owners and professionals, his results-driven philosophy calls for action and accountability. He and his Grow Your Business™ team are dedicated to taking businesses and their owners to the next level. Jack can be reached at Jack@GYBCoaching.com or at 317-755-6963. Learn more at GYBCoaching.com.



**Jack Klemeyer**

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—June Doty

*Pictured with June Doty is daughter Belinda Doty*

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## Home Bank gifts \$20,000 to two organizations whose focus is local youth

Home Bank SB presented the Barbara B. Jordan YMCA and Martinsville Youth Development Center each with \$10,000 community gifts on Thursday, April 21. Both organizations plan to allocate the funds to support programming that focuses solely on the development of local youth.

The Barbara B. Jordan YMCA has identified the camping experience for youth as a strategic initiative in their programming. In partnership with Highland Lakes Camp near Monrovia,

the YMCA has provided summer day camps for young people all around the county for the last couple years. They have, however, encountered a need for a dedicated shelter/space for this programming. Home Bank's gift will provide funding to construct a 30' x 60' permanent structure to replace the tent used in previous years. Labor will be provided by a group of volunteers and facilitated by Jim Shields and his team at Highland Lakes. The \$10,000 donation from Home Bank SB will allow the YMCA to continue to grow their summer camp opportunity for young people ages 5 to 13 in the community.

The Martinsville Youth Development Center will be ready to open doors for the first time to its facility on August 8, 2016, the first day of the 2016-2017 academic year. Utilizing its large, multi-purpose facility on Morton Avenue, the MYDC holds a vision to support young

people in the community with homework assistance, athletic activities and summer camps. Home Bank SB's gift of \$10,000 will go directly to funding the Technology Center, where students will receive hands-on instruction and gain experience with technology. "We're

hoping to have 20 computers for the kids to be able to do their homework on and we're looking at other education programs [too], said Kristi Dunigan of the MYDC. "Hopefully there will be some adult education

classes there in the future as well."

Both organizations are also considering ways in which they can work together to effectively and efficiently support those at a young age in the local communities. Dan Moore, President/CEO of Home Bank SB, commended the Barbara B. Jordan YMCA, the Martinsville Youth Development Center, and Highland Lakes for their effort to support one another's initiatives. "One of things we've noticed over the last few years, and it started with Bridges Out of Poverty, was [the difficulty of] getting people from different sectors of the non-profit community at the same table at the same time. . . We've been really very encouraged about the folks in our community serving those in need coming together, talking about the greater need that we've got, and it's through your cooperation that it seems to be more evident that I've ever seen before."



## Home Bank encourages others to become 'vested' in the community

Home Bank SB donated \$500 to the City of Martinsville to help raise funds for replacing the soon-to-be outdated bullet-proof vests the city police department is currently using; all the while, encouraging other community businesses, organizations and persons to donate funds to the initiative as well.

When the need to replace gear for our local law enforcement came to the attention of Martinsville's Mayor, Shannon Kohl, she initiated conversation with Home Bank. "It only seemed natural to reach out to Home Bank for support since they are so involved with our community," said Kohl. Before becoming mayor, Kohl had a long-standing relationship with the bank and recognized the necessity of starting locally to resolve the need as a community.

"We need to make sure our community is supporting one another," said Home Bank CEO/President, Dan Moore. "If we do our part to protect those willing to put their lives on the line for us every day, then we're doing something right. I encourage our entire community to band together to meet this need."

The cost to replace outdated bullet-proof vests is approximately, \$7,000. Fortunately, the city has received a grant to cover \$4,000 of the necessary funds but, still have a need of an additional \$3,000.

In addition to Home Bank's donation, Bill Blaschke of Blaschke Tax Service donated \$1,000 to the initiative, leaving only \$1,500 left to be raised to meet the city's need. Simply put, only three additional donations of \$500 each from businesses, organizations or persons would get our police officers into updated gear and back to protecting the community safely.

Those interested in donating can make checks payable to the City of Martinsville with "Vests" marked in the memo. Donations will be accepted at the Martinsville City Clerk's Office located at 110 W. Morgan St., the Mayor's Office located at 59 S. Jefferson St., or The Community Foundation of Morgan County located at 56 N Main St., all in downtown Martinsville.



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## Morgan County EDC announces new director

The Morgan County Economic Development Corporation board is excited to announce that Mike Dellinger will become the non-profit's new executive director effective May 2.

Dellinger brings extensive experience as a leader in economic development, having served at organizations including Indy Partnership and Shelby County Development Corporation before taking on his most recent role as executive director of Advance Southwest Iowa, a start-up economic development organization in the Greater Omaha region.

"We are very pleased to bring in a professional of Mike's caliber with knowledge of the Indy region to lead Morgan County's economic development efforts," stated MCEDC chairman Terry Brock.

A native of the Indianapolis region, Dellinger is a graduate of Ball State University. He also completed foreign studies at the Univer-

sitaet Trier in Trier, Germany, and is a graduate of the University of Oklahoma's Economic Development Institute.

"It is my privilege to return to central Indiana to become part of the MCEDC leadership team," said Dellinger. "Exciting times are in store for Morgan County and the Indianapolis metropolitan area, and we want to be at the forefront of change that benefits the people and commerce of our communities."

About Morgan County Economic Development Corp.

Morgan County Economic Development Corporation (MCEDC) is the countywide economic development organization serving Morgan County, Indiana, a suburb of Indianapolis. The MCEDC works to attract new companies to the county and assists existing companies by providing educational opportunities and resources that foster growth.

## CFMC announces 2016 Lilly Endowment Community Scholarship Program recipients and finalists

Two Morgan County students have been named this year's 2016 Morgan County Lilly Endowment Community Scholars. These scholarships are the largest awarded each year by the Community Foundation of Morgan County.



Community Foundation  
of Morgan County, Inc.

**Robert Mathers** and **Madelynne Wright** will each receive full tuition for four years to the Indiana college of their choice and a \$900 yearly stipend for required books and equipment.

Mathers is the son of Robert and Rana Mathers of Paragon. He attends Eminence High School where he was a co-founder of the Eminence Spanish Club, the president of Future Farmers of America during his junior year, and an active volunteer with the United Way. Additionally, Robert is the valedictorian of the 2016 Eminence High School graduating class.

Mathers plans to study American Studies and Spanish Language & Culture at Indi-

ana University – Bloomington, after which he hopes to study law in order to "defend the weak and seek truth in the world," said

Mathers in his application.

"The more negativity and problems I see, the more I want to get out there and change things."

Wright is the daughter of

Terry Wright and Dawn Sullivan-Wright of Mooresville. Madelynne attends Monrovia High School, where she is a member of the National Honor Society, plays basketball and golf, and also volunteers for the Monrovia Public Library.

Wright is interested in studying chemistry, and has been accepted to Butler and Marian Universities. Ultimately, Madelynne hopes to graduate with a bachelor's of science degree in preparation for medical school. Wright says, she seeks to "serve her fellow human beings in their most fragile and vulnerable states to the best of her ability by becoming a physician."

## Allergy issues? Here is relief!

Many of us suffer with seasonal allergies. We all know what triggers the symptoms are



Jod Woods

particles in the air. Some of these particles can be seen, but most are much too small. As we breathe, these particles are taken into our body and the unpleasant magic begins. My wife and son are among those that suffer with this. I can do nothing to help them when they are outdoors, but I will do all I

can to protect them while indoors. We are removing up to 99.98% of the bad stuff as small as .1 micron in size from the air in our home. To put this into perspective, a human hair is between 50-70 microns in diameter. The Trane Clean Effects air cleaner is what is doing this for me. It is a permanent air filtration system that requires simple cleaning, NOT replacing. It eliminates the need for any other disposable or permanent filter in the furnace. The Trane Clean Effects has truly helped manage the allergy symptoms for my family. Additional benefits to this piece of equipment are assisting



with the removal of cooking odors, pet odors, and overall household dust. Feel free to contact us to discuss your "clean air" options. 317-831-5279 or EconomyHeatingandAir.com

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

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# Choosing your legal structure



Choosing the right form of organization of your business can seem like a hassle. However, business owners need to conduct business, without worrying about potential tax and liability issues. This seminar will look at different types of businesses - sole proprietorships, limited liability companies (LLCs), and corporations, and explain the benefits of drawbacks of each. We will also consider the dangers of failing to have clearly described roles for owners, understandable terms for clients, and explicit responsibilities for employees. Further, we will examine the requirements to open and operate a business in the state of Indiana. Presented by Jeremy Eglen, whose education, experience, and interests fuse together a distinctive aspect

to incorporate personal, business, and technology issues and the law.

- **Date:** Jun 1, 2016 5:00 PM - 7:00 PM
- **Registration Deadline:** 5/30/2016
- **Point of Contact:** Central ISBDC (317) 233-7232
- **Center:** Central ISBDC
- **Fee:** None
- **Location:** 200 Southbridge St Ivy Tech Mooresville Campus, Mooresville IN 46158-2793

# Viruses, trojans and worms, Oh my!

Last month we talked about scams, and you would think that things couldn't get much worse. We just scratched the surface. The barrage of attacks against your computer are everywhere, and you are going to need something a little better than some ruby slippers to help combat them. Installing and maintaining a paid for anti-virus solution is only the beginning of what you can and should do. The viruses, and those that create them have gotten much better (or worse depending on how you look at it). We have gone from viruses and worms to Trojan Horses, and Ransomware.

Trojan Horses are designed to allow a hacker remote access to a target computer system, or at least open a back door and invite all of his virus friends in to the party. The new kid on the block, and most talked about recently is Ransomware. **Ransomware** is computer malware which holds a computer system, or the data it contains, hostage against its user by demanding a ransom for its restoration. In other words, It's going to encrypt your data, and demand payment usually in the form of Bitcoin (a decentralized digital currency). The latest version gives you an hour to come up with payment, or it starts deleting your files, a few at a time until the clock countdown, usually 72 hours for full payment, and then it will delete the remainder of the encrypted files. The latest ver-

sions are not just encrypting local drives, but mapped drives as well. That means that data saved on your server is also at risk. Wait, isn't that extortion, and shouldn't it be illegal? Yes it

is, but when your files are being held, and you only have a few hours to recover them or lose them forever, you may find yourself scrambling to do whatever it is that you need to do to get them back. This is a great example of an ounce of prevention, is worth a pound of cure. You need to have a data backup plan in place, where your data is backed up regularly, consistently, and automatically. So if you do get attacked, and your data is encrypted, just restore it, and you are back in business (after cleaning up the infected computer, and removing the virus first).

How can you prevent this from happening again? Maintaining computer updates, a purchased anti-virus program, and a lot of the newer versions of Anti-virus will include an anti-exploit feature which helps shield vulnerable applications and browsers. We are implementing Malwarebytes with our clients, and have found it to be really effective in stopping all kinds of bugs including this new dreaded Ransomware.



Jay Allen

Jay Allen is the owner of Techno Advantage, an IT consulting company specializing in the needs of small and medium sized businesses. Jay can be reached at jallen@technotc.com or by phone at 317-857-0150.

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# Kendrick Foundation selects 43 scholars for 2016 banquet to honor recipients

The Kendrick Foundation Board of Directors have named 43 Morgan County residents as Kendrick Foundation Scholars for the 2016-2017 academic school year.

In 2015, the Kendrick Foundation began to focus their grant and scholarship program on specific health care fields that best met the needs of Morgan County residents. Grants were awarded in the 2015-2016 application cycle to non-profit organizations that met current health care needs relating to suicide prevention, substance abuse, and/or the care and management of diabetes. Additionally, grantees were required to attend outcome based measurement training facilitated by the Kendrick Foundation Board of Directors and Zac Kester of Charitable Allies.

In a similar vein, during the 2016-2017 Kendrick Foundation Scholarship season, applications were only accepted from students who had been accepted into a program at an accredited college, university, or other educational institution to complete a course of study in Medicine, Pharmacy, Nursing, Physical Therapy, Speech Therapy, Occupational Therapy, Dietetics, Psychology (advanced degree only), and

Counseling. Kendrick Foundation Scholars will also partake in a group session at Bradford Woods on June 10, which will include middle school aged youth who participate in programming at The Haven Youth Center in Martinsville, Indiana.

Kendrick Foundation scholars will receive a scholarship for tuition and required fees, up to a maximum of \$15,000 per person per school year to attend the educational institution of their choice. A potential of \$645,000 will be awarded this year.

The Kendrick Foundation's board personally read and evaluated the 69 scholarship applications received this year, making final scholarship decisions as a committee. Members of the Kendrick Foundation board include, Stacy Fitzpatrick; Lynn T. Gordon, Vice President; Greg McKelfresh, Secretary and Treasurer; R. Barry Melbert, MD; Shelley D. Voelz, President and Chairperson; and Eric Wymer, MD.

Qualified students can re-apply for the scholarship each year,

## **KF** Kendrick Foundation, Inc.

and if they meet the eligibility criteria, may be considered to receive the scholarship again. Of the 43 scholars this year, 25 students have received the scholarship for two or more years.

This year's Kendrick Scholars will be honored at an annual banquet hosted at the South Central Indiana – REMC in Martinsville, Indiana on Thursday, June 9, 2016. The Kendrick Foundation board of directors will host the ceremony, with Elisabeth Nicholson, DDS, 2013-2015 Kendrick Foundation Scholar, as a keynote speaker. Nicholson will speak on the academic and professional achievements that were made possible through the support of the Kendrick Foundation Scholarship.

**The 2016 Kendrick Scholars are:** Justin Applegate, Brandon Applegate, Adrienne Bathory, Morganne Belton, Kelsey Benson, Ian Bray, Briana Bray, Elizabeth Brock, Sarah Brown, Shannon Bruce, Ashley Butler, Jackie Farrand, Candace Faulkner, Aaron Gegg, Sara Gilbert, Jeana Gregory, Katy Grismore, Morgan Hacker, Ashley Hale, Hannah Lange, David Lawson, Lance Lawyer, Ruthann Longcor, Sierra Lowe, Charles Matias, Brent McCreary, Rhonda McKinney, Deborah Morris, Amber Ooley, Katrina Polikoff, Haleigh Richardson, Andrea Riffel, Julie Saucerman, Katherine Schnaiter, Ryan Schneck, Cayla Sciscoe, Griffin Selch, Alyssa Shipman, William Spina, Michael Sullenberger, Molly Tieman, Chris Walker, and Anna Weddle.

The 2017 scholarship cycle will begin this fall, with information and applications live on the Kendrick Foundation website in late November of 2016. The scholarships are open to all Morgan County residents, including post-high school students and non-traditional students, who are pursuing degrees in one of the above mentioned health care fields. Other restrictions may apply.

## 2016 festival and event grants awarded to 7 area events

Visit Morgan County, the tourism office for Morgan County, is pleased to announce that their Festival and Event Grant Program has awarded funds to seven Morgan County events for the 2016 funding cycle.

All events that take place in Morgan County and have the potential to bring visitors into the county are eligible for the funds and were encouraged to submit grant proposals by the April 1<sup>st</sup> deadline. This year's grant cycle is for events that will take place between April 1, 2016 and March 31, 2017.

Visit Morgan County Executive Director Tosha Daugherty said "We received a record number of grant proposals this year, which is very exciting. Events that applied for funds were a good mix of established annual events and brand-new events including a few that have received grant funds from Visit Morgan County in the past as well as several new applicants. We are thrilled to be supporting quality events for both visitors and residents to enjoy in Morgan County."

Grant proposals were evaluated using scores tied to the application requirements and other criteria spelled out in the application information. Points were given to events that demonstrated an ability to draw visitors from outside the area, increase the length of visitor stay, generate economic impact for local businesses and project a positive image of Morgan County, among other factors.



Seven events were chosen to receive grant funds for upcoming events. They are listed below:

- Morgan County Farmers Market
- Old Town Waverly Park Grand Opening
- Anything on Wheels Car Show
- Martinsville Chamber of Commerce
- Chili Cookoff & Chalk Art Contest, & Artie Fest
- Art Sanctuary Bridal Expo
- Colonel Vawter Day

Be sure to watch for these and other upcoming festivals and events happening throughout Morgan County. More information on events can be found at [www.visitmorgancountyin.com](http://www.visitmorgancountyin.com) or on the Visit Morgan County Facebook page.

## Networking Opportunities

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

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

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

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

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

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

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

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

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

**Mooresville Chamber of Commerce Networking Breakfast:** Event the 4th Thursday of each month at Bran & Shorts Coffee House at 8:00am, located at 15 W Main Street in Mooresville. Please RSVP to [mindy@mooresvillechamber.com](mailto:mindy@mooresvillechamber.com), public welcome, do not need to be a Chamber member to attend.



## Supporting you every step of the way.

At Franciscan St. Francis Health, our orthopedic and sports medicine specialists are committed to helping you maintain a healthy, active lifestyle. We're also here to help you avoid or recover from any sports-related injuries you may encounter.



**Need help training for a marathon, half marathon or 5k?**

**Visit [FranciscanStFrancis.org/sportsmed](https://FranciscanStFrancis.org/sportsmed)**

 **Franciscan** ST. FRANCIS HEALTH  
**SPORTS MEDICINE CENTER**

*Inspiring Health*

Sports Medicine • Physical Therapy • Fracture Care • Rehabilitation • Joint Replacement • Spine Care